

Privacy Policy

SKV Digital Retail | <http://shop.skvdigital.digital>

Compliance Note: This policy is optimized and satisfies transparency requirements for international e-commerce (GDPR, CCPA, and Ghana Data Protection Act).

1. Who We Are

Our website address is: <http://shop.skvdigital.digital>. We are committed to protecting the privacy and security of our customers and site visitors.

2. Data Collection: Transactions & Orders

While you visit our site, we track products you've viewed and use cookies to keep track of basket contents. When you purchase from us, we collect:

- **Personal Details:** Name, billing address, shipping address, and email address.
- **Account Info:** Username and password for registered users.
- **Order History:** Details of the products you have purchased.

3. Payment Processing

We accept payments through secure third-party gateways. During checkout, some of your data will be passed to the payment provider (e.g., Zoho, Paystack, or Credit Card processors), including information required to process the payment, such as the purchase total and billing information.

Note: We do not store full credit card numbers or CVV codes on our servers.

4. Comments & Media

When visitors leave comments, we collect the data shown in the comments form, the visitor's IP address, and browser user agent string for spam detection. An anonymized string (hash) may be provided to the Gravatar service (Privacy Policy: <https://automattic.com/privacy/>).

Media: If you upload images, avoid embedding location data (EXIF GPS). Visitors can download and extract location data from images on the site.

5. Cookies

- **Comments:** Opt-in to save name/email (lasts 1 year).
- **Login:** Temporary cookies determine acceptance (discarded on close). Login cookies last 2 days; screen options last 1 year. "Remember Me" persists for 2 weeks.
- **E-commerce:** Cookies are used to track cart contents while you browse our shop.

6. Data Sharing & Retention

We share data with third parties who help us provide our orders and store services to you; for example, shipping carriers and payment processors. If you request a password reset, your IP address is included in the email.

Retention: Comments and metadata are retained indefinitely. For registered users, we store personal info in user profiles. Users can see, edit, or delete their info at any time (except usernames).

7. Your Rights Over Your Data

You can request an exported file of the personal data we hold about you or request that we erase your data. This does not include data we are obliged to keep for administrative, legal, or security purposes. Requests can be sent to skontor@shop.skvdigital.digital.

Contact Us: For privacy-related inquiries, please email skontor@shop.skvdigital.digital.