Money Workouts Limited Data Protection Notice

Money Workouts financial planning and modelling
7 November 2026 | Version 4.0

This notice explains how Money Workouts Limited uses personal information when you enquire about or use our financial planning and modelling services, or visit the Money Workouts website. It also covers information about other people included in a client's financial model.

Who is responsible for your information

Money Workouts Limited is the data controller: we decide why and how your information is used. In this notice, "we", "us" and "our" mean Money Workouts Limited. Money Workouts is our trading name for these services.

Privacy contact: john@moneyworkouts.co.uk
Postal address and registered office: Forge House, Mill Lane, Rodmell, Lewes, East Sussex, BN7 3HS
Registered in England and Wales, company number 17554166
ICO registration reference: ZC290312
Website: www.moneyworkouts.co.uk

Information we collect

For enquiries and administration, we use your name and contact details, the question you ask, referral details, correspondence, meeting notes, agreed work, invoices and payment records.

For financial planning and modelling, we use the information relevant to your question. This may include dates of birth, family and household circumstances, dependants, employment and retirement plans, income and spending, savings and investments, pensions, property, debts, tax information and supporting financial documents. Our records also include your objectives, modelling assumptions, calculations and reports.

Website hosting involves technical information such as IP address, browser details, pages requested and request times. Please provide only relevant information. We do not need your passwords, PINs or account-access credentials.

Where information comes from

We usually receive information directly from you through discussions, email, documents or the CashCalc client portal and fact-find. With appropriate authority, we may receive it from a solicitor, accountant, financial adviser or other representative or introducer. A client may provide relevant household information. When we obtain information about you from someone else, we tell you its source and how we use it, normally at our first contact and within one month unless a legal exception applies.

Why we use information

We use different lawful bases for different purposes under the UK GDPR. You do not need to consent to every use described in this notice.

Enquiries and your commissioned service — we use information to answer your questions, agree the work and prepare and explain financial-position statements, cash-flow forecasts and scenarios. For an individual client, our basis is taking steps at your request before a contract and performing that contract, Article 6(1)(b).

Introductions and household information — where contract does not cover the person concerned, our basis is legitimate interests, Article 6(1)(f). Our interests are responding to relevant introductions, managing professional

relationships and including necessary household circumstances in the requested analysis. We consider the person's expectations and interests and use aggregated or less identifiable information where possible.

Invoices and statutory records — we use information to meet company, accounting and tax record-keeping duties on the basis of legal obligation, Article 6(1)(c). Necessary administration of your engagement also forms part of our contract with you.

Security, complaints and legal claims — our basis is legitimate interests in protecting information, operating our services and resolving disputes. Where a specific law requires a response or disclosure, we rely on legal obligation instead.

You are not required by law to make an enquiry or buy a service. We explain which information is needed for the agreed work. If necessary financial information is missing, we may be unable to provide a reliable model or complete that work.

Who receives information

We use service providers to operate the business and share only what is needed for the relevant purpose. They may use authorised subprocessors under their processing arrangements.

FE CashCalc, provided by FE fundinfo — client-portal and financial fact-find information, financial modelling and reports. CashCalc is a software provider; it is not your financial adviser.

Microsoft — email through Microsoft 365 and Outlook, and document storage through OneDrive. Netlify — hosting, delivery and security of the Money Workouts website, including technical request information.

We may share relevant information with representatives or advisers you authorise, our professional advisers where necessary for accounts or a dispute, and public authorities where legally required. An introducer does not automatically receive your financial information or report. We do not sell your personal information or treat an enquiry as consent to unrelated marketing.

Processing outside the UK

Our cloud providers operate internationally, so information may be stored or accessed outside the UK, including in the United States. The location and protection depend on the provider and service.

Restricted transfers require a valid UK transfer mechanism. This may be UK adequacy regulations, including the UK–US data bridge where the recipient and information are covered, or contractual safeguards such as the UK International Data Transfer Agreement or UK Addendum to standard contractual clauses, with an assessment and further protection where required. You can contact our privacy address for information about the arrangements relevant to your information and how to obtain a copy of applicable safeguards.

How long we keep information

Enquiries that do not lead to work are normally kept for 12 months after the last substantive contact. Core client records, final reports and the inputs and assumptions needed to explain our work are normally kept for six years after the engagement ends. Unnecessary working copies are removed sooner.

Accounting and tax records are normally kept for six years from the end of the financial year concerned, or longer where tax law requires. Privacy requests, complaints and incident records are normally kept for three years after closure. Records needed for a specific claim may be held longer and reviewed while the need continues.

Provider logs and recovery copies follow the relevant service's retention and deletion arrangements. Deleting a live record may not immediately remove a backup copy. Our retention decisions take account of the purpose, sensitivity, contractual and legal requirements, and any active complaint or claim.

Security and website tools

We are responsible for using appropriate technical and organisational measures to protect your information, including proportionate access restrictions and suitable methods for sharing confidential records. No online service can guarantee complete security. Contact us before sending detailed financial documents so that we can agree how to exchange them.

Our website contact route opens an email. The Family Lifeboat worksheet can be completed and printed in your browser; it has no built-in submission facility. If you send us a completed worksheet separately, this notice applies to our copy. The website does not use analytics or advertising cookies, or save worksheet entries in browser storage. Hosting providers process technical request information as described above. CashCalc is a separate service with its own portal technologies.

Financial models and decisions

CashCalc forecasts use the figures and assumptions entered to illustrate possible financial outcomes. We review the commissioned analysis and discuss its assumptions and limitations with you. We do not use these tools to make solely automated decisions about you that have legal or similarly significant effects. Illustrations are not guarantees of future results.

Your rights

Depending on the circumstances, you can ask for access to your information, correction of inaccurate or incomplete information, deletion, restriction of use, or a portable copy of information you provided. Portability generally applies to automated processing based on consent or contract. These rights have legal conditions and exemptions, which we explain where relevant.

Your right to object — you can object to processing based on legitimate interests for reasons relating to your situation. We must stop unless we demonstrate overriding legitimate grounds or need the information for legal claims. You can object to direct marketing at any time; that right is absolute.

You can withdraw consent at any time using the privacy email address or client portal. No special form is required to exercise your rights. We normally respond without undue delay and within one month, subject to the timing rules allowed by law. We normally make no charge and ask for identity evidence only where reasonably necessary.

Complaints

Please send privacy concerns to john@moneyworkouts.co.uk or write to our postal address. We will investigate and explain our response. You also have the right to complain to the Information Commissioner's Office at ico.org.uk/make-a-complaint or on 0303 123 1113. You do not have to obtain our permission to complain to the ICO.

Changes to this notice

We review this notice when our services or information handling change. We make the updated version available and bring material changes to your attention where appropriate. The date and version on the first page identify this edition.