

Privacy Policy

Effective Date: [Insert Date]

At wCap Limited (“wCap,” “we,” “us,” or “our”), we take your privacy seriously. This Privacy Policy explains how we collect, use, store, and protect your personal data when you visit <https://wcapltd.com>, in accordance with the General Data Protection Regulation (GDPR) and other applicable data protection laws.

1. Data we collect

We may collect and process the following categories of personal data:

a. Information you provide voluntarily:

- Name, email address, phone number, and other contact details via contact forms or newsletter sign-ups.
- Information provided in emails, surveys, or consultation requests.

b. Information collected automatically:

- IP address, browser type, pages visited, and time spent, via cookies or analytics tools (e.g., Google Analytics).

2. Legal basis for processing

We process your data under the following GDPR legal grounds:

- **Consent** - where you have given explicit permission (e.g., newsletter sign-up).
- **Contractual necessity** - to fulfil a contract or pre-contractual request.
- **Legitimate interests** - for business operations such as improving our website, communications, and services.
- **Legal obligation** - to comply with applicable laws and regulations.

3. How we use your data

We use your personal data to:

- Respond to your queries and requests.
- Provide and personalize our services.
- Send newsletters or updates if you have opted in.
- Improve website functionality and user experience.
- Comply with legal and regulatory obligations.

4. Sharing your data

We do not sell or rent your personal data. We may share it with:

- Service providers and partners who help us operate our website and deliver services (e.g., email marketing platforms, analytics providers).
- Legal authorities, if required by law.

All third parties must handle your data lawfully and respect its confidentiality.

5. International transfers

Your data may be transferred and stored outside the European Economic Area (EEA). When this happens, we apply appropriate safeguards, such as Standard Contractual Clauses, to protect it.

6. Data retention

We retain your personal data only as long as necessary for the purposes it was collected, including to meet legal, accounting, or reporting requirements.

7. Your rights under GDPR

You have the right to:

- **Access** - request a copy of your personal data.
- **Rectification** - correct inaccurate or incomplete data.
- **Erasure** - request deletion of your data (“right to be forgotten”).
- **Restriction** - request limits on how we process your data.
- **Portability** - request transfer of your data to another provider.
- **Object** - object to processing based on legitimate interests.
- **Withdraw consent** - withdraw consent at any time, where processing relies on it.

To exercise these rights, email info@wcapltd.com.

8. Cookies

Our website uses cookies to improve user experience and analyze traffic. You can control cookies via your browser settings; see our **Cookie Policy** for details.

9. Security measures

We apply appropriate technical and organizational measures to protect your personal data from unauthorized access, loss, or misuse.

10. Third-party links

Our website may link to third-party websites. We are not responsible for their privacy policies or practices.

11. Contact us

For questions about this policy or your personal data, contact us at:

wCap Limited

Email: info@wcapltd.com

Website: <https://wcapltd.com>

12. Compliance with Zambian law

Where our processing activities relate to data subjects or operations in the Republic of Zambia, we also comply with the Zambian Data Protection Act No. 3 of 2021 and its accompanying regulations, as overseen by Zambia’s Office of the Data Protection Commissioner. This includes, where applicable, registering as a data controller or processor, storing personal data on servers located within Zambia unless an exemption applies, and notifying the Data Protection Commissioner of any security breach within twenty-four hours of discovery.

13. Updates to this policy

We may update this Privacy Policy periodically. Changes will be posted here with a revised effective date.