



Social Security and National Insurance Trust

ONLINE PRIVACY POLICY

Review Date: 01-Oct-2024

This Privacy Policy describes how the SSNIT Mobile Application and the SSNIT Portal (collectively referred to as “SSNIT Services”) collect, use, and protect the personal data of Employers, Employees, Pensioners, Self-employed workers, and New Members. These services are developed and maintained by the Social Security and National Insurance Trust (SSNIT) in compliance with the National Pensions Act, 2008 (Act 766) and other relevant laws. By using the SSNIT Services, you agree to the terms of this Privacy Policy.

Data We Collect

SSNIT Services collect only the personal data required to provide services as mandated under the National Pensions Act, 2008 (Act 766). The data collected may include, but is not limited to:

- i. Personal Information: Full name, date of birth, SSNIT number, National Identification number (NIA data), contact information, and employment details.
- ii. Employment and Contribution Information: Employer details, salary, contribution history, pension entitlements, and status.
- iii. Pension Information: Details of pension benefits, pension status, payment schedules, and related information.
- iv. Account Information: Login credentials for accessing SSNIT Services, including username and password.

Purpose of Data Collection

The data we collect is used solely to administer SSNIT services, including:

- i. Processing contributions, Benefits, and Pensions in accordance with the National Pensions Act, 2008 (Act 766).
- ii. Verifying identity and maintaining accurate records of members, employees, and pensioners.
- iii. Facilitating transactions between SSNIT and users via the SSNIT Mobile Application and the SSNIT Portal.
- iv. Ensuring compliance with legal and regulatory requirements.

Third-Party Interactions

SSNIT Services interphase with the National Identification Authority (NIA) and Ghana Interbank Payment and Settlement Systems (GHIPSS) to facilitate seamless identity verification and payment processing. However, SSNIT does not share or sell your data with any other third parties for marketing, analytics, or advertising purposes.

All data communications between SSNIT and NIA or GHIPSS are conducted over encrypted channels to ensure the highest level of security and data protection.

Data Security

SSNIT takes data security seriously. SSNIT employs advanced encryption technology to secure all data transmissions to and from the SSNIT Mobile Application and the SSNIT Portal. Your data is stored and processed in accordance with applicable data protection laws. We have also implemented robust security protocols to prevent unauthorized access, loss, or misuse of your personal information.

Your Data Protection Rights

Users of SSNIT electronic services have the following rights under

- i. **Right to Access:** You have the right to request access to the personal data we hold about you and obtain information about how it is processed.
- ii. **Right to Rectification:** You can request that we correct any inaccurate or incomplete personal data.

- iii. **Right to Erasure:** You can request the deletion of your personal data where it is no longer necessary for the purposes for which it was collected, subject to legal obligations.
- iv. **Right to Restrict Processing:** You may request restrictions on the processing of your personal data in certain circumstances, such as during dispute resolution.
- v. **Right to Object:** You may object to the processing of your personal data in cases where SSNIT processes your information based on legitimate interests.

To exercise any of these rights, please contact SSNIT via the contact details provided below.

Data Retention

SSNIT retains personal data only for as long as is necessary to fulfill the purposes outlined in this Privacy Policy, or as required by law. Personal data related to pension contributions and benefits is retained in accordance with legal and regulatory requirements.

Transactions and Legal Equivalency

All transactions conducted on the SSNIT Mobile Application or the SSNIT Portal are equivalent to those carried out at any SSNIT office. By using these platforms, you acknowledge that the digital transactions processed through SSNIT Services are legally binding and are recognized by SSNIT as official.

Updates to This Privacy Policy

SSNIT may update this Privacy Policy from time to time to reflect changes in our practices, legal requirements, or technological advancements. When we make significant changes, we will notify you through the website or other communication channels.

Limitation of Liability

In no event shall SSNIT be liable for any direct, indirect, incidental, special, or consequential damages arising out of or in connection with the use or inability to use the electronic service, even if SSNIT has been advised of the possibility of such damages.

Termination

We reserve the right to prevent a user from using the electronic solution (SMA or Portal) without notice when we have reasonable reason to believe that a user's account has been compromised or a profile presents a high risk to SSNIT. In such instances, until all issues are resolved, SSNIT will take the necessary steps to delete the Application remotely.

Contact Us

If you have any questions about this Privacy Policy or your data, you can contact us at:

SSNIT Head Office

Phone: 0302611622

Email: contactcentre@ssnit.org.gh

Website: www.ssnit.org.gh