



Meliora Marketplace Privacy Notice

Version 1.0 · Effective 23 October 2026 · Meliora Business Solutions Ltd., Novare Gateway Mall, Airport Road, Lugbe, Abuja, Nigeria

1. Who we are

This Privacy Notice explains how Meliora Business Solutions Ltd. ("Meliora", "we", "us"), with its office at Novare Gateway Mall, Airport Road, Lugbe, Abuja, Nigeria, collects and uses personal data when you use the Meliora Marketplace at melioramarketplace.com and its vendor portal (the "Marketplace"). Meliora is the data controller for this data, and handles it in line with the Nigeria Data Protection Act 2023 ("NDPA").

It applies to Buyers (customers), Vendors and their staff and Riders, Riders engaged by Meliora, suppliers and visitors. Words defined in the Marketplace Terms of Use have the same meaning here.

2. What we collect

Who	Data
Buyers with an account	Full name, email address, phone number and password (stored only in scrambled, hashed form); your orders and the ratings you give.
Every Buyer at checkout	Name, email address, phone number, delivery address and its map location, order notes, the products bought and the charges paid; for bank transfers, the proof of payment you upload.
Card payments	Card details are entered on our Payment Partner's (Paystack's) secure page. We never see or store your full card number; we keep the payment reference, amount and status.
Vendors	Business name and type, business address and its map location, the contact person's name, email address and phone number, password (hashed), settlement bank, account number and the account name confirmed by your bank; your listings, orders, payouts, amounts owed, messages with Meliora and ratings.
Riders	Name, email address, phone number and vehicle, provided by the Vendor or by Meliora, and the deliveries they make.
Suppliers	Contact name, email address and the purchase orders and invoices exchanged with Meliora.
Everyone	Technical data needed to run the Marketplace securely, such as IP address, browser type, the pages requested and the time; and the date, version and IP address when you accept our terms.

Delivery addresses. When an address is located on the map, the address text and its map location may be kept in our list of known addresses — without your name or contact details — so that the same address can be found faster next time.

3. Why we use it, and our lawful basis

Purpose	Lawful basis under the NDPA
Creating and running your account; taking, paying for, delivering and supporting Orders; working out delivery fees; sending order emails such as your delivery PIN	Performance of our contract with you
Reviewing and approving Vendors; verifying settlement bank accounts; paying Vendors and recovering amounts owed	Performance of our contract with the Vendor
Inviting you to rate an order, and showing ratings and moderated reviews (with your first name and initial only)	Our legitimate interest in a trustworthy marketplace
Preventing fraud, securing the Marketplace, resolving disputes and enforcing our terms	Our legitimate interests and legal obligations
Keeping accounting, tax and payment records; responding to lawful requests from authorities	Legal obligation
Sending marketing messages	Your consent — we will only do this if you agree, and you can withdraw at any time

4. Who we share it with

- **Vendors and Riders** — the Buyer's name, phone number and delivery address, and the delivery PIN process, only to fulfil the Order. Vendors may not use this data for anything else.
- **Our Payment Partner (Paystack)** — to take card payments, verify Vendors' bank accounts and send Payouts.
- **Email provider (Google)** — to send account, order, PIN, rating and payout emails.
- **Mapping service (OpenRouteService)** — the delivery or business address you enter, to find its map location and the road distance for delivery fees.
- **Our hosting provider** — which stores the Marketplace and its database on our behalf.
- **Professional advisers, courts, regulators and law enforcement** — where needed to protect our rights or where the law requires.
- **A buyer of our business** — if Meliora is reorganised or sold, under the same protections.

We do not sell personal data. Our service providers act on our instructions and must keep the data secure. Some of them may process data outside Nigeria; where they do, we rely on the safeguards the NDPA allows, such as contractual protections.

5. How long we keep it

- **Accounts** — while your account is open, and for up to 2 years after it is closed to deal with questions and disputes.
- **Orders, payments, payouts and proof of payment** — for 6 years after the end of the financial year they relate to, as accounting and tax law requires.
- **Ratings and reviews** — while they are shown on the Marketplace, and as part of the order record afterwards.

- **Password reset links and rating invitation links** — they expire automatically; the records of their use are kept with the account.
- **Technical and security logs** — for as long as needed to keep the Marketplace secure, normally no more than 12 months.

When data is no longer needed, we delete it or make it anonymous.

6. Your rights

Under the NDPA you have the right to:

- be told how your data is used (this Notice);
- get a copy of the personal data we hold about you;
- have inaccurate data corrected — you can update your name and phone number in your account;
- ask us to delete your data, or to restrict its use, where we no longer need it or have no lawful basis to keep it;
- object to processing based on our legitimate interests, and to direct marketing at any time;
- receive your data in a commonly used format, where technically possible;
- withdraw consent you have given, without affecting earlier processing;
- complain to the Nigeria Data Protection Commission (NDPC).

To use these rights, email iammeliorabusinesssolutions@gmail.com from the email address on your account, or write to us at the address in section 1. We may need to confirm your identity, and we will reply within the time the NDPA allows. Some data must be kept by law even if you ask us to delete it (for example payment records); we will tell you if that applies.

7. How we protect it

We use encrypted connections (HTTPS), store passwords only in hashed form, restrict administrative access to authorised Meliora staff, verify payments with our Payment Partner server-to-server, and confirm deliveries with one-time PINs. No system is perfectly secure; if a breach puts your rights at risk, we will tell you and the NDPC as the law requires.

8. Cookies

The Marketplace uses only cookies needed for it to work: to keep your basket, to keep you signed in to your customer account or vendor portal, and to protect forms against misuse. We do not use advertising or third-party tracking cookies. You can block cookies in your browser, but the basket and sign-in will then not work.

9. Children

The Marketplace is for people aged 18 and over. A person under 18 may use it only through a parent or guardian. We do not knowingly collect personal data from children without a parent's or guardian's involvement.

10. Changes and contact

We may update this Notice. We will show the new version and effective date on the Marketplace and, for significant changes, tell you by email or ask you to accept it when you next sign in.

For privacy questions, email iammeliorabusinesssolutions@gmail.com or call +234 811 211 7274. Formal or legal notices must be in writing and delivered to our office address as published on our website, www.meliorabusinesssolutions.com — currently Meliora Business Solutions Ltd., Novare Gateway Mall, Airport Road, Lugbe, Abuja, Nigeria.