

Privacy Policy

Last updated: August 12, 2026

In short

- Xandee Tech LTD runs a school finance management platform for schools in Nigeria.
- We collect data from school administrators, school staff, and parents who use our platform — not directly from children.
- We use Korapay to process payments. We never see or store your full card or bank details.
- We do not sell your data. We do not use AI to process your personal data.
- Your data is stored on cloud servers outside Nigeria.
- You can ask us to access, correct, or delete your data at any time by emailing privacy@xandee.tech.

This summary is just an overview. The full policy below has all the details.

1. Who we are

Xandee Tech LTD ("Xandee Tech," "we," "us," "our") is a limited liability company based in Abuja, Nigeria. We provide a school finance management platform, including a financial portal, a parent portal, an expense tracker, and payment system integration for schools.

This policy covers our website and the Xandee Tech platform (together, the "Service").

Contact for privacy questions: privacy@xandee.tech

2. What data we collect

We collect the following, depending on how you use the Service:

Category	Examples	Who it's from
Account and contact details	Name, email, phone number, role (e.g. school owner, admin, parent)	Directly from you, when you sign up or a school adds you
School financial data	Fee schedules, invoices, payment records, transaction history	Directly from schools using the platform
Payment information	Payment confirmations and transaction references	From Korapay, our payment processor — we do not receive or store full card or bank account numbers
Student-related records	Names, class, fee or attendance records entered by schools or parents	Entered by school staff or parents, not collected directly from students
Usage data	Pages visited, device and browser type, general location (from IP address)	Automatically, through your use of the website
Cookies and tracking data	Analytics identifiers, ad tracking identifiers	Automatically, through cookies (see Section 4)
Communications	Messages you send us, e.g. for support	Directly from you

We do not knowingly collect data directly from children. Student records are entered and managed by school staff or parents, who are responsible for the accuracy of that information.

3. Why we use your data

We use the data above to:

- Create and manage your account and give you access to the platform.
- Process school fees and payments through Korapay.
- Generate financial reports, analytics, and portal features for schools and parents.
- Provide customer support and respond to your questions.
- Keep the platform secure and prevent fraud or misuse.
- Improve the Service based on how it's used.
- Send you service-related updates (e.g. about your account or payments).

We only use your data for the purposes above. We do not sell your data to third parties, and we do not use AI systems to process your personal data.

4. Cookies and tracking

We use cookies and similar technologies on our website for:

- **Analytics** — to understand how visitors use our website.
- **Advertising** — to measure and improve our ads (e.g. through tools like Google or Meta).

You can control cookies through your browser settings. Turning off cookies may affect how parts of the website work.

Note for Xandee Tech: if you'd like a dedicated cookie consent banner (recommended, since you run ad tracking), that's a short follow-up build — let me know and I can draft the banner copy and a standalone cookie policy.

5. Who we share your data with

We share data only with the following categories of recipients, and only for the purposes described above:

- **Korapay** — our payment processor, to process school and parent payments. Korapay handles your card/bank details directly; we do not store them.
- **Cloud hosting providers** — to store and run the platform (see Section 6, since this is outside Nigeria).
- **Analytics and advertising providers** — to run website analytics and ads, as described in Section 4.
- **Service providers who support our operations** — such as email or customer support tools, bound to use data only to provide their service to us.
- **Law enforcement or regulators** — only where required by law.

We do not sell personal data, and we do not share it with third parties for purposes beyond what's listed here.

6. Where your data is stored

Your data is stored on cloud servers located outside Nigeria. When we transfer data outside Nigeria, we take steps to keep it protected to a standard consistent with the Nigeria Data Protection Act 2023.

[GAP – confirm before publishing]: *Let me know the specific hosting provider and country/region (e.g. AWS, region: X) if you'd like that named specifically, and whether you have a data processing agreement with them — this makes the transfer clause more precise and stronger for NDPC compliance.*

7. How long we keep your data

We keep your data for as long as needed to provide the Service and for the purposes described in this policy — for example, for as long as your school's account is active, plus a reasonable period afterward for legal, accounting, or dispute-resolution purposes. After that, we delete or anonymize it.

You can ask us to delete your data sooner — see Section 8.

8. Your rights

Under the Nigeria Data Protection Act 2023 (NDPA), you have the right to:

- **Access** the personal data we hold about you.
- **Correct** inaccurate or incomplete data.
- **Delete** your data, subject to legal or contractual limits (e.g. financial records we must keep).
- **Object to or restrict** certain processing of your data.
- **Request a copy** of your data in a portable format.
- **Withdraw consent** at any time, where we rely on consent (e.g. marketing emails) — this doesn't affect processing done before you withdrew it.

To exercise any of these rights, email privacy@xandee.tech. We may need to verify your identity before acting on a request, and we'll respond within a reasonable time.

If you're not satisfied with how we've handled your request, you can lodge a complaint with the **Nigeria Data Protection Commission (NDPC)**.

9. Automated decisions

We do not use automated decision-making or AI to make decisions about you that would have a legal or similarly significant effect.

10. Children

Xandee Tech is not directed at children, and we do not knowingly collect personal data directly from children. Student information on the platform is entered and managed by school staff or parents. If you believe a child has provided us data directly, contact privacy@xandee.tech and we'll take steps to remove it.

11. Security

We use reasonable administrative and technical safeguards to protect your data, including access controls that limit who can view school and payment data. No system can be guaranteed 100% secure, and we can't promise that data transmitted to us will always be secure.

If we become aware of a data breach affecting your personal data, we'll notify affected users and the NDPC as required by law.

12. Changes to this policy

We may update this policy as our Service changes. We'll post the updated version here with a new "Last updated" date. If we make a material change — one that affects how we use your data — we'll notify you directly (e.g. by email) before it takes effect, not just by updating this page.

13. Contact us

If you have questions about this policy or how we handle your data, contact us at:

Xandee Tech LTD Abuja, Nigeria privacy@xandee.tech

Disclaimer

This document is an informational template and does not constitute legal advice. It does not create an attorney-client relationship. Because Xandee Tech handles school financial data, processes payments, and is exploring a bank-data integration (via Mono) that isn't yet covered by this policy, we recommend having a Nigerian lawyer familiar with the NDPA review this policy before publishing — and update it again before any bank-linking feature launches, since that would add new data categories and risk.

Practices confirmed vs. clauses generated (for your records — not for the public page)

Clause	Based on
Entity name, address, contact	You confirmed: Xandee Tech LTD, Abuja, Nigeria, privacy@xandee.tech
No direct collection from children	You confirmed: only adults input/view data
Cookies: analytics + ad tracking	You confirmed
No data selling, no AI processing of user data	You confirmed
Payments via Korapay, no card/bank storage by Xandee Tech	You confirmed
Retention: "as long as needed"	You confirmed (generic, no fixed period given)
International transfer: data stored outside Nigeria	You confirmed — mechanism/provider is a [GAP] , see Section 6
Security measures	Standard protective language only — no specific controls (e.g. encryption) were confirmed, so none are claimed
NDPA rights list	Described in plain functional terms per Nigeria's Data Protection Act 2023 — no specific section numbers cited, to avoid unverified citations

Open items before publishing:

1. [GAP] Name your cloud hosting provider/region in Section 6 if you want it specific.
2. Consider a dedicated cookie consent banner given ad tracking is active.
3. Get a Nigerian lawyer to review, especially given financial data handling — and revisit before the Mono bank-data feature launches.