

Privacy Policy

License Advisory Effective Date: [Insert Date] Last Updated: [Insert Date]

1. Introduction

License Advisory ("we," "us," "our," or "the Company") provides regulatory licensing and compliance advisory services to businesses operating in Nigeria, including but not limited to registrations and licensing with the Central Bank of Nigeria (CBN), Securities and Exchange Commission (SEC), National Insurance Commission (NAICOM), National Agency for Food and Drug Administration and Control (NAFDAC), Nigeria Data Protection Commission (NDPC), and other relevant regulatory bodies.

We are committed to protecting the privacy and personal data of our clients, website visitors, and business contacts. This Privacy Policy explains what information we collect, how we use it, how we protect it, and what rights you have regarding your personal data.

This Policy is issued in compliance with the **Nigeria Data Protection Act, 2023 (NDPA)** and applicable regulations issued by the Nigeria Data Protection Commission (NDPC).

2. Information We Collect

We may collect the following categories of information:

2.1 Information you provide directly

- Full name, job title, and business name
- Email address, phone number, and physical/business address
- Corporate documents submitted for licensing purposes (e.g., CAC registration documents, identification, financial records, product documentation)
- Payment and billing information
- Any other information you voluntarily provide when engaging our services, contacting us, or submitting inquiries via our website, DMs, or email

2.2 Information collected automatically

- IP address, browser type, and device information
- Website usage data (pages visited, time spent, referral source) via cookies or similar tracking technologies

2.3 Information from third parties

- Information provided by regulatory bodies during the course of processing your application
 - Information from business partners or referral sources, where applicable
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3. How We Use Your Information

We use the information we collect to:

- Process and manage your licensing and regulatory compliance applications
 - Communicate with you regarding your application status, service updates, and follow-ups
 - Prepare and submit documentation to relevant regulatory authorities on your behalf
 - Respond to inquiries and provide customer support
 - Send marketing communications, where you have consented to receive them
 - Improve our services, website, and client experience
 - Comply with our own legal and regulatory obligations
 - Detect, prevent, and address fraud or security issues
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4. Legal Basis for Processing

We process personal data on one or more of the following legal bases under the NDPA:

- **Consent** — where you have given clear permission (e.g., for marketing communications)
 - **Contractual necessity** — where processing is required to deliver the licensing/advisory services you have engaged us for
 - **Legal obligation** — where we are required to process data to comply with regulatory requirements
 - **Legitimate interest** — where processing is necessary for our legitimate business interests and does not override your rights
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5. How We Share Your Information

We do not sell your personal data. We may share your information with:

- **Regulatory bodies** (e.g., CBN, SEC, NAICOM, NAFDAC, NDPC, and other relevant authorities) as necessary to process your licensing application
- **Service providers and contractors** who support our operations (e.g., IT support, payment processors), under confidentiality obligations

- **Legal or governmental authorities**, where required by law or to protect our legal rights
- **Business partners**, only with your consent, where relevant to your engagement

All third parties we work with are required to handle your data securely and in line with applicable data protection laws.

6. Data Retention

We retain personal data only for as long as necessary to fulfil the purposes outlined in this Policy, including:

- The duration of your engagement with us
- Any period required to comply with legal, regulatory, tax, or accounting obligations
- Resolving disputes and enforcing our agreements

Once data is no longer needed, it will be securely deleted or anonymized.

7. Data Security

We implement appropriate technical and organizational measures to protect your personal data against unauthorized access, alteration, disclosure, or destruction, including:

- Restricted access to personal data on a need-to-know basis
- Secure storage of physical and electronic records
- Confidentiality obligations for staff and contractors handling client data

While we take reasonable steps to protect your data, no method of transmission or storage is completely secure, and we cannot guarantee absolute security.

8. Your Rights

Under the Nigeria Data Protection Act, you have the right to:

- **Access** the personal data we hold about you
- **Correct** inaccurate or incomplete data
- **Request deletion** of your data, subject to our legal and regulatory retention obligations
- **Withdraw consent** at any time, where processing is based on consent
- **Object** to certain types of processing, including direct marketing
- **Data portability**, where applicable

- **Lodge a complaint** with the Nigeria Data Protection Commission (NDPC) if you believe your data has been mishandled

To exercise any of these rights, please contact us using the details in Section 11 below.

9. Cookies and Website Tracking

Our website may use cookies and similar technologies to improve user experience and analyze site traffic. You can control cookie preferences through your browser settings. Disabling cookies may affect certain website functionality.

10. Changes to This Policy

We may update this Privacy Policy from time to time to reflect changes in our practices, services, or legal requirements. The updated version will be posted on our website with a revised "Last Updated" date. We encourage you to review this Policy periodically.

11. Contact Us

If you have questions, concerns, or requests regarding this Privacy Policy or how we handle your personal data, please contact us:

License Advisory

Email: support@licenseadvisory.com

Phone / WhatsApp: +234 913 391 1033

Website: www.licenseadvisory.com

You may also contact the Nigeria Data Protection Commission (NDPC) directly with any data protection concerns.
