

Busara App Privacy Notice

Welcome to Busara!

Busara is a banking app designed to help children learn about money while giving parents or guardians the ability to guide and supervise them.

Parents and Guardians

This Privacy Notice explains how SBM Bank (Kenya) Limited ("SBM", "we", "our", or "us") collects, uses, protects, and shares your child's information when you request a Busara account, card, or app access for them. This Notice works together with the SBM Bank Customer Privacy Notice, and we encourage you to review both with your child.

Children

We've written this notice to help you understand what happens to your information when you use Busara. Some words may be new to you, so it's a good idea to read this with a parent or guardian.

1. Who Owns the Account?

Until you turn 18 years old and qualify for your own account, your Parent or Guardian remains responsible for your Busara account and card.

This means they can:

- See your account activity.
- View how, when, and where you spend your money.
- Add money to your account.
- Allow another trusted adult to add money and view your spending activity.

Busara helps you learn to manage money while your Parent or Guardian supervises and supports you.

2. Helpful Words to Know

Child or Children - Anyone aged between 6 and 18 years.

Information or Data - Facts about you or your account.

Privacy Notice - This document explains how your information is collected, used, and protected.

Privacy - Your right to know what information we have about you, how we use it, and how we keep it safe.

Services - The products and services SBM Bank offers, including the Busara App, mobile banking, and online banking.

Terms - The rules for using our services.

We, Our, or Us - SBM Bank (Kenya) Limited.

3. What Information Do We Collect?

When you use Busara App, we need to know certain things about you. Your Parent provided some of this information, such as your full name and date of birth, when they requested for an account opened for you.

When you use your card and access the app, we get more information about you. For example, when you use your card to pay for things, we know when and where you pay for something and how much you spend.

Sometimes we may ask your Parent or Guardian for documents to confirm who you are, such as your passport, ID card or birth certificate.

We may also collect any other information that you or your Parent or Guardian choose to share with us.

What About Fingerprints or Face Recognition?

If you use fingerprint login or facial recognition on your device, that information stays on your phone or tablet and is controlled by your device settings. It is not shared with Busara App.

Digital Wallets

If you add your card to a digital wallet such as:

- Apple Pay
- Google Pay

those companies may also process some of your information according to their own privacy notices.

4. Why Do We Need Your Information?

We use your information to help your account work properly and safely.

We use it to:

- Confirm who you are.
- Check that you are eligible to use Busara.
- Create and deliver your card.
- Manage your account, spending, and savings.
- Protect your account and information from fraud or misuse.
- Answer questions from you or your Parent or Guardian.
- Improve the Busara App and make it safer and easier to use.
- Comply with laws and regulations.

Sometimes we may be required by law to share information with authorities such as law enforcement agencies or other authorized organizations when necessary to protect you, prevent fraud, investigate concerns, or comply with legal requirements. We will only use your information for legitimate and lawful purposes.

5. Who Do We Share Your Information With?

We only share your information when it is necessary to provide Busara services.

For example:

- Your Parent or Guardian can see your account balance and activity.
- Any trusted adult approved by your Parent or Guardian may see information needed to support your account.
- Companies that help us provide banking services may receive information they need to perform their role.
- Organizations that help us prevent fraud, improve security, process payments, or comply with the law may receive information when necessary.

We do not share your information with people or organizations that do not need it.

6. How Long Do We Keep Your Information?

Laws and regulations tell us how long we must keep information.

We keep your information only for as long as we need it for legal, regulatory, security, or business reasons. When we are allowed to delete it, we will do so. We may also delete information if your Parent or Guardian asks us to and the law allows us to do so.

7. What Are Cookies?

Cookies are small digital files used by websites and apps to help them work properly.

Don't worry, they are not the cookies you eat!

Cookies help us:

Make the App Work

They remember important settings and help the app function correctly.

Keep Things Running Smoothly

They help us find and fix problems quickly.

Protect Your Account

They help us keep your information secure and protect your account from unauthorized access.

Improve Busara

They help us understand how people use the app so we can make it better. Busara needs certain cookies to work properly. If cookies are turned off, some parts of the app may not work correctly. If you have questions, please speak with your Parent or Guardian.

8. Your Rights

Your information belongs to you, and you have important rights.

You can ask us:

- For a copy of your information.
- To correct information that is inaccurate or incomplete.
- To review a decision made automatically without human involvement (for example, if a payment is stopped).
- To stop using or delete your information where the law allows.

Because Busara is linked to your Parent or Guardian's account, they will need to contact us on your behalf.

Email: dpo@sbmbank.co.ke

Remember

At SBM Bank, we work hard to keep your information safe, secure, and protected while helping you learn smart money habits through Busara.

Phone: +254 709 800 000 / +254 730 175 000

WhatsApp: +254 773 758 196

Email: atyourservice@sbmbank.co.ke

X: [sbmbankkenya](#)

Facebook: [sbmbankkenya](#)

Thank you for banking with SBM Bank.