

Maseno University Staff Retirement Benefits Scheme

Data Privacy Statement

We are committed to protecting your personal information and respecting your privacy. This Data Privacy Statement explains how MURBS (Maseno University Retirement Benefits Scheme) collects, uses, discloses, and safeguards your personal data in compliance with the **Data Protection Act, 2019** and other relevant laws.

1. Information We Collect

We collect the following types of personal information:

- i. **Personal Identification Information:** Full name, ID or passport number, date of birth, email address, phone number, postal address, and other contact details.
- ii. **Financial Information:** Bank account details, tax identification number, and information related to contributions and benefits under the Scheme.
- iii. **Technical Data:** IP address, browser type, operating system, and details about your use of our website.
- iv. **Sensitive Personal Data:** Health data or biometric data (only when required for Scheme administration and with explicit consent).

2. How We Use Your Information

We use the information we collect for the following purposes:

- i. **To Administer Benefits:** Managing your pension contributions, calculating benefits, and processing payments.
- ii. **To Communicate with You:** Sending updates about your pension status, responding to inquiries, and providing relevant Scheme information.
- iii. **Legal Compliance:** To comply with statutory and regulatory obligations under the Retirement Benefits Act and other laws.
- iv. **Service Improvement:** Enhancing the website and services based on user feedback and usage patterns.
- v. **Marketing and Promotions** (only with your explicit consent): If applicable, we may use your contact information to inform you of new products, services, or promotions relevant to your retirement scheme.

3. Legal Basis for Processing

We process your data based on the following legal grounds:

- i. **Contractual Necessity:** Data is processed to fulfill our obligations under the Scheme's rules or contracts with members.
- ii. **Legal Obligations:** Compliance with statutory requirements such as tax reporting and audits.
- iii. **Consent:** In cases where your explicit consent is required, such as for marketing or processing sensitive data.
- iv. **Legitimate Interests:** Where it is in our legitimate interest to improve services or protect Scheme assets, provided this does not override your rights and freedoms.

4. Data Sharing and Disclosure

We do not sell or rent your personal data. We may share your information in the following cases:

- i. **Service Providers:** With third-party vendors who assist in Scheme administration, IT support, or data storage, provided they adhere to strict confidentiality and data protection standards.
- ii. **Legal Compliance:** When required to comply with laws or government regulations.
- iii. **International Transfers:** If your personal data is transferred outside Kenya (e.g., for cloud storage), we will ensure that appropriate safeguards are in place, such as adherence to **approved international data protection frameworks**.

5. Data Security

We employ a range of security measures, including:

- i. **Encryption:** Data is encrypted during transmission and storage to prevent unauthorized access.
- ii. **Access Control:** Only authorized personnel have access to personal data.
- iii. **Audits:** Regular security audits and reviews are conducted to maintain data integrity.
- iv. **ISO Compliance:** Where applicable, we follow best practices for information security management.

6. Your Data Rights

You have the following rights under the Data Protection Act, 2019:

- i. **Access:** Request access to your personal data.
- ii. **Rectification:** Correct any inaccurate or incomplete information.
- iii. **Erase:** Request deletion of your personal data, subject to legal obligations.
- iv. **Restriction:** Restrict processing of your data in certain circumstances.
- v. **Portability:** Request a copy of your data in a structured, machine-readable format.
- vi. **Objection:** Object to the processing of your data, including profiling for automated decisions.
- vii. **Withdrawal of Consent:** If data is processed based on your consent, you may withdraw where applicable, this consent at any time.

To exercise any of these rights, please contact us at **[insert contact details]**.

7. Data Retention

We retain personal data for as long as necessary to fulfill the purposes outlined in this policy:

- i. **Pension Administration:** Data related to pension contributions and benefits will be retained as required under pension regulations.
- ii. **Legal Compliance:** Some data may be retained for statutory periods, such as for tax audits or legal disputes.

After the retention period expires, personal data will be securely deleted or anonymized.

8. Cookies and Automated Tools

Our website uses cookies and other tracking technologies to enhance your user experience. Cookies help us:

- i. **Understand user preferences:** Store preferences and personalize content.
- ii. **Analyze traffic:** Track website usage statistics to improve site performance.
- iii. **Advertise relevant services** (only with your consent): Provide personalized recommendations.

You may control cookie settings through your browser. For more details on how we use cookies, please refer to our Cookie Policy as provided for under the MURBS Data Protection Policy.

9. Links to Third-Party Websites

Our website may contain links to external websites that are not operated by MURBS. We are not responsible for the privacy practices of such third-party websites. We encourage you to review their privacy policies before sharing any personal data.

10. Changes to This Privacy Statement

We may update this privacy statement periodically to reflect changes in our practices or legal obligations. If we make significant changes, we will notify you by email or by posting a notice on our website.

11. Contact Us

For any questions, concerns, or to exercise your data rights, please contact our Data Protection Officer:

Email: [dpo@masenorbs.or.ke]

Phone: 0701 095 900

Postal Address: P.O.Box 9628-40141, Kisumu