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**Website**  
pikozm.com

# PRIVACY POLICY

## **Piko Technology Services**

**Effective Date:** 9 September 2026

Piko Technology Services ("Piko Technology Services", "Piko", "we", "us", or "our") respects your privacy and is committed to protecting the personal information entrusted to us by our customers, website visitors, users, and business partners.

This Privacy Policy explains how we collect, use, store, protect, and disclose personal information when you visit our website, use our software and digital platforms, purchase our services, communicate with us, or otherwise interact with Piko Technology Services.

By using our website or services, you acknowledge that you have read and understood this Privacy Policy.

## **1. Information We Collect**

Depending on how you interact with Piko Technology Services, we may collect the following categories of information.

### **1.1 Personal and Contact Information**

This may include:

- Full name
- Company or organisation name
- Email address
- Telephone or mobile number
- Physical or business address
- Billing information
- Information provided when contacting our support team



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## 1.2 Account Information

Where our services require an account, we may collect information such as:

- Username
- Email address
- Account details
- Login and authentication information
- User preferences
- Subscription information

Passwords are stored using appropriate security measures and should never be shared with Piko employees or other third parties.

## 1.3 Transaction and Payment Information

When you purchase our services, we may collect information necessary to process and manage the transaction, including:

- Invoice information
- Amount paid
- Transaction reference
- Payment status
- Date and time of payment
- Service or product purchased

Payments made through our online payment facilities may be processed by third-party payment service providers such as DPO Pay by Network.

Piko Technology Services does not ordinarily store complete payment-card details such as full card numbers or CVV codes on its own systems. Payment information may be collected and processed directly by the relevant payment service provider in accordance with its own privacy and security policies.



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## 1.4 Technical Information

When you access our website or digital platforms, certain technical information may automatically be collected, including:

- IP address
- Browser type
- Device type
- Operating system
- Website pages visited
- Date and time of access
- Referring website
- Basic usage and diagnostic information

This information may be used to maintain, secure, monitor, and improve our services.

## 2. How We Collect Information

We may collect information:

- Directly from you when you register or contact us
- When you request a quotation or service
- When you purchase or subscribe to a service
- When you submit an enquiry or support request
- When you use our website or software
- Through forms, emails, or other communications
- Automatically through cookies and similar technologies
- From third-party service providers where necessary to provide our services

## 3. How We Use Your Information

We may use personal information for legitimate business and operational purposes, including to:

- Provide and manage our products and services
- Create and manage customer accounts
- Process payments and invoices
- Deliver software, websites, IT services, and digital solutions
- Communicate with customers



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- Provide technical support
- Respond to enquiries
- Manage subscriptions
- Send service-related notifications
- Improve our products, website, and customer experience
- Prevent fraud, abuse, and unauthorised access
- Maintain the security of our systems
- Meet legal, regulatory, accounting, or contractual obligations
- Enforce our agreements and policies

We will not use personal information for purposes that are incompatible with the purpose for which it was collected without an appropriate legal basis or, where required, your consent.

## 4. Legal Basis for Processing

Where applicable, Piko Technology Services may process personal information based on one or more of the following grounds:

- Your consent
- The performance of a contract or provision of requested services
- Compliance with a legal or regulatory obligation
- Legitimate business interests, provided these interests do not override your applicable privacy rights
- Other lawful grounds permitted by applicable law

Where processing is based on consent, you may withdraw your consent where legally applicable.

## 5. Sharing of Personal Information

We do not sell or rent customers' personal information.

We may share information with trusted third parties where reasonably necessary to operate our business and provide our services.



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These may include:

- Payment service providers
- Hosting and cloud service providers
- Domain and website service providers
- Software and technology providers
- IT and security service providers
- Professional advisers
- Government authorities or regulatory bodies where required by law
- Other service providers acting on our behalf

Third-party service providers are expected to process information only for appropriate purposes and to apply reasonable security measures.

## 6. Payment Processing

Piko Technology Services may use third-party payment service providers to process customer payments.

For online payments, customers may be redirected to or interact with a payment platform operated by the relevant payment provider.

Payment providers may collect and process payment information in accordance with their own terms and privacy policies.

Piko Technology Services does not request customers to send complete card details, PINs, passwords, or other confidential payment credentials by email, WhatsApp, or other unsecured communication channels.

## 7. Cookies and Similar Technologies

Our website may use cookies and similar technologies to improve functionality, security, performance, and user experience.



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Cookies may be used to:

- Maintain website functionality
- Remember user preferences
- Understand website usage
- Improve website performance
- Monitor security
- Analyse traffic and usage patterns

You may configure your browser to refuse or delete cookies. However, disabling certain cookies may affect some website functionality.

## 8. Data Security

Piko Technology Services takes reasonable technical and organisational measures to protect personal information against:

- Unauthorised access
- Unauthorised disclosure
- Loss
- Misuse
- Alteration
- Destruction

Security measures may include access controls, authentication mechanisms, secure hosting, encryption where appropriate, monitoring, backups, and other technical safeguards.

However, no method of transmitting or storing information electronically can be guaranteed to be completely secure.



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## 9. Data Retention

We retain personal information only for as long as reasonably necessary for the purposes for which it was collected, including providing services, maintaining business records, resolving disputes, enforcing agreements, and meeting legal, accounting, or regulatory requirements.

When personal information is no longer required, we may securely delete, anonymise, or otherwise dispose of it in accordance with our retention practices and applicable law.

## 10. Your Privacy Rights

Subject to applicable law, you may have rights concerning your personal information, including the right to:

- Request access to personal information we hold about you
- Request correction of inaccurate or incomplete information
- Request deletion of personal information where legally applicable
- Object to certain processing activities
- Request restriction of certain processing
- Withdraw consent where processing is based on consent
- Request information about how your personal information is processed

Requests relating to your personal information should be submitted using the contact details provided below.

We may need to verify your identity before processing certain requests.

## 11. Third-Party Websites and Services

Our website or software may contain links or integrations to third-party websites, applications, or services.

Piko Technology Services is not responsible for the privacy practices, security, or content of third-party websites and services.



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We encourage users to review the privacy policies of third-party services before providing them with personal information.

## 12. Children's Privacy

Our services are primarily intended for businesses, organisations, and adult users.

We do not knowingly collect personal information from children where such collection is prohibited by applicable law.

If you believe that a child has provided personal information to us without appropriate consent, please contact us so that we can investigate and take appropriate action.

## 13. International Data Transfers

Some technology, hosting, cloud, software, or payment service providers we use may process information outside Zambia.

Where personal information is transferred or processed outside Zambia, Piko Technology Services will take reasonable steps to ensure that such processing is carried out in accordance with applicable privacy and data-protection requirements.

## 14. Changes to This Privacy Policy

Piko Technology Services may update this Privacy Policy from time to time to reflect changes in our services, technology, legal requirements, or business practices.

When changes are made, the updated version will be published on our website with a revised effective date.

We encourage users to periodically review this Privacy Policy. We will review and respond to privacy-related enquiries within a reasonable period and in accordance with applicable law.

**Last Updated:** 9 September 2026