Privacy Policy

Effective 23 October 2026

XPANDA TECHNOLOGIES LTD (RC 9761187) operates the Xpanda app and website. This policy explains the personal data we handle when you create an account, use a service, contact support, or visit our website. It applies to Xpanda services offered to customers in Nigeria.

1. Information we collect

Account and contact details: your name, email, phone number, profile information, and preferences.

Identity information: date of birth, address, identity numbers or documents, images, verification results, and information needed to meet know-your-customer requirements. We ask for these when you use services that require verification.

Money and service activity: balances, bank-account and recipient details, funding, transfers, purchases, digital-asset addresses and transactions, fees, rates, and transaction history.

Security and device information: sign-in events, device and app details, IP address, an approximate location inferred from your IP address, and fraud-prevention signals. We do not use GPS location for this purpose.

Information you choose to share: messages to support, uploaded images and documents, and contacts you choose when using a phone-book feature.

We may also receive verification or transaction information from banks, identity-verification services, payment and digital-service partners, and fraud-prevention providers.

2. Why we use it

We use personal data to create and secure accounts; verify identity; provide wallets, transfers, purchases and other requested services; calculate and show charges; prevent fraud and unauthorized use; respond to support requests and disputes; maintain records; and meet legal or regulatory obligations. We may send essential service and security messages. Marketing messages are separate and can be opted out of where offered.

Depending on the activity, our basis for processing may be performance of our agreement with you, compliance with a legal obligation, your consent, or a legitimate interest such as keeping the service secure, where permitted by law. You may withdraw consent for optional processing, but this does not undo processing that was lawful before withdrawal.

3. Who receives data

We share only what is needed with partners that help deliver a service you use, such as banking and payment institutions, identity-verification providers, digital-asset and other service providers, cloud and communication vendors, and professional advisers. We may disclose information to regulators, law enforcement, or courts where required or permitted by law. We do not sell your personal data.

If information is processed outside Nigeria, we will use the safeguards required by applicable data-protection law. Third-party services may have their own privacy notices for activities they control.

4. How long we keep information

We keep account data while your account is active and then delete or de-identify information that is no longer needed. Financial, identity-verification, security, and dispute records may need to be retained after closure for applicable legal, regulatory, accounting, fraud-prevention, or claims periods. We assess retention by the record's purpose and applicable requirements rather than keeping all information indefinitely. When those reasons end, we delete or de-identify the information.

5. Your choices and rights

Subject to applicable law, you may request access to your personal data, ask us to correct inaccurate information, request deletion, object to or restrict certain processing, or withdraw optional consent. You can request deletion of your account or selected data online, including if you no longer have the app. We verify ownership before acting on a request. We will explain if a specific record must be retained or if an active obligation prevents immediate account closure.

You can also contact us about your data or make a complaint to the Nigeria Data Protection Commission. Account deletion is not the same as merely disabling access: where we can delete associated personal data, we will do so. We will let you know when your request has been completed.

6. Security and children

We use access controls, encryption and other technical and organizational safeguards appropriate to the data and services. No system can promise absolute security. If you believe someone has accessed your account, contact us promptly. Some financial services require age and identity checks; an account holder who does not meet those requirements cannot use those services.

7. Website technology and changes

Our website and app use necessary storage and session technologies to operate and protect the service. We may update this policy when our services or legal obligations change. We will publish the new date here and provide additional notice where a change materially affects you.

8. Contact

XPANDA TECHNOLOGIES LTD (RC 9761187). Office address: Shema Quarters, near Police Station, Rimi LGA, Katsina State, Nigeria. For privacy, access, correction, deletion, or security questions, email support@xpanda.app. You can also use the deletion request page.