PRIVACY POLICY

Protecting your personal information

Legal entity	**STAGBOURNE FINANCIAL SOLUTIONS LIMITED**
Company number	16426340
Email	enquiries@stagbournefinancialsolutions.co.uk
Telephone	07542 144762
Last updated	August 2026

1. INTRODUCTION

Stagbourne Financial Solutions Limited ("Stagbourne Financial Solutions", "Stagbourne", "we", "us" or "our") is committed to protecting and respecting your privacy.

This Privacy Policy explains how we collect, use, store and protect personal information when you visit our website, contact us, make an enquiry, apply for or discuss finance, provide information in connection with a proposed transaction, or otherwise interact with us.

For the purposes of UK data protection law, including the UK General Data Protection Regulation ("UK GDPR") and the Data Protection Act 2018, Stagbourne Financial Solutions Limited is generally the data controller responsible for the personal information we process.

This Privacy Policy explains what personal information we may collect, how we collect it, why we use it, the legal bases on which we process it, how we use information for identity verification and anti-money laundering purposes, who we may share it with, how long we retain it, your rights, and how you can contact us or make a complaint.

2. ABOUT STAGBOURNE FINANCIAL SOLUTIONS

Stagbourne Financial Solutions operates strictly in the unregaulted market as we are not FCA regaulted

We are registered with the ICO and In providing our services, we may need to collect and process personal information relating to individuals involved in a transaction. This may include applicants, borrowers, directors, shareholders, guarantors, property owners, investors, brokers, advisers and other individuals connected with a proposed transaction.

The information we collect will depend upon the nature of your enquiry or transaction.

3. WHAT IS PERSONAL DATA?

Personal data is information relating to an identified or identifiable individual.

This may include information that identifies you directly, such as your name, address, email address or telephone number, as well as information that may identify you indirectly when combined with other information.

4. INFORMATION WE MAY COLLECT

Depending on how you interact with us and the nature of the proposed transaction, we may collect and process the following categories of information:

4.1 Contact and identification information

Full name; title; date of birth; telephone number; email address; residential address; previous addresses; correspondence address; and other contact details.

4.2 Identity verification information

As part of our client verification and anti-money laundering procedures, we may request and process information and documents that allow us to verify your identity.

This may include photographic identification, information contained within identity documents, proof of address, information obtained during a verification call, information provided during telephone or other communications, company and directorship information, and information used to confirm that the person communicating with us is the person they claim to be.

We may compare information supplied by you against information contained in other documents or sources for verification purposes.

4.3 Property information

Where your enquiry relates to property finance, we may collect information relating to the relevant property, including property address, title register information, title number, ownership information, details of registered proprietors, charges or restrictions appearing on the title, property valuation information, information concerning mortgages or other security, information contained within property documents, and other information reasonably required to assess a proposed transaction.

Where appropriate, we may compare information contained within a title register with information provided by you, including your identification documents, in order to verify ownership and identity.

4.4 Financial and transactional information

Depending on the nature of the enquiry or transaction, we may process information such as the finance required, purpose of the finance, proposed loan amount, income and expenditure, assets and liabilities, existing borrowing, repayment information, bank or payment information where necessary, proposed property transaction information, business information, investment information, and other information necessary to assess or progress a proposed transaction.

4.5 Business and corporate information

Where a transaction involves a company or other business, we may collect company name and registration number, registered office, trading address, details of directors, shareholders and persons with significant control, ownership information, business activities, financial information, Companies House information, information concerning associated companies, and information concerning individuals connected with the business.

4.6 Information obtained from third parties

We may receive personal information from brokers and introducers; lenders and finance providers; solicitors and legal advisers; valuers and surveyors; property professionals; accountants and other professional advisers; Companies House and other public registers; HM Land Registry and property-related sources; fraud-prevention or identity-verification services, where used; credit-reference or other information providers, where applicable; and other parties involved in a proposed transaction.

4.7 Website and technical information

When you use our website, we may collect technical information such as IP address, browser type, device type, operating system, pages visited, date and time of visits, referring website, approximate geographical information, and information collected through cookies or similar technologies.

The information collected will depend upon the cookies, analytics and other technologies actually used on our website.

5. HOW WE COLLECT YOUR INFORMATION

We may collect personal information when you complete an enquiry or application form; contact us by telephone or email; participate in verification calls; provide documents; communicate with us regarding a proposed transaction; communicate through brokers, introducers or other professional advisers; use our website; interact with cookies and similar technologies; or through other lawful sources.

You should only provide personal information belonging to another person where you have the authority or lawful basis to do so.

6. WHY WE USE YOUR PERSONAL INFORMATION

We may use personal information to respond to enquiries; discuss your requirements; provide information about our services; arrange calls and meetings; assess and progress finance enquiries; understand proposed transactions; verify identity; conduct anti-money laundering, know-your-client and fraud-prevention checks; comply with legal and regulatory obligations; prevent fraud and protect our business; communicate with you about your enquiry or transaction; and operate and improve our website and services.

7. OUR LAWFUL BASES FOR PROCESSING PERSONAL DATA

We will only process your personal information where we have a lawful basis to do so under applicable data protection law.

Contract: We may process personal information where necessary to take steps at your request before entering into a contract or where processing is necessary for the performance of a contract.

Legal obligation: We may process personal information where necessary to comply with a legal obligation to which we are subject, including obligations relating to AML, fraud prevention, record keeping and other legal requirements.

Legitimate interests: We may process personal information where necessary for our legitimate interests, or those of a third party, provided those interests are not overridden by your rights and interests. These interests may include operating and managing our business, responding to enquiries, assessing proposed transactions, preventing fraud and financial crime, protecting our business and customers, maintaining appropriate records, improving our website and services, communicating with existing customers and contacts, and establishing, exercising or defending legal claims.

Consent: In certain circumstances, we may rely on your consent. Where we do so, you may withdraw that consent at any time. Withdrawal does not affect the lawfulness of processing carried out before consent was withdrawn.

8. ANTI-MONEY LAUNDERING AND CLIENT VERIFICATION

Protecting our business and the financial system from money laundering, fraud and other financial crime is important to us.

Depending on the nature and circumstances of a proposed transaction, we may be required to obtain information and documents to establish and verify the identity of individuals and ownership of relevant assets or property.

Our verification process may include speaking with you by telephone or another appropriate method to verify information; requesting identification documents; requesting proof of address; requesting title registers or other property documentation; comparing information contained in title registers with information provided by you, identifying relevant property owners, directors, shareholders or beneficial owners; checking information against appropriate public or lawful third party sources; and retaining appropriate records of the checks undertaken.

We may also need to request additional information where the nature or circumstances of a transaction require enhanced due diligence.

We may be unable to progress or complete an enquiry or transaction if you do not provide information that is reasonably required for identity verification, AML or other legal purposes.

9. WHO WE MAY SHARE YOUR INFORMATION WITH

We will only disclose personal information where we have a lawful reason to do so.

Depending on the circumstances, we may share information with lenders and finance providers; brokers and introducers; solicitors and legal advisers; valuers and surveyors; property professionals; accountants and other professional advisers; identity-verification providers; fraud-prevention and financial-crime screening providers; credit-reference agencies, where applicable; IT, website hosting and technology providers; document management and storage providers; professional consultants; insurers and professional advisers; regulators and competent authorities; law enforcement agencies; courts and tribunals; HM Land Registry and other public bodies where appropriate; HM Revenue & Customs or other government authorities where required; parties involved in a proposed transaction; and other third parties where you have requested or authorised us to provide information or where disclosure is otherwise lawful.

Where we use third-party service providers to process personal information on our behalf, we will take appropriate steps to ensure that they process information in accordance with applicable data protection requirements.

10. INFORMATION OBTAINED FROM PUBLIC REGISTERS

We may obtain information from publicly available sources where appropriate, including Companies House, HM Land Registry, other public property registers, publicly available corporate information and other lawful public sources.

This information may be used for identity verification, ownership verification, AML, fraud prevention, transaction assessment and legal or regulatory compliance.

11. SPECIAL CATEGORY AND CRIMINAL OFFENCE DATA

We do not routinely seek special category personal data. However, information supplied to us may occasionally contain information that falls within a special category of personal data, or information relating to criminal convictions or offences.

Where we process such information, we will only do so where permitted by applicable law and where an appropriate lawful condition applies.

You should avoid providing unnecessary sensitive personal information unless we specifically request it or it is reasonably necessary for the relevant matter.

12. MARKETING

We may use your contact information to send you information about our services where permitted by applicable law.

Where applicable, we will provide you with an opportunity to opt out of marketing communications.

You may contact us at any time at enquiries@stagbournefinancialsolutions.co.uk to ask us to stop sending marketing communications.

Opting out of marketing will not prevent us from sending service-related or transaction-related communications where those communications are necessary.

13. COOKIES

Our website may use cookies and similar technologies for purposes such as enabling website functionality, maintaining website security, remembering preferences, understanding website usage and improving website performance.

The specific cookies used by our website may change from time to time. Where consent is required for particular cookies or similar technologies, we will obtain consent in accordance with applicable law.

You can also manage cookies through your browser settings. Disabling certain cookies may affect the functionality of our website.

14. HOW LONG WE KEEP YOUR INFORMATION

We will retain personal information only for as long as reasonably necessary for the purposes for which it was collected, including to satisfy legal, regulatory, accounting, tax, AML, fraud-prevention and reporting requirements.

The appropriate retention period depends on the type of information and the circumstances in which it was collected.

Information relating to a completed or unsuccessful finance enquiry may need to be retained for a period after the enquiry or transaction ends where this is necessary for legal, regulatory, AML, fraud-prevention or record-keeping purposes.

Where we are legally required to retain information for a particular period, we will retain it for at least that period. When information is no longer required, we will securely delete it or, where appropriate, anonymise it.

15. SECURITY OF YOUR INFORMATION

We take reasonable technical and organisational measures to protect personal information against unauthorised access, accidental loss, misuse, alteration, destruction and unauthorised disclosure.

Access to personal information will be limited to people who have a legitimate business need to access it.

No method of transmitting or storing information is completely secure. We cannot guarantee that information transmitted electronically will always be completely secure.

You should take care when sending personal information by email and should not send unnecessary sensitive information.

16. INTERNATIONAL TRANSFERS

Where we use service providers or third parties that process personal information outside the United Kingdom, we will take appropriate steps to ensure that the transfer is lawful under applicable data protection legislation.

Where required, appropriate safeguards will be put in place for international transfers.

17. YOUR DATA PROTECTION RIGHTS

Subject to applicable legal conditions and exemptions, you may have the right to access your personal information; request rectification of inaccurate or incomplete information; request erasure in certain circumstances; request restriction of processing in certain circumstances; object to certain processing, including direct marketing; request data portability in certain circumstances; and withdraw consent where processing is based on consent.

The availability of these rights depends on the circumstances and the lawful basis on which we process your information.

18. HOW TO EXERCISE YOUR RIGHTS

To exercise your data protection rights, please contact us:

Email: enquiries@stagbournefinancialsolutions.co.uk
Telephone: 07542 144762

Please provide sufficient information for us to identify you and understand your request.

For security purposes, we may need to verify your identity before responding to certain requests.

We will normally respond to valid requests within the period required by applicable data protection law.

19. WHEN WE MAY REFUSE OR RESTRICT A REQUEST

Your data protection rights are not absolute. There may be circumstances where we are legally entitled or required to retain or continue processing information.

We may need to retain information to comply with AML or other legal requirements; comply with a court order; establish, exercise or defend legal claims; prevent or detect fraud or other criminal activity; comply with regulatory obligations; or protect the rights and safety of individuals or our business.

Where we cannot comply with a request, we will explain the reasons where we are legally permitted to do so.

20. AUTOMATED DECISION-MAKING AND PROFILING

We do not intend to make decisions about you based solely on automated processing where that decision has legal or similarly significant effects, unless permitted by applicable law and appropriate safeguards are in place.

If this changes, we will update this Privacy Policy and provide any information required by applicable data protection law.

21. THIRD-PARTY WEBSITES

Our website may contain links to third-party websites. Those websites operate independently of Stagbourne Financial Solutions and may have their own privacy policies.

We are not responsible for the privacy practices, content or security of third-party websites. We recommend that you review the privacy policy of any third-party website before providing personal information.

22. INFORMATION RELATING TO OTHER PEOPLE

If you provide us with personal information about another person, such as a director, shareholder, guarantor, property owner or other person involved in a transaction, you should ensure that you are authorised to provide that information and that the individual is aware that their information may be provided to us.

Where required, we may provide privacy information directly to that individual.

23. DATA BREACHES

If we become aware of a personal data breach, we will assess the incident and take appropriate action in accordance with applicable data protection law.

Where required by law, we will notify the Information Commissioner's Office and/or affected individuals.

24. COMPLAINTS

If you have concerns about how we have handled your personal information, please contact us first:

Stagbourne Financial Solutions Limited
Email: enquiries@stagbournefinancialsolutions.co.uk
Telephone: 07542 144762

We will investigate your concerns and seek to resolve them.

You also have the right to complain to the UK's data protection regulator, the Information Commissioner's Office ("ICO"). The ICO website is https://ico.org.uk/.

25. CHANGES TO THIS PRIVACY POLICY

We may update this Privacy Policy from time to time where our services, business practices, legal obligations, technology or the way we process personal information changes.

The latest version will be published on our website.

We recommend checking this page periodically to ensure that you are aware of any changes. Where required, we will notify individuals of material changes to the way we process their personal information.

26. CONTACT INFORMATION

STAGBOURNE FINANCIAL SOLUTIONS LIMITED

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Email: enquiries@stagbournefinancialsolutions.co.uk

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Website: https://stagbournefinancialsolutions.co.uk/

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