



Privacy Notice PRIME TRUST FINANCIAL CO. LTD

Introduction

In accordance to The Data Protection Act 2020, we are utilising this privacy notice to disclose the privacy practices of Prime Trust Financial Co. Ltd. We are comprised of Prime Trust Cambio, Quik and Ez Bill payment and Prime Trust Quik Loans offering a range of financial services consisting of Cambio, Bill Payment, Micro Loans, Gift cards and Remittance services (as sub-agent).

For the purpose of this notice and the Data Protection Act, we act as the “**Data Controller**”, this means we determine how your data is used and processed.

Please read the following to understand how your personal data is processed, collected, shared and your associated rights.

Legal Basis of Data Processing

To fulfill Prime Trust Financial Co.’s obligation to offer financial services in keeping with regulatory requirements and the legislations under which the Company operates. These legislations and guidelines include:

- The Proceeds of Crime Act (2007) and its Amendments of (2013), (2019)
- The BOJ Guidance notes (Gazetted) June 14, 2018
- The Microcredit Act 2021 & the Microcredit Regulation 2021
- FATF 40+9 Recommendations
- The Proceed of Crime (Money-Laundering Prevention) Act (2007)
- The Terrorism Prevention Act (2005) and its amendments (2011) & (2013)
- The Credit Reporting Act

Data we collect

We may collect, store and use the following kinds of personal information:

- (a) information relating to any transactions carried out between you and us, including information relating to any purchases you make of our services;
- (b) information that you provide to us for the purpose of registering with us (website);
- (c) any other information that you choose to give to us related to the transaction conducted

Full name	Nationality	Financial Information	Guarantor’s workplace	Referral’s full name
Phone Number	Address	<i>(related to your Source of Funds/Wealth)</i>	Spouse’s full name	Referral’s phone number
Photograph	TRN	Guarantor’s name	Spouse’s address	Referral’s home address
Employers Address	ID type	Guarantor’s Date of Birth	Spouse’s email address	Referral’s workplace and phone number
Email address	Gender	Guarantor’s Phone number	Spouse’s Occupation	
Occupation	Date of Birth	Guarantor’s address	Spouse’s Phone number	
Work Phone Number	Marital Status	Guarantor’s email address		

How we use your data

Client on-boarding	Legal Obligations
To process your transactions	Internal and External Audits
Verifying transaction requests	
Know your customer (KYC) requirements	
Fulfillment of obligations outlined in any agreements	

How and with whom do we share your data

- Regulatory Authorities (e.g BOJ, FID, MOCA)
- Regulated Entities (Banks, Credit Bureaus)
- Transaction Processing Software for
 - Cambio transactions
 - Remittance transactions
 - Loan Transactions
- Transaction Monitoring/Screening Tools
- Internal, External and Independent Auditors
- Document processing and storage facility

Contact Information

For any questions, concerns or requests, You can contact us by post at 86 Half Way Tree Road, Kingston 10 or by email at dpqueries@ptf.online or by telephone on (876) 968-7261.

How long do we store your data

We will only retain your data for the time required to fulfill the purposes for which it is collected or as required by the regulatory authority or law enforcement

Your rights regarding your data

- To consent to the processing of your data
- To be informed as to how we process your data
- Request transfer of your personal data to another data controller
- Request all personal data we have collected about you
- Withdraw consent given for the processing of your personal data at any time, however only as allowed by law
- Object to the use of your personal data for the purposes of direct marketing
- Request rectification of any error/omissions in the personal data we have collected

All rights under the Data Protection Act (2020) with specific conditions

Updates to this Notice

- This Notice is subject to change and is updated periodically to comply with the most recent regulations.

Effective Date: September 12, 2024