

PRIVACY NOTICE

Who we are

Trus-SL is a Micro Credit lender based in Freetown, Sierra Leone, licenced and Regulated by Bank of Sierra Leone

How we will use the information about you

Here at Trus-SL we take your privacy seriously and will use your personal information in several ways which will help us;

1. make lender decisions,
2. for fraud prevention,
3. for audit,
4. credit reference checks

We may share your information with, and obtain information about you from, credit reference agencies or fraud prevention agencies.

We will not disclose your information to any company outside of Trus-SL except to help prevent fraud or if required by law to do so.

For further information on how your information is used, how we maintain the security of your information and your rights to access/alter and change information we hold on you, please contact customercare@trus-sl.com.

Additional Marketing

However, from time to time we would like to contact you with detail of other services we provide. If you consent to us contacting you for this purpose please tick to say how you would like us to contact you.

- Email
- Phone
- WhatsApp Text

Your Personal Data:

What we need

Trus-SL will be what is known as the 'controller' and the 'processor' of the personal data you provide to us. We collect personal data about you which may also include any special types of information or location-based information.

We also gather

Name, address, email, Financial status, Bank details and Account statements, ID detail and credit report

Why we need it

We need to know your basic personal data to provide you with an accurate recommendation for your personal circumstances. We will not collect any personal data from you we do not need to provide and oversee this service to you.

What we do with it

Automated Decision Making: Trus-SL may use your data captured for automated decision-making in respect of your application for finance. We will only collect the minimum amount of data needed and have a clear retention policy for the profiles we create.

You have the right not to be subject to a decision based solely on automated processing, including profiling, which produces legal effects concerning you or any significant affects. You can request human intervention and challenge a decision made this way by contacting us at customercare@trus-sl.com.

All the personal data we use is controlled by Trus-SL in Sierra Leone, however, for the purposes of IT hosting and maintenance, this information is located on servers within the European Union. No 3rd parties have access to your personal data unless the law allows them to do so. We have a Data Protection regime in place to oversee the effective and secure processing of your personal data.

Your data is stored electronically on our cloud encrypted server. Our server is based in the UK

How long we keep it

We will keep your basic personal data, such as name, address, contact details, business information for a minimum of 6 years after end of a loan agreement we helped arrange, after which time it will be destroyed. The information used for marketing will be kept with us until you notify us that you no longer wish to receive this information.

What are your rights?

If at any point you believe retained information is incorrect you can request to see this information and even have it corrected and possibly deleted. Providing you with this information is free of charge, but charges may apply for excessive requests.

If you wish to raise a complaint on how we have handled your personal data, you can contact our Client Liaison Officer (CLO) who will investigate the matter.

Where relevant, you have the right to withdraw consent and object at any time and this means that we cannot process your data provided without your consent.