

STANDARD TERMS AND CONDITIONS OF SERVICE - BROADBAND SERVICES

The Standard Terms and Conditions set out below (these “Terms”) shall apply to the use of the Broadband Services, provided by Airtel Nigeria Limited, through its Franchise Partners, to the Customer and any of its end users, as described herein.

By using, or upon registration for use of the Broadband Services, the Customer automatically agrees to abide by these standard terms, Airtel’s General Network Service Terms and Conditions available on Airtel Nigeria Website at www.airtel.com.ng

The following additional terms and conditions are applicable to all Broadband Services:

1. Definitions:

- 1.1 In this Agreement, the following terms shall have the meanings stated herein unless otherwise expressly stated:
 - 1.1.1 “Agreement” means these terms and conditions under which the Services described herein are being provided and includes the Registration/Application Form, these Terms, Schedules, Supplemental Agreements and Tariff Guides as well as Airtel’s General Network Service Terms and Conditions which may be amended by Airtel from time to time.
 - 1.1.2 " Airtel means Airtel Nigeria Limited whose registered office is located at 401 Cl, Banana Island, Lagos 106104, Lagos, Nigeria.
 - 1.1.3 “Customer” means a legal person that subscribes for the Services described herein.
 - 1.1.4 “Effective Date” means the date of execution of this Agreement by the last party to sign this Agreement.
 - 1.1.5 “Franchise Partners” means independent third-party entities or individuals who, pursuant to a formal franchise agreement with Airtel, are granted the right to market, sell, install, operate, and/or provide broadband and other home and business broadband (HBB) related services to Customers using Airtel’s brand, business model, systems, and operational standards within a specified territory.
 - 1.1.6 “The Services” or “Network Services” means the Broadband and other Services as described herein.
 - 1.1.7 “Tariffs” means the charges for use of the Services described herein as may be varied by Airtel from time to time.

- 1.1.8 “Tariff Guide” means a guidance catalogue of Airtel’s charges for the services as published by Airtel from time to time.
- 1.2 Words denoting the singular shall include the plural and vice versa.
- 1.3 References to persons shall include firms, corporations and other associations or bodies of persons whether or not incorporated and any government, state or agency of a state whether or not any of the foregoing has any separate legal personality.
- 1.4 Clause headings are for ease of reference only and shall not affect the construction or interpretation of this Agreement.

2. Provision and Subscription for Services

Airtel shall, upon subscription by the Customer, provide the Services described herein subject to these Terms, and/or any other terms and conditions that may be communicated by Airtel from time to time.

3. Service Charges

Airtel shall, upon subscription by the Customer, provide the Services described herein subject to these Terms, and/or any other terms and conditions that may be communicated by Airtel from time to time.

- 3.1 In consideration of the Services to be provided to the Customer, the Customer shall pay the subscription rates and applicable charges as detailed overleaf and in Airtel’s Tariff Guide or as shall otherwise communicated to the Customer. The rates vary depending on Broadband Service type, features, Equipment and other costs required to deliver the Services.
- 3.2 Airtel may review the rates from time to time as market conditions may dictate, with notice to the Customer, however no notice shall be required where the increment of the rates is due to an increment in Government Taxes or Regulatory Costs.
- 3.3 Where any Equipment or device is faulty as a result of the Customer’s mishandling or negligence while using the same, the Customer shall pay the Repair/Maintenance Charges immediately upon receipt of an invoice from Airtel upon after which the repairs shall be done.

4. Obligations of Airtel

Airtel shall:

- 4.1.1 Install or deliver, configure and maintain Network-Locked equipment (Outdoor and Indoor Units) and other Broadband Service-related equipment at the Customer's premises ("Equipment"), for purposes of providing the Services described herein. The Equipment shall, during the initial two (2) year period ("Initial Term"), remain the property of Airtel and ownership of the same may be transferred to the Customer after the raid period. During the Initial Term, notwithstanding that the Equipment may be or become attached or affixed to real property, the Equipment will, at all times, remain the property of Airtel. Nothing contained in the Agreement or in any other document or in writing accepted by Airtel grants or conveys to Customer any right, title or interest in any Equipment, nor shall anything herein constitute, create or vest in Customer any easement or any other property right in the Equipment before the initial two (2) years of this Agreement. Customer may not, nor permit others to, alter, adjust, encumber, tamper, repair or attempt to repair, rearrange, change, remove, relocate, or damage any Equipment without the prior written consent of Airtel. Customer may not cause any liens to be placed on any Equipment and will cause any such liens to be removed within ten (10) days of Customer's knowledge thereof.
- 4.1.2 Refund the subscription rate and other applicable charges paid by the Customer till the installation of the Equipment, only if the installation fails due to any technical issue. The refund shall be processed back to the payment source of the Customer.
- 4.1.3 Maintain the Equipment at its own cost during the Initial Term of this Agreement from the Effective Date.
- 4.1.4 Provide Mobile Data and any other Network Services at the request of the Customer at the Customer's cost.

5. Obligations of the Customer

- 5.1 The Customer hereby agrees to: -
 - 5.1.1 Register and subscribe for the Services by completing, signing and submitting to Airtel the Registration Form provided overleaf.
 - 5.1.2 Pay the rates stipulated herein or otherwise communicated by Airtel, for the provision and usage of the Services. The Customer shall be responsible for all applicable charges for using the Services through the Equipment, whether those Services were used by the Customer or any other person, with or without the Customer's authority or knowledge.

- 5.1.3 Ensure that they have sufficient credit/funds to access and pay for the Services, as Airtel shall not be liable, in any manner whatsoever, in the event that Customer is denied access to the Services due to insufficient credit in the mode of payment opted by the Customer.
- 5.1.4 Ensure the safety and security of the Equipment installed or delivered by Airtel at the Customer's premises. The Customer shall be responsible for the safety of the Equipment and shall compensate Airtel for any loss or vandalization of the Equipment during the initial Two (2) years of the Agreement.
- 5.1.5 Customers must grant access for installations and/or maintenance and ensure safe mounting surfaces. Airtel must have reasonable access to the premises and transit-controlled areas as may be necessary for purposes of delivering or erecting, servicing and maintaining the Services on the terms and conditions set out in this Agreement. Customer represents and warrants that the Customer either owns the premises at which the installation of the Equipment is to be done, or, if a tenant, then Customer has obtained permission from the owner of the premises to allow Airtel and its subcontractors to make whatever alterations considered to be appropriate for the installation of the Equipment. Non-standard installations (e.g., attic cabling, trenching) to incur additional fee.
- 5.1.6 Use the Services for lawful purposes only and in compliance with the laws applicable to the relevant jurisdiction of the Customer's premises and other internationally recognized laws and regulations.
- 5.2 In the event of damage to, or loss or theft of the Equipment, the Customer is obliged to inform Airtel immediately of such damage, loss or theft by calling Airtel's Customer Care Centre on 300.
- 5.3 The Customer shall be responsible for any transmitted material and or communication, which is classified as illegal, defamatory, misleading or in breach of any person(s) rights, and shall keep Airtel indemnified against any claims and expenses made against Airtel in respect thereof.
- 5.4 The Customer shall be responsible for the legal compliance and security of any Equipment used to access the Services. The Customer is advised to read and understand the manufacturer's instructions for use of the Equipment, besides making sure that the Customer is fully trained by Airtel's installer on the Equipment's usage at the time of installation or delivery. Airtel will not accept

liability for any malfunction of the Equipment, injury, loss of data or damage to the Equipment caused by the mishandling/ negligence of the Customer.

6. Term

- 6.1 This Agreement shall commence on the Effective Date and shall remain in effect until terminated in accordance with the terms herein.
- 6.2 Notwithstanding anything contained herein, this Agreement shall not be terminable by the Customer within the Initial Term of the Agreement, after which the Customer can terminate the Agreement by providing one (1) month's prior written notice. Airtel may however terminate the Agreement upon giving the Customer one (1) months' prior written notice or summarily in the event of material breach.
- 6.3 This Agreement shall automatically determine if either party becomes insolvent, is declared bankrupt, or is wound up or otherwise ceases to exist.
- 6.4 Upon the determination of this Agreement, Airtel shall retrieve all its equipment installed at the Customer's premises.
- 6.5 The determination of the Agreement shall not prejudice any rights that may have accrued to either party prior to the determination.

7. Conditions of Use

- 7.1 The Services are made available to the Customer subject to the following Conditions of Use: -
 - 7.1.1 Airtel reserves the right to immediately change the terms, conditions, notices and charges under which the Services are offered as a direct result of new or amended legislation, statutory instrument, Government regulations, policy or licence. In the event of any review of Airtel's business planning due to technical, public interest or operational reasons, changes within the industry, recommendations from regulatory bodies or similar events, the Customer will be notified of such changes by SMS or e-mail or through the media (including newspaper publications, television and radio) or on Airtel's website at www.airtel.co.ng. The Customer's continued use of the Services shall be deemed to be acceptance or agreement to all such terms, conditions, notices and charges and any changes thereto.
 - 7.1.2 Airtel reserves the right to suspend, disconnect, churn, bar, collect and or re-allocate any equipment, mobile or telephone number for any reason and without any liability whatsoever to the Customer.

- 7.1.3 The Customer may only use the Services within the Republic of Nigeria, and where permissible, those areas covered by Airtel's Network or partner networks.
- 7.1.4 Airtel reserves the right to lock the network Equipment provided by Airtel to the Customer so that the Customer will only operate on the Airtel Network and may be restricted from certain services.
- 7.1.5 Access to all or any part of the Services may be subject to the payment of additional charges on such terms and conditions as Airtel may determine.
- 7.1.6 Title to any Equipment provided to the Customer on provision of the Services, will remain with Airtel and may be transferred to the Customer under such conditions as may be agreed by the parties.
- 7.1.7 The Customer's use of the Services may be monitored or recorded for use in business practices such as quality control, training, ensuring effective systems operation, prevention of unauthorized use of Airtel's telecommunications system and detection and prevention of crime and by signing these terms the Customer consents to the same.
- 7.1.8 Airtel is entitled to undertake routine and emergency maintenance and repair operations, which will, where possible, be carried out upon reasonable notice being given to the Customer.
- 7.2 The Customer shall be deemed to have accepted these Terms and the full Conditions of Use, as amended from time to time, and which take effect upon use by the Customer of Airtel's Services or upon the Customer accessing the Airtel Network at any time.
- 7.3 If any specific Broadband Services is disconnected or the Agreement is terminated during the Initial Term, Customer shall be charged (a) any and all outstanding funds due to Airtel at the time of termination, including, but not limited to, rendered Service(s), hardware and installation fees, including any installation, construction or other non-recurring charges waived or discounted by Airtel, (b) actual expenses incurred by Airtel to activate or terminate the Services. Customer shall not be entitled to any refund of the prepaid subscription amount.

8. Network Services Equipment

- 8.1 If at Airtel's discretion, Airtel performs any service on any Network Equipment necessitated by a cause other than normal use of such equipment or use of parts or materials not provided by Airtel, including but not limited to any abuse, accidental

damages, operator error, abnormal use, tampering, alterations or repairs not performed or authorized by Airtel or inaccurate instruction given by the Customer to Airtel's employees or agents who handle or use the Network Equipment, the Customer shall pay Airtel an additional charge (cost of device as shall be communicated by Airtel + 20% of the said cost as a penalty) for the time that Airtel's employees are so engaged at the prevailing time and material rates, including the price of any parts of materials utilized in such services. If the provision of the service is made necessary by normal wear and tear or by fault or Airtel's neglect, there will be no additional charge to the Customer.

- 8.2 The Customer will be responsible for any loss or damage to the Equipment from the point of delivery to the Customer.
- 8.3 Airtel may block further use of the Equipment upon the Client's written request provided that any loss or theft of the Equipment has been procedurally reported to the police and after the Customers have given Airtel all information and documents that Airtel may require to affect this. Any replacement of the Equipment shall be at the Customer's cost.

9. Fault Reporting and Resolution

- 9.1 The Customer shall promptly notify Airtel of any fault in the Network Services and Airtel shall endeavour to rectify any such fault as soon as possible; provided such fault, breakdown or problem is not caused by the negligence or wilful fault of the Customer. Where the fault is due to the negligence or wilful default of the Customer, Airtel may rectify it at the Customer's cost.
- 9.2 Airtel shall promptly notify the Customer of any disruption or interference in service.

10. Suspension and Disconnection of the Services

- 10.1 Airtel may suspend, bar, disconnect, churn, restrict or terminate the provision of the Services (in whole or in part) and or close the Customer's Account without prior notice to the Customers and without any liability whatsoever (although, Airtel will, where possible, try to inform the Customers that such action is or may be taken) under the following circumstances:
 - 10.1.1 If Airtel is aware of or have reason to believe that the Service is being used in an unauthorised, unlawful, or fraudulent manner (or has been so used previously).

- 10.1.2 If the Customer does not comply with any of the conditions relating to any part of the Services.
- 10.1.3 If Airtel believes the Customer is making calls or sending data which is classified, or in its sole opinion as being illegal, a nuisance, abusive, a hoax, menacing; unsolicited or indecent (including any calls or messages relayed to Airtel's customer service operators).
- 10.1.4 In the above situations Airtel will also decommission and remove the Airtel owned Equipment and its accessories away from the Customer's premises.

11. Exclusion of Liability

- 11.1 In the event that Airtel is compelled to change or reassign the Customer's MSISDN to meet regulatory requirements or for any other reason, Airtel's liability to the Customer will be limited to retaining the Customer's HBB Account and where possible, transferring the services to a new MSISDN,
- 11.2 To the fullest extent permissible by law, Airtel shall be not liable for any costs, loss, liability or damage whether direct, special or consequential, howsoever and whenever arising out of Airtel's provision of, or failure to provide the Services, and the Customer shall indemnify and keep Airtel indemnified at all times against any and all costs, expenses, actions, claims, demands and damages howsoever and whenever arising as a result of the (i) use of the Equipment by the Customer or anybody else dishonestly, fraudulently, deceitfully, or through wilful neglect; or (ii) theft or loss of the Equipment or (iii) any liability which may not otherwise be limited or excluded under applicable law.
- 11.3 The Company shall not be liable for any damage to the Customer's property arising from or related to the installation of the equipment, except to the extent such damage results directly from the Company's negligence or improper workmanship, and then only to the extent of the actual damages incurred. In no event shall the Company be liable for any indirect, incidental, consequential, or special damages, including but not limited to loss of use, loss of profits, or loss of business, arising out of or in connection with the installation process. The Customer acknowledges and accepts that certain risks are inherent in the installation of equipment and, except as expressly provided herein, releases and holds harmless the Company and its agents from any liability related thereto.
- 11.4 Airtel shall not be responsible or liable for any failure to perform its obligations herein where such failures are caused by Acts of God, Acts of Government, strikes

or labour disputes, riots, fire, flood, lightening or other failures of sub-contractors or suppliers or any cause or causes (where not or of a like nature) beyond Airtel's reasonable control.

- 11.5 Airtel will not be liable in contract, tort (including negligence) or otherwise for any costs, loss, liability or damage whether direct, special, incidental or consequential arising out of the supply of the Service or failure to supply the Service including but not limited to loss of profits, business, anticipated savings or data or for wasted expenditure.
- 11.6 All Airtel's Franchise Partners are independent outlets authorized by Airtel to provide the Services and non-agency relationship exists between Airtel and the Franchise Partners; and Airtel accordingly bears no responsibility or liability for any default or negligence on the part of the Franchise Partners in providing the Services.
- 11.7 Customer shall not be entitled to join or consolidate claims, or arbitrate claims in a representative capacity, including without limitation as a representative member of a class or in a private attorney general capacity, in connection with any dispute arising out of this Agreement. Unless both Customer and Airtel agree, no arbitrator or judge may consolidate more than one Customer's claim or otherwise preside over any form of a representative class proceeding.

12. Confidentiality

- The Parties undertake to keep confidential the terms of this Agreement, all confidential information agreed by the Parties as being confidential as well as any information disclosed in the course of this Agreement and that either party shall use such information only to the extent necessary to perform the obligations in terms of this Agreement or as may be required by law.

13. Notices

- All notices or other communication to be given under this Agreement shall, unless otherwise provided herein, be made in writing and sent to the email addresses of the parties or the addressed specified below:
 - a) In case of Airtel to: Head Broadband Services, Airtel Nigeria Limited, 401 Cl, Banana Island, Lagos 106104, Lagos, Nigeria
 - b) In case of the Customer to the address provided by the Customer in the Registration Form overleaf.

- Nothing contained herein shall justify or excuse the failure to provide oral notice for the purpose of informing the other Party hereto when prompt notification is required, but it is understood that such oral notice shall in no way satisfy the requirement of a written notice.

14. Amendment/Variation of Agreement

- This Agreement may not be modified, altered or amended except by written instrument duly executed by the Parties.
- Notwithstanding anything contained herein, Airtel may vary this Agreement at any time. Airtel will advise the Customer about any changes and where no objections are received within Thirty (30) days of the Customer being deemed to have received the notification of such changes, the changes shall be deemed to have been accepted without further reference to the Customer.

15. Waiver

- A waiver by Airtel or the Customer of any breach of any of the obligations or duties of either party under this Agreement shall not be construed as a waiver of any succeeding breach of the same or any other obligation or duty. The rights and remedies provided herein are not exclusive of any rights or remedies provided by law.
- No latitude, extension of time or other indulgence which may be given or allowed by one Party to the other Party in respect of the performance of any obligation hereunder shall preclude any such Party from enforcing at any time and without notice, strict and punctual compliance with each and every provision or term hereof.
- Nothing contained in this Agreement shall be deemed to confer any right or benefit on any person who is not a party to this Agreement.

16. Force Majeure

- No party to this Agreement shall be liable for any failure to fulfill its obligations herein where such failure is caused by circumstances outside the reasonable control of such party, including, without limitation, any act of God, insurrection or civil disorder, war or other military operation, national or local emergency, acts or omissions of Government, labor disputes of any kind, fire, lightening, explosion or any other such cause.

17. Entire Agreement

- This Agreement constitutes the whole agreement between the parties as to the subject matter of this Agreement and no agreements representations or warranties between the parties other than those set out herein will be binding on the parties.

18. Assignment

- Neither Party may assign or transfer or purport to assign or transfer its rights or obligations under this Agreement without having first obtained the written consent of the other Party. Notwithstanding the aforementioned, Airtel may use subcontractors to provide installation services.

19. Anti-Bribery Clause

- 19.1 Airtel warrants that it has not and shall not commit, procure, or encourage bribery in relation to this Agreement, the services, or to obtain or retain business or any advantage in business, and has and shall ensure to the fullest extent possible, that its employees and agents and others under its direction or control do not do so. For the purposes of this Clause, it is immaterial if the bribery is (i) direct or through a third party; (ii) of a public official or a private sector person; (iii) financial or in some other form; or (iv) relates to past, present, or future performance or non-performance of a function or activity whether in an official capacity or not; and it is immaterial whether or not the person being bribed is to perform the function or activity to which the bribe relates, or is the person who is to benefit from the bribe. A person is any individual, partnership, company or any other legal entity, public or private.
- 19.2 Where, if permitted under this Agreement, Airtel assigns to another person, or has another person perform any act, or not perform any act in relation to this Agreement, it shall require such other person to agree in writing to comply with this Clause. Airtel shall also incorporate those clauses (so that Airtel obliges that person not to commit bribery on its behalf) into any contract Airtel has with the other person in relation to the services and or the act. A person is any individual, partnership, company or any other legal entity, public or private. Airtel shall, immediately upon becoming aware of any acts or suspicion of bribery, give the Customer details of any non-compliance with this Clause, and of any non-compliance by any of other person envisaged under this Clause.

20. Complete Terms and Conditions

- Airtel's Standard Terms and Conditions which govern the provision of Airtel's Network Services shall apply mutatis mutandis to this Agreement and shall form an integral part hereof. By using Network Services, the Subscriber agrees to abide by

the Standard Terms and Conditions available on Airtel's Website indicated herein. It is also understood and agreed that any Standard terms and Conditions of Subscriber shall not be applicable to Airtel.

- Notwithstanding anything herein contained, these Terms are subject to the terms and conditions of the Licence, and any other law, statute or agreement in force or which may come into force and become applicable to or binding on Airtel or the Customer. If anything herein contained is irreconcilable or contradictory to Airtel's obligations under the aforesaid Licence or law, or should the Customer commit any act or omit to do things such that Airtel will be deemed to have contravened or be held to be in contravention of any term or condition of the Licence or should it contravene any term or condition of the Licence, Airtel shall be entitled to claim for any loss incurred by way of penalty or otherwise, or in the case of material or substantial breach or contravention, terminate these Terms as is provided for herein unless the contravention or inconsistency, or contradiction in question, can be remedied without us having to terminate the Services.

21. Law Applicable

- The Laws of Airtel shall govern the validity, construction, performance and enforcement of this Agreement. The Agreement is subject to amendment, modification, or termination if required by applicable regulations or laws. If any provision in this Agreement is declared to be illegal or in conflict with any applicable law or regulation, that provision may be deleted or modified, without affecting the validity of the other provisions.

22. Dispute Resolution

- 22.1 If any dispute, constraint, difference or disagreement arises in relation to implementation of the Agreement, or its validity, interpretation, execution, performance or termination ("Dispute"), such Dispute will be resolved in the first instance through the process described under Clauses 22.2 and 22.3.
- 22.2 Either party must notify the other Party of the dispute in writing, providing reasonable details of the issue. Upon receipt of the notice, the other Party will acknowledge the complaint and attempt to resolve it within a reasonable timeframe, typically within fifteen (15) business days.
- 22.3 If the Dispute is not resolved in accordance with Clause 22.2 within thirty (30) Business Days of the first written notice of the Dispute, the Parties may apply to the competent courts of the relevant jurisdiction for settlement of any Dispute or claim arising out of or in connection with this Agreement.

23. Copyright, Trademark and Authorized Use

- Nothing in the Agreement grants Customer the right or license to use any of Airtel's trademarks or other intellectual property. Customer has not been granted any license to use the firmware or software used to provide the Service or embedded in the Equipment.

EXHIBIT 1

CUSTOMER REGISTRATION FORM and SERVICE FEE

Details required for KYC and record on Fixed Asset Register

Individual (retail) customer

- 1. Customer name
- 2. Customer NIN number and copy
- 3. Device IMEI
- 4. Device MSISDN
- 5. Primary contact mobile number
- 6. Email ID
- 7. Customer physical address (house number, estate name, street address, nearest landmark)
- 8. Utility bill copy/ title/ lease under customer name as proof of physical address

Services and Airtel Broadband Plans.

- i. Payment for the Broadband Plans in advance. If you do not pay on time, the Service will be suspended and only reactivated once you make your monthly payment.
- ii. Customers will be allocated internet speeds with a 1:4 contention ratio. This means that in instances of heavy traffic causing congestion on the network, applicable speeds may be reduced to up to 25% of the advertised speed for the package.

CONTRACT TERMS

Customer is required to:

- a) Provide valid KYC details for customer registration form.

- b) Sign a 2-year service contract.
- c) Pay connection fee
- d) Pay subscription fee

Contract Termination Clause

- e) On voluntary termination of contract subject to Clause, Customer will be required to return the device to Airtel in working condition or make prescribed payment in lieu as defined hereinbelow:
 - i. Device collection/ recovery gets initiated on day forty-five (45) of inactivity after fifteen (15)-day notice of rectification has been sent to Customer's registered email and alternate mobile number.
 - ii. Deployment Channel Partner/ dealer resource mapped to territory of Customer's premise who is duly furnished with authority to recover Equipment along with copy of notification to customer by Airtel.
 - iii. Authority to recover (repossess) Equipment is signed by Customer and recovery agent with image of device and IMEI captured on Google-form.
 - iv. If Equipment is visibly damaged and not in working condition, Customer will be liable to make payment in lieu of such damage via Airtel Money/ Cheque/ Cash.
 - v. Device is returned to Airtel warehouse by CP/ dealer for repackaging/ refurbishing and re-deployment and Equipment recovery document is signed by warehouse manager.
 - vi. On failure to collect device or prescribed payment within ninety (90) days of inactivity, Airtel will submit Customer's detail along with the details of the default amount to Credit Referencing Authority.

EXHIBIT 2

STANDARD TERMS AND CONDITIONS OF SERVICE - BROADBAND SERVICES

PRIVACY NOTICE

1. Introduction

- This Standard Terms and Conditions of Service - Broadband Services Privacy Notice ('Privacy Notice') provides how Airtel Nigeria ("Airtel" or "We") including, its affiliates and related entities collect, process and uses personal data for Customer use of the

Broadband services provided by Airtel. In this regard, this Privacy Notice relates to the handling of your personal data as we are committed to protecting and safeguarding your privacy.

2. Personal Data Collected

- 2.1 We collect and process the following personal data, for the purposes listed under paragraph 3:
- Personal Identifiable Information:
 - i. Contact Information: Name, email address, phone number, physical address.
 - ii. Identification Information: National ID number, passport number, driver's license details, date of birth, photograph (for identity verification purposes).
 - iii. Financial Information: Bank account details, mobile money account details, income information, employment details (for credit assessment).
 - iv. Biometric Information: Fingerprint or facial scan (if used for authentication).
 - v. Communication Content: Information you provide when you contact us for support or other inquiries.
 - vi. Application Information: Details you provide during the loan application process, including responses to financial questionnaires and credit checks.
 - vii. Next of kin contact details (name; ID/Passport number; relationship to customer; postal and email address; telephone number)
- Device Information:
 - viii. Device Identifiers: IMEI, device ID, unique device identifiers, device name, device type, operating system and version.
 - ix. Network Information: IP address, mobile network information, Wi-Fi connection details.
 - x. Location Information: Precise or approximate location data, if required for fraud prevention or service delivery.
 - xi. Installed Applications: List of installed applications on your device (for fraud prevention, credit scoring, or enhancing user experience, with your explicit consent).

- xii. SMS/Call Logs: For fraud prevention, credit scoring, or to verify information, we may request access to your SMS messages or call logs.
 - xiii. Camera/Microphone: Access to your camera for identity verification (e.g., taking a selfie) or to your microphone for customer support calls.
 - xiv. Log Data: Server logs may include your IP address, browser type, referring/exit pages, and timestamps.
- 2.2 It is important that the personal data we hold about you is accurate and current. Please keep us informed if your personal data changes.

3. Use of Personal Data

We use your personal data for the following reasons (this list is not completely exhaustive):

To Provide and Maintain Our Services:

- i. Processing your broadband service requests.
- ii. Communicating with you about your account, and services.
- iii. Providing customer support and technical assistance.
- iv. Managing your account and profile.

To Improve and Personalize Our Services:

- v. Understanding how you use the broadband services to enhance its features and functionality.
- vi. Developing new products and services.
- vii. Personalizing your experience within the services.
- viii. Performing analytics and research.

For Communication and Marketing:

- ix. Sending you important notices and updates about your account and our services.
- x. Sending you promotional offers and marketing communications (you can opt-out at any time).
- xi. Conducting surveys and gathering feedback.

For Legal and Regulatory Compliance:

- xii. Complying with applicable laws, regulations, and legal processes.

- xiii. Responding to lawful requests from government authorities.
- xiv. Enforcing our terms and conditions
- xv. Responding to and defending legal suits and claims.

4. Lawful basis for processing data

- Depending on the processing activity, we rely on the following lawful basis for processing your personal data: Performance of the contract; Legitimate business interest; and Consent.

5. Retention of Data

- Your Personal Data will be kept as long as is necessary for the purpose it was collected, in accordance with the law and the Airtel Personal Data Retention Schedule which is available [here](#).

6. Sharing of Personal Data

- For the purpose of complying with contractual obligations, we may share your personal data with third-party service companies or individuals who perform services for us. These third- parties include, but are not limited to: (i) Third-party vendors and service providers who perform services on Airtel's behalf, such as, Channel Partners, installation team and recovery agencies, identity verification services, payment processors, cloud hosting providers, customer support providers, marketing and analytics providers and debt collection agencies (ii) Equipment manufacturers/suppliers to facilitate the delivery of your services (iii) Our parent company, subsidiaries, and affiliates for business operations and service delivery (iv) legal and regulatory authorities when required by law or in response to valid legal requests (v) internal and external auditors. Third-party service companies or individuals are not authorized to disclose personal data to any third party and are bound by confidentiality obligations and comply with applicable data protection laws.
- Airtel will maintain at all times the privacy and confidentiality of all personal information collected. Such information may only be disclosed when required by law or when in good faith we believe that such action is necessary or desirable to comply with the law, protect or defend the rights or property of Airtel, the App or its users.

7. Cross-Border Transfer of Personal Data

- As Airtel operates in different countries, your personal data may be transferred to or accessed by other affiliated companies in countries other than your own. You consent to the transfer of your data to these countries, which may have different data protection laws than your country of residence. This transfer will be conducted in compliance with laws on cross-border transfers ensuring adequate safeguards for the protection of the personal data.

8. Data Protection Officer

- In the event you have further queries on this Privacy Notice or how we handle your personal data, please contact the Data Protection Officer at:
- Airtel Nigeria Limited, 401 Cl, Banana Island, Lagos 106104, Lagos, Nigeria

9. Privacy Policy and Terms of Service

- You understand that you have certain rights regarding your personal data, including the right to access, rectify, erase, restrict processing, object to processing, and data portability, subject to applicable laws. For more information on:
 - • Your rights and how to exercise them, you can access the Airtel Data Protection and Privacy Policy
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