

APSTAR SACCO Website Privacy Policy

APSTAR SACCO is committed to keep your personally identifiable and financial information confidential and secure.

Through our website, we strive to provide important and up to date information regarding our products and services. This includes information about our SACCO products such as: accounts, loans, ATM cards, business solutions, Membership Registration and extended services (online & mobile banking, mobile applications, Smart ATM services etc.) in addition to our branch locations, hours of operation, and how to contact us.

This website privacy statement explains how we collect and use information you provide through your interaction with the APSTAR SACCO website and for advertising purposes.

Site usage and Cookies Policy

When you visit our website, we may collect and store information about your visit on an anonymous, aggregate basis and use it for internal review purposes only.

APSTAR SACCO may use the information we collect to analyze and track data, determine what content is most popular, and measure the number of visitors to different sections of our website. This information will assist us in making our website more useful to consumers based on their interests.

The anonymous information about your visits may be collected by using various technologies, such as cookies. Cookies are *small text files placed on your computer or other devices you may be using, such as a tablet or smartphone when you visit a website*. The cookie is a randomly generated 18-digit ID number that uniquely identifies a web browser on a specific computer, but is not used to identify an individual person. Cookies allow a website to recognize a particular device or browser and remember information about that device's preferences when visiting the website again.

You can choose to accept or decline cookies. Most web browsers automatically accept cookies, but you can modify your browser setting to decline cookies if you prefer. If you block all cookies, you may find that certain features on our website will not work properly.

WHAT ARE COOKIES?

Cookies are files that are likely to be saved on your device when you visit a website. Cookies allow a website to recognize the device in which it is registered in order to bring you an additional service: improved surfing experience, connection security or even adaptation of the content of a page to your areas of interest. The information stored by cookies, for a limited duration, include the pages visited, ads on which you have clicked, the type of browser you use, your IP address, as well as information entered so you do not need to re-enter again.

The device means any hardware (computer, tablet, smartphone) you use to view or to see a website, application, advertising content, etc.

Name	Description	Type	Provider	Life span
CMSCookie#	Used by SKWID CMS in order to keep track of visited pages	Necessary	ukulimasac co.coop	1 day
UKULIMA_COOKIE_POLICY	Stores a value indicating if the user accepted the cookies policy	Necessary	ukulimasac co.coop	1 year
ASP.NET_SessionId	Preserves the visitor's session state across page requests	Necessary	ukulimasac co.coop	Session
_cfduid	Used by the content network, Cloudflare, to identify trusted web traffic	Necessary	ukulimasac co.coop	1 month
TS#	These first party cookies are set by a third party service to filter out malicious requests	Necessary	ukulimasac co.coop	Session
MyPool	Used by a .NET component to preserve a value across page requests	Necessary	ukulimasac co.coop	Session
_ga, _gat, _gid	Generated and used by Google Analytics	Statistics	google- analytics.c om	2 years / 1 day / 1 day
_fbp, fr, tr	Used by Facebook to deliver a series of advertisement products	Marketing	facebook.n et	3 months / 3 months / session
r/collect, DSID, IDE	This cookie is used to send data to Google Analytics about the visitor's device and behaviour	Marketing	doublecl ic k.net	session / 2 weeks / 2 years

Google Technologies

We use Analytics technologies provided by Google, Inc. to gather information for analysis and remarketing. We use Google Analytics to better understand the activity on our site and to improve our content.

If you wish to opt-out of Google Analytics visit the [Google Analytics opt-out page](#).

For more information you can read the [Google Privacy Policy](#).

Links to Other Websites

Our website contains links to other websites for your convenience and to help you obtain additional information about a product, service or topic. We are not responsible for the data collection practices, security and privacy practices or content of any third-party website link. We invite you to review the terms of the individual privacy policies of any third-party website you visit.

Access to Social Media portals through our website is offered for client convenience. No personal information is collected or stored by APSTAR SACCO when those portals are used.

Children's Online Privacy

Our website is a general audience site, and we do not knowingly collect personally identifiable information from children under the age of 18 without parental consent. Should a child whom we know to be under 18 make known to us his or her personally identifiable information, we will use that information only to respond directly to that child to inform him or her that we must have parental consent before receiving his or her personally identifiable information.

Security

APSTAR SACCO is committed to protect your personal information and privacy. We use Secure Socket Layer (SSL) technology to encrypt your data and provide server authentication and message integrity, allowing you to bank safely and securely online. While we use encryption to protect sensitive information transmitted online, we also protect your information offline. Only employees who need the information to perform a specific job are granted access to personally identifiable information. The computers/servers in which we store personally identifiable information are kept in a secure environment.

Online Forms

There are sections of the Website where we ask for personal information (like name, email, address, and telephone number) for example, when you complete our online contact, us form to submit an enquiry, mobile banking forms, loan forms etc. This information is used to provide those who inquire additional details about our products and services, and to get in touch with customers when necessary. If you plan to access these online forms, please be sure you read any applicable terms and conditions.

Information accuracy collected online

All the information filled when visiting our website should be accurate, complete and up to date as necessary for its purpose of use. If you believe that our records contain inaccurate, incomplete or outdated information about you, please contact a Customer Care Desk at your nearest branch or our customer service center on: **+254 111 035 600**.

Changes to this Website Privacy Policy

APSTAR SACCO reserves the right to amend this Website Privacy Policy as needed to reflect legal and regulatory changes, technological advancements, or changes in APSTAR SACCO practices.

How to contact us about this Website Privacy Statement

If you have any questions about our website or this privacy statement, please contact our Customer Service Center by phone: **+254 111 035 600** or **+254 0735 - 886 - 565** or by e-mail: info@apstarsacco.coop.