

Privacy Notice

Last Updated 30 March 2026

DPT Consultants Limited, company number 12342125, 1 City Approach, Manchester M30 0BG (**DPT, we, us, our**) is committed to protecting the privacy and security of your personal data. This Privacy Notice describes how we collect, use and look after your personal data and your rights.

Important information

This Privacy Notice covers our dealings with you – whether you are a lender, are acting on behalf of a lender or are a borrower or acting on behalf of a borrower (**you**).

We collect and process your personal data when you enquire with us and/or engage us for the provision of our services whether we are instructed by the lender or the borrower directly.

This Privacy Notice supplements our other terms and conditions (including our Lender Terms and Borrower Terms)(**our Terms**).

We are the controller of and are responsible for the personal data we collect and use as part of our business including in the provision of our services.

Data Protection Queries – If you have any questions about this Privacy Notice, including any requests to exercise your legal rights, please contact our DPM by email info@dptconsultants.co.uk.

If you are simply interacting with our website (<https://www.dptconsultants.co.uk/> (**our website**)), this Privacy Notice will apply to any personal data we collect or processes as part of that interaction.

Complaints - You have the right to make a complaint at any time to the ICO (www.ico.org.uk). We would, however, appreciate the chance to deal with your concerns before you approach the ICO, so please contact us in the first instance.

Neither our services or website are intended for use by children and we do not knowingly collect data relating to children.

Changes

We may modify this Privacy Notice at any time without any prior notice to you and will post the revised Privacy Notice on our website, please check our website regularly to ensure you are aware of any changes.

Information We Collect:

We may collect, user, store and transfer different kinds of data about you which we have grouped together as follow:

1. **Identity Data** – First Name, Surname, Title
2. **Contact Data** - Email address, billing address (where the lender or borrower are an individual), telephone numbers
3. **Financial Data** – bank account and payment card details (where the borrower or lender are an individual)
4. **Transaction Data** – details about payments to and from you and other details of the services you have purchased from us (where the borrower or lender are an individual)

5. **Usage Data** – includes information about how you interact with and use our website
6. **Marketing and Communications Data** – includes your preferences in receiving marketing for us and your communication preferences.

We also collect, use and share aggregated data such as statistical or demographic data which is not personal data as it does not directly (or indirectly) reveal your identity. For example, we may aggregate individuals' Usage Data to calculate the percentage of users accessing a specific website feature in order to analyse general trends in how users are interacting with our website to help improve the website and our service offering.

Failure to provide personal data - If we are required by law, or under our Terms, to collect or use your personal data and you fail to provide it, we may not be able to enter into or perform the contract with you, provide all or part of our services to you, and, we may have to cancel site visits or there may be a delay in providing our services. We will notify you of this at the relevant time.

How we collect your personal data

We use different methods to collect data from and about you including through:

- **Your interactions with us.** You may give us your personal data as part of your enquiry or engagement with us for our services, or by corresponding with us by post, phone, email or otherwise.
- **Automated technologies or interactions.** As you interact with our website, we will automatically collect Technical Data about your equipment, browsing actions and patterns. We collect this personal data by using cookies and other similar technologies. Please see our Cookie Policy for further details.
- **Third parties or publicly available sources.** Where you are the borrower, we will receive personal data about you from the lender.
- **Technical Data** is collected from the following parties:
 - analytics providers.
- **Contact, Financial and Transaction Data** is collected from providers of technical, payment and delivery services.
- **Identity and Contact Data** is collected either directly from you or the lender and publicly available sources such as Companies House and the Electoral Register based inside the UK.

How we use your personal data

The law requires us to have a legal basis for collecting and using your personal data. We rely on one or more of the following legal bases:

- **Performance of a contract with you:** Where we need to perform the contract we are about to enter into or have entered into with you.
- **Legitimate interests:** We may use your personal data where it is necessary to conduct our business and pursue our legitimate interests, for example to prevent fraud. We make sure we consider and balance any potential impact on you and your rights (both positive and negative) before we process your personal data for our legitimate interests. We do not use your personal data for activities where our interests are overridden by the impact on you (unless we have your consent or are otherwise required or permitted to by law).
- **Legal obligation:** We may use your personal data where it is necessary for compliance with a legal obligation that we are subject to. We will identify the relevant legal obligation when we rely on this legal basis.

- **Consent:** We rely on consent only where we have obtained your active agreement to use your personal data for a specified purpose.

Purposes for which we will use your personal data

We have set out below, in a table format, a description of all the ways we plan to use the various categories of your personal data, and which of the legal bases we rely on to do so. We have also identified what our legitimate interests are where appropriate.

Purpose/Use	Type of data	Legal basis
To register you as a new customer	(a) Identity (b) Contact	Performance of a contract with you including arranging site visits
To provide our services including: (a) to arrange site visits; (b) manage payments, fees and charges (c) collect and recover money owed to us.	(a) Identity (b) Contact (c) Financial (d) Transaction	(a) Performance of a contract with you (b) Necessary for our legitimate interests (to recover debts due to us)
To manage our relationship with you which will include: (a) notifying you about changes to our terms or privacy policy (b) dealing with your requests, complaints and queries	(a) Identity (b) Contact (c) Profile (d) Marketing and Communications	(a) Performance of a contract with you (b) Necessary to comply with a legal obligation (c) Necessary for our legitimate interests (to keep our records updated and manage our relationship with you)
To administer and protect our business and this website (including troubleshooting, data analysis, testing, system maintenance, support, reporting and hosting of data)	(a) Identity (b) Contact (c) Technical	(a) Necessary for our legitimate interests (for running our business, provision of administration and IT services, network security, to prevent fraud and in the context of a business reorganisation or group restructuring exercise) (b) Necessary to comply with a legal obligation
To deliver relevant website content and online advertisements to you and measure or understand the effectiveness of the advertising we serve to you	(a) Identity (b) Contact (c) Profile (d) Usage (e) Marketing and Communications (f) Technical	Necessary for our legitimate interests (to study how customers use our products/services, to develop them, to grow our business and to inform our marketing strategy)
To use data analytics to improve our website, products/services, customer relationships and experiences and to measure the	(a) Technical (b) Usage	Necessary for our legitimate interests (to define types of customers for our products and services, to keep our website updated

effectiveness of our communications and marketing		and relevant, to develop our business and to inform our marketing strategy)
To send you relevant marketing communications and make personalised suggestions and recommendations to you about goods or services that may be of interest to you based on your Profile Data	(a) Identity (b) Contact (c) Technical (d) Usage (e) Profile (f) Marketing and Communications	Necessary for our legitimate interests (to carry out direct marketing, develop our products/services and grow our business).

Disclosure of your personal data

We may share your personal data where necessary with:

- your lender (where you are the borrower or are the point of contact for the borrower);
- the borrower (where you are the lender and an individual)
- third parties to whom we may choose to sell, transfer or merge parts of our business or our assets. Alternatively, we may seek to acquire other businesses or merge with them. If a change happens to our business, then the new owners may use your personal data in the same way as set out in this privacy policy.

We require all third parties to respect the security of your personal data and to treat it in accordance with the law. We do not allow our third-party service providers to use your personal data for their own purposes and only permit them to process your personal data for specified purposes and in accordance with our instructions. Please note that the lender will process your data in accordance with their privacy policy or notice.

International transfers - We do not transfer your personal data outside the UK.

Data Security

The security of your information is important to us, and we will use reasonable security measures to prevent the loss, misuse or unauthorised alteration of your information under our control. However, given the inherent risks, we cannot guarantee absolute security and consequently, we cannot ensure or warrant the security of any information you transmit to us, and you do so at your own risk.

Data Retention

We only retain your personal data for as long as reasonably necessary to fulfil the purposes we collected it for, including for the purposes of satisfying any legal, regulatory, tax, accounting or reporting requirements. We may retain your personal data for a longer period in the event of a complaint or if we reasonably believe there is a prospect of litigation in respect to our relationship with you.

To determine the appropriate retention period for personal data, we consider the amount, nature and sensitivity of the personal data, the potential risk of harm from unauthorised use or disclosure of your personal data, the purposes for which we process your personal data and whether we can achieve those purposes through other means, and the applicable legal, regulatory, tax, accounting or other requirements.

By law we have to keep basic information about our customers (including Contact, Identity, Financial and Transaction Data) for six years after you cease being a customer for tax purposes.

In some circumstances you can ask us to delete your data: see below for further information.

In some circumstances we will anonymise your personal data (so that it can no longer be associated with you) for research or statistical purposes, in which case we may use this information indefinitely without further notice to you.

Your Rights:

You have the following legal rights in relation to your personal data:

Access your data	You can ask for access to and a copy of your personal data and can check we are lawfully processing it.
Correction	You can ask us to correct any incomplete or inaccurate personal data we hold about you.
Erasure	<p>You can ask us to delete or remove your personal data where:</p> <ul style="list-style-type: none">(a) there is no good reason for us continuing to process it;(b) you have successfully exercised your right to object (see below);(c) we may have processed your information unlawfully; or(d) we are required to erase your personal data to comply with local law. <p>We may not always be able to comply with your request for specific legal reasons, which will be notified to you at the time of your request.</p>
Object	<p>You can object to the processing of your personal data where we are:</p> <ul style="list-style-type: none">(a) relying on our legitimate interest (or those of a third party) as the basis for processing your personal data, if you feel it impacts on your fundamental rights and freedoms;(b) processing your personal data for direct marketing purposes. <p>In some cases, we may demonstrate that we have compelling legitimate grounds to process your information which override your rights and freedoms and in such circumstances, we can continue to process your personal data for such purposes.</p>
Restrict processing	<p>You can ask us to suspend or restrict the processing of your personal data, if:</p> <ul style="list-style-type: none">(a) you want us to establish the accuracy of your personal data;(b) our use of your personal data is unlawful, but you do not want us to erase it;(c) you need us to hold your personal data (where we no longer require it) as you need it to establish, exercise or defend legal claims; or(d) you have objected to our use of your personal data, but we need to verify whether we have overriding legitimate grounds to use it.

Request a transfer	You can request a transfer of your personal data which is held in an automated manner and which you provided your consent for us to process such personal data or which we need to process to perform our contact with you, to you or a third party. We will provide your personal data in a structured, commonly used, machine-readable format.
Withdraw your consent	You can withdraw your consent at any time (where we are relying on consent to process your personal data). This does not affect the lawfulness of any processing carried out before you withdraw your consent.

If you wish to exercise any of the rights set out above, please contact us info@dptconsultants.co.uk.

You will not have to pay a fee to exercise any of your rights. However, if your request is clearly unfounded, repetitive or excessive, we may charge a reasonable fee for this information or refuse to comply with your request.

We may ask you to provide further information to help us confirm your identity when you contact us. This is a security measure to ensure that personal data is not disclosed to any person who does not have the right to receive it.

We aim to respond to all legitimate requests within one month. If your request is particularly complex or you have made a number of requests it may take us longer to respond. In this case, we will notify you and keep you updated.

Third Party Links & Use Of Your Information:

Our website may contain links to other websites that are not operated by us. This Privacy Notice does not address the privacy policy and other practices of any third parties, including any third party operating any website or service that may be accessible via a link on our website. We strongly advise you to review the privacy policy of every site you visit. We have no control over and assume no responsibility for the content, privacy policies or practices of any third party sites or services.