Privacy Policy

# Introduction

This Privacy Policy explains how Temtum Services (Pty) Ltd (“we”, “us”, “our”), a fintech company licensed and regulated by NBFIRA in Botswana, collects, uses, stores, and protects your personal data when you use https://temtumservices.co.bw and https://tsw.co.bw (the “token”).

# Data We Collect

We may collect and process the following personal data:
- Identity data (e.g., name, date of birth)
- Contact data (e.g., email address, phone number)
- Financial data (e.g., wallet activity)
- Technical data (e.g., IP address, browser type)
- Usage data (e.g., user behaviour on the Website)

# How We Use Your Data

We use your data to:
- Provide and manage Website services
- Comply with regulatory and government statistical obligations (including AML/CFT requirements)
- Communicate with you and provide customer support
- Improve the Website and user experience

# Data Sharing and Disclosure

We do not sell your personal data. We may share it with:
- Regulatory or law enforcement authorities where legally required
- Our service providers, under appropriate confidentiality agreements

# Your Rights

You have the right to:
- Access and correct your personal data
- Object to or restrict processing in certain circumstances
- Withdraw consent where processing is based on consent
To exercise your rights, contact info@temtumservices.co.bw

# Data Security

We implement reasonable technical and organisational measures to protect your data. However, no system is completely secure, and we cannot guarantee absolute security.

# Retention

We retain personal data only as long as necessary to fulfill the purposes we collected it for, including legal, regulatory, or reporting requirements.

# Changes to This Policy

We may update this Privacy Policy from time to time. Please review it periodically. Changes take effect once posted on our Website.

# Governing Law

This Privacy Policy is governed by the laws of the Republic of Botswana.