

# CHECKA BY BCI

## Privacy Policy

**Effective Date:** January 15, 2026

**Last Updated:** January 15, 2026

Welcome to Checka by BCI ("Checka", "we", "our", or "us"), a digital verification and due diligence platform operated by Background Check International Limited ("BCI").

Checka is committed to protecting your privacy, safeguarding personal data, and ensuring compliance with applicable data protection and privacy laws across jurisdictions in which we operate.

This Privacy Policy explains how we collect, use, process, store, disclose, and protect your information when you use our website, applications, verification services, and related platforms.

By using Checka, you agree to the practices described in this Privacy Policy.

## 1. ABOUT CHECKA

Checka by BCI is a digital verification and due diligence platform that enables individuals, businesses, property owners, employers, vendors, and institutions to conduct lawful verification and screening services including but not limited to:

- Identity verification
- Address verification
- Employment verification
- Education verification
- Criminal records checks
- Tenant screening

- Vendor verification
- Relationship and matrimonial due diligence
- Driver verification
- Business due diligence
- KYC/KYB screening
- Fraud prevention and intelligence services

Checka is operated by:

**Background Check International Limited (BCI)**

Lagos, Nigeria

## 2. INFORMATION WE COLLECT

We may collect the following categories of personal and business information:

### A. Personal Identification Information

- Full name
- Date of birth
- Gender
- Nationality
- Photographs
- Government-issued identification numbers
- BVN/NIN/passport information (where legally permissible)
- Signature data

### B. Contact Information

- Phone number
- Email address
- Residential address
- Work address

## **C. Verification Information**

- Employment history
- Educational history
- Criminal records information
- Credit-related information (where permissible)
- Business ownership records
- Professional licenses and certifications

## **D. Technical Information**

- IP address
- Device identifiers
- Browser type
- Operating system
- Cookies and analytics data
- Login information
- Usage behavior

## **E. Financial Information**

- Payment details
- Billing address
- Transaction history

## **F. Sensitive Information**

Where necessary and legally permissible, we may process sensitive personal data including:

- Biometric information
- Criminal records data

- Government identity records
- Facial verification data

Such processing shall only occur:

- With consent;
- Under lawful regulatory basis; or
- Where permitted by applicable law.

### **3. HOW WE COLLECT INFORMATION**

We collect information through:

- Direct submissions by users
- Identity verification processes
- Verification request forms
- Publicly available databases
- Government and regulatory sources
- Third-party data providers
- Cookies and tracking technologies
- Employer or institutional requests
- Field verification activities
- Mobile and web applications

### **4. PURPOSES OF PROCESSING**

We process personal information for the following purposes:

#### **A. Verification & Due Diligence**

To conduct lawful verification, screening, and due diligence services.

## **B. Fraud Prevention & Security**

To prevent identity theft, fraud, money laundering, impersonation, and other unlawful activities.

## **C. Compliance Obligations**

To comply with:

- Data protection laws
- AML/CFT obligations
- Law enforcement requests
- Regulatory directives
- Court orders

## **D. Service Delivery**

To provide, maintain, improve, and personalize our services.

## **E. Customer Support**

To respond to inquiries, disputes, and complaints.

## **F. Analytics & Platform Improvement**

To monitor performance, security, and platform usage.

## **G. Marketing Communications**

To send updates, service notices, newsletters, and promotional content where permitted.

## 5. LEGAL BASIS FOR PROCESSING

Depending on the jurisdiction, we rely on one or more of the following lawful bases:

- Consent
- Contractual necessity
- Legal obligation
- Legitimate interest
- Public interest
- Regulatory compliance

## 6. DISCLOSURE OF INFORMATION

We may disclose information to:

- Employers and clients requesting verification services
- Financial institutions
- Government agencies
- Regulatory bodies
- Law enforcement authorities
- Third-party service providers
- Technology infrastructure partners
- Legal and compliance advisors
- Payment processors
- Identity verification partners

We do not sell personal information to third parties.

## 7. INTERNATIONAL DATA TRANSFERS

As an international verification and intelligence platform, data may be processed or transferred across jurisdictions including:

- Nigeria
- Cameroon
- Other African countries
- Europe
- United Kingdom
- United States
- Middle East
- Asia-Pacific

Where international transfers occur, we implement appropriate safeguards including:

- Contractual protections
- Data transfer agreements
- Security protocols
- Regulatory compliance measures

## 8. DATA RETENTION

We retain information only for as long as necessary to:

- Fulfill verification purposes
- Meet legal obligations
- Resolve disputes
- Enforce agreements
- Maintain compliance records

Retention periods may vary depending on:

- Jurisdiction

- Type of verification
- Regulatory obligations
- Client agreements

## 9. DATA SECURITY

Checka implements administrative, technical, and organizational safeguards designed to protect personal information against:

- Unauthorized access
- Disclosure
- Alteration
- Loss
- Misuse
- Destruction

Security measures may include:

- Encryption
- Access controls
- Multi-factor authentication
- Audit logging
- Secure infrastructure
- Employee confidentiality obligations
- Vulnerability testing
- Monitoring systems

Despite our efforts, no digital platform can guarantee absolute security.

## 10. YOUR RIGHTS

Subject to applicable law, users may have rights to:

- Access personal data
- Correct inaccurate data
- Delete personal data
- Restrict processing
- Object to processing
- Withdraw consent
- Request data portability
- Lodge complaints with regulators

Requests may be submitted via the contact information below.

We may request identity verification before processing requests.

## 11. COOKIES & TRACKING TECHNOLOGIES

We use cookies and similar technologies for:

- Authentication
- Security
- Analytics
- Performance optimization
- User preferences
- Marketing and advertising

Users may control cookies through browser settings.

Disabling cookies may affect platform functionality.

## **12. THIRD-PARTY SERVICES**

Our platform may integrate with third-party providers including:

- Payment gateways
- Identity verification services
- Cloud hosting providers
- Analytics platforms
- Communication tools
- Government databases

We are not responsible for the privacy practices of third-party platforms.

## **13. CHILDREN'S PRIVACY**

Checka services are not directed toward children.

We do not knowingly collect personal data from minors without lawful authorization.

If we become aware of unlawful collection involving minors, we may delete the information.

## **14. AUTOMATED DECISION-MAKING**

Certain verification processes may involve automated systems, artificial intelligence, or algorithmic analysis.

Where legally required, users may request:

- Human review;
- Additional explanations; or

- Review of automated decisions.

## **15. COMPLIANCE WITH GLOBAL REGULATIONS**

Checka aims to align with applicable regulatory and compliance frameworks including:

- Nigeria Data Protection Act (NDPA)
- General Data Protection Regulation (GDPR)
- UK GDPR
- AML/CFT regulations
- Know Your Customer (KYC) requirements
- International sanctions regulations
- Consumer protection regulations

## **16. CHANGES TO THIS PRIVACY POLICY**

We may update this Privacy Policy periodically.

Updated versions shall become effective upon publication.

Continued use of the platform constitutes acceptance of revised terms.

# 17. CONTACT INFORMATION

For privacy inquiries, complaints, or data requests:

**Checka by BCI**

Email: [compliance@checka.africa](mailto:compliance@checka.africa)

Website: [www.checka.africa](http://www.checka.africa)