

MASTERRISKS ADVISORY LIMITED

Master the risks. Shape the future.

Privacy Policy

Effective Date: 08 May 2026

Version 1.0

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Masterrisks Advisory Limited is committed to protecting the privacy and personal data of everyone who interacts with our platforms. This Privacy Policy explains what data we collect, how we use it, and your rights under the Nigeria Data Protection Act (NDPA) 2023 and other applicable law.

1. Data We Collect

We may collect the following categories of personal data:

- **Identity data:** Full name, job title, organisation name
- **Contact data:** Email address, phone number, physical address
- **Technical data:** IP address, browser type, device identifiers, cookies
- **Usage data:** Pages visited, time on site, referral source
- **Transaction data:** Payment information processed securely via third-party gateways
- **Communications data:** Enquiry forms, emails, and feedback submitted to us

2. How We Collect Data

- Directly from you when you fill out forms, register for programmes, or contact us
- Automatically via cookies and analytics tools as you navigate our website
- From third parties such as payment processors or referral partners

3. How We Use Your Data

Your personal data is used to:

- Deliver and manage the services you have requested
- Send programme updates, invoices, and service communications
- Respond to enquiries and provide customer support
- Improve our website experience and service quality
- Comply with legal and regulatory obligations
- Send marketing communications where you have given consent (opt-out available at any time)

4. Legal Basis for Processing

We process personal data on the following legal grounds: (a) performance of a contract; (b) compliance with a legal obligation; (c) our legitimate business interests; and (d) your explicit consent where required.

5. Data Sharing

We do not sell your personal data. We may share data with trusted third-party service providers — such as payment processors, email platforms, and cloud hosting providers — solely to support our operations. All processors are contractually bound to protect your data.

6. Data Retention

We retain personal data only as long as necessary to fulfil the purposes outlined in this policy, or as required by applicable law. Financial and transactional records are retained for a minimum of six (6) years in accordance with Nigerian tax and corporate law.

7. Your Rights

Under the NDPA 2023 and applicable law, you have the right to:

- Access the personal data we hold about you
- Request correction of inaccurate or incomplete data
- Request deletion of your data (subject to legal obligations)
- Object to or restrict certain types of processing
- Withdraw consent at any time where processing is consent-based
- Lodge a complaint with the Nigeria Data Protection Commission (NDPC)

To exercise any of these rights, contact us at: info@masterrisks.com

8. Cookies

Our website uses cookies to enhance user experience and gather analytics. You may manage cookie preferences through your browser settings or via the cookie consent banner on our site. Disabling cookies may affect certain website functionality.

9. Security

We implement appropriate technical and organisational measures to protect personal data against unauthorised access, loss, or disclosure. However, no online transmission is completely secure, and we cannot guarantee absolute security.

10. Children's Privacy

Our main advisory platforms are not directed at children under the age of 13. Our SafelyKids programme, hosted at safelykids.masterrisks.com, is an educational resource and does not collect personal data from children without verified parental consent.

11. Contact

For all privacy enquiries or to exercise your data rights, contact us at info@masterrisks.com or call **+234 802 216 6753**.