

Privacy Policy

Effective Date: September 25, 2026 | Last Updated: September 25, 2026

Afrika BDC ("we," "us," or "our") operates the website www.afrikabdc.co.za (the "Site"). This Privacy Policy explains how we collect, use, disclose, and safeguard your information when you visit our Site.

By using our Site, you agree to the collection and use of information in accordance with this policy.

1. Information We Collect

1.1 Information You Provide to Us

- Name and contact details (email address, phone number, mailing address)
- Account credentials (username, password)
- Payment information (processed via [payment processor name])
- Content you submit (comments, form entries, uploaded files)
- Communications you send to us

1.2 Information Collected Automatically

- IP address and approximate location
- Browser type and version, device type, operating system
- Pages visited, time spent, referring/exit pages
- Cookies and similar tracking technologies (see Section 5)

1.3 Information from Third Parties

- Social media login data (if you use social sign-in)
- Data from analytics or advertising partners

2. How We Use Your Information

We use the information we collect to:

- Provide, operate, and maintain our Site
- Process transactions and send related information
- Respond to comments, questions, and customer service requests
- Send administrative information, updates, and marketing communications (where permitted)
- Monitor and analyze usage and trends to improve the Site
- Detect, prevent, and address fraud or technical issues
- Comply with legal obligations

3. Legal Basis for Processing (EEA/UK Users)

If you are located in the European Economic Area or UK, we process your personal data under the following legal bases:

- **Consent** — where you have given clear consent
- **Contract** — where processing is necessary to fulfill a contract with you
- **Legal obligation** — where required by law
- **Legitimate interests** — where processing supports our legitimate business interests and does not override your rights

4. How We Share Your Information

We do not sell your personal information. We may share information with:

- **Service providers** who perform services on our behalf (hosting, analytics, payment processing, email delivery)
- **Business partners**, with your consent
- **Legal authorities**, when required by law, subpoena, or to protect rights and safety
- **Successors**, in connection with a merger, acquisition, or sale of assets

5. Cookies and Tracking Technologies

We use cookies and similar technologies to:

- Remember your preferences
- Understand how you use our Site
- Deliver relevant advertising (if applicable)

You can control cookies through your browser settings. Disabling cookies may affect Site functionality.

6. Data Retention

We retain personal information only as long as necessary to fulfill the purposes outlined in this policy, unless a longer retention period is required by law.

7. Data Security

We implement reasonable technical and organizational measures to protect your information. However, no method of transmission or storage is 100% secure, and we cannot guarantee absolute security.

8. Your Privacy Rights

Depending on your location, you may have the right to:

- Access the personal data we hold about you
- Correct inaccurate data
- Request deletion of your data
- Object to or restrict certain processing
- Data portability
- Withdraw consent at any time

- Opt out of the sale/sharing of personal information (where applicable under local law, e.g. CCPA/CPRA)

To exercise these rights, contact us at webmaster@afrikabdc.co.za.

9. Children's Privacy

Our Site is not directed to children under [13/16]. We do not knowingly collect personal information from children. If you believe we have collected such information, please contact us so we can delete it.

10. International Data Transfers

If you access our Site from outside [Country], your information may be transferred to, stored, and processed in [Country] or other countries where our service providers operate.

11. Third-Party Links

Our Site may contain links to third-party websites. We are not responsible for the privacy practices of those sites and encourage you to review their policies.

12. Changes to This Policy

We may update this Privacy Policy from time to time. We will notify you of material changes by posting the new policy on this page and updating the "Last Updated" date.

13. Contact Us

If you have questions about this Privacy Policy, please contact us:

Afrika BDC

Email: webmaster@afrikabdc.co.za

Address: 25 Beach Road, Nahoon, KuGompo City, 5240

Phone: [073 097 6365](tel:0730976365)