

Privacy Policy

One Four Nine Financial Services (Private) Limited (“149”, “we”, “us”, or “our”) respects your privacy and is committed to protecting your personal data. This Privacy Policy explains how we collect, use, disclose, and safeguard your information when you use our digital onboarding service accessible through our website <https://www.149.co.zw>.

Information We Collect

When you use our online application to become a client or apply for our credit solutions, we collect:

- Personal identification information (e.g., name, national ID number, date of birth, contact details)
- Biometric data (selfie, proof-of-life video)
- Business details (company registration, business activities, directors)
- Digital signature images
- Contact verification data (e.g., mobile phone number validated by SMS)
- Credit and background check information, including credit bureau and Anti-Money Laundering (AML) data

How We Use Your Information

We use your data to:

- Verify your identity and validate your client profile
- Conduct creditworthiness and background checks required for loan applications
- Manage your account and provide our financial services
- Comply with legal and regulatory requirements
- Communicate with you regarding your application and related services

Data Sharing and Disclosure

We may share your information with:

- Credit bureaus and AML agencies for checks and compliance

- Our service providers who assist in processing your application
- Regulatory authorities as required by law

We do not sell your personal data to third parties.

Data Security

We employ appropriate technical and organisational measures to protect your personal data against unauthorised access, loss, or misuse.

Your Rights

You have the right to:

- Access and correct your personal data
- Withdraw consent to processing where applicable
- Request deletion of data as permitted by law

To exercise these rights, please contact us at service@one-four-nine.com.

Retention of Data

We retain your personal data only as long as necessary for the purposes outlined in this policy and to comply with legal obligations.

Changes to This Privacy Policy

We reserve the right to update this Privacy Policy from time to time. Updates will be posted on our website with the effective date revised.

Contact Us

For any questions or concerns regarding this Privacy Policy, please contact:

One Four Nine Financial Services (Private) Limited

Email: service@one-four-nine.com

Address: 26 Bath Road, Belgravia, Harare, Zimbabwe