



PRIVACY POLICY

Monetaire Accountants Limited

Last updated: September 2025

1. Introduction

Monetaire Accountants Limited (“we”, “us”, “our”) is committed to protecting your privacy and personal data. This Privacy Policy explains how we collect, use, store, and protect personal information in accordance with the **UK General Data Protection Regulation (UK GDPR)** and the **Data Protection Act 2018**.

This policy applies to:

- clients and former clients
- prospective clients
- website visitors
- suppliers and professional contacts

2. Data Controller

For the purposes of data protection legislation, the **Data Controller** is:

Monetaire Accountants Limited

Registered in England & Wales

Registered Office: [insert registered office address]

Email: reception@monetaire.co.uk

Telephone: 01903 232314

We are registered with the **Information Commissioner’s Office (ICO)**.

3. The Personal Data We Collect

We may collect and process the following categories of personal data:

a) Identity and contact information

- Name, address, email address, telephone number
- Date of birth
- National Insurance number
- Passport or identity documentation (where required)

b) Financial and tax information

- Income, expenditure, assets, liabilities
- Tax returns and supporting records
- Bank details (where required for services)

c) Business information

- Company or trust details
- Directorships, trusteeships, or partnerships
- Shareholdings and PSC information

d) Website and communications data

- Enquiries submitted via our website or email
- IP address and basic server logs
- Information required to respond to enquiries

We do **not** knowingly collect personal data from children.

4. How We Use Personal Data

We process personal data for the following purposes:

- providing accountancy, tax, advisory, and consultancy services
- complying with legal and regulatory obligations
- maintaining client and engagement records
- communicating with clients, HMRC, Companies House, and regulators
- managing professional risk and defending legal claims
- preventing fraud and complying with anti-money laundering legislation
- responding to enquiries submitted via our website

5. Lawful Bases for Processing

We process personal data under one or more of the following lawful bases:

- **Contract** – to perform services requested by you
- **Legal obligation** – to comply with HMRC, ACCA, AML, and other regulatory requirements
- **Legitimate interests** – including:
 - managing client relationships
 - maintaining professional standards
 - protecting our business from risk
 - improving our services
- **Consent** – where required (e.g. marketing communications)

6. Anti-Money Laundering and Regulatory Checks

As a regulated accountancy practice, we are required to carry out **client due diligence** and **anti-money laundering checks**.

This may involve:

- verifying identity
- checking information against third-party databases
- reporting suspicious activity where legally required

We cannot provide services if these requirements are not met.

7. Data Sharing

We may share personal data with:

- HM Revenue & Customs
- Companies House
- The Association of Chartered Certified Accountants (ACCA)
- Our professional advisers and insurers
- Software providers and IT support services
- Banks, lenders, or third parties where authorised by you

We only share information where necessary and lawful.

8. Data Storage and Security

We take appropriate technical and organisational measures to protect personal data, including:

- secure cloud-based systems
- access controls and password protection
- encrypted devices and communications where appropriate

We retain personal data only for as long as necessary to meet legal, regulatory, and professional requirements.

9. International Transfers

Where data is processed using cloud-based software, it may be stored outside the UK. In such cases, appropriate safeguards are in place to ensure compliance with UK GDPR.

10. Your Rights

Under data protection law, you have the right to:

- access your personal data
- request correction of inaccurate data
- request erasure (where applicable)
- restrict or object to processing
- request data portability
- withdraw consent (where applicable)
- lodge a complaint with the ICO

Requests should be made in writing using the contact details above.

11. Cookies and Website Use

Our website may use basic cookies and analytics tools to:

- ensure the site functions correctly
- understand how visitors use the site

You can control cookies via your browser settings.

12. Changes to This Policy

We may update this Privacy Policy from time to time.

The latest version will always be available on our website.