

Privacy Policy

Effective Date: April 2026

At Monest Accounts Limited your privacy is important to us. This Privacy Policy outlines how we collect, use, store, and protect your personal data in accordance with applicable data protection laws, including the UK General Data Protection Regulation (UK GDPR), the Data Protection Act 2018, and the Data (Use and Access) Act 2025.

1. Who We Are

Monest Accounts Limited is an accountancy business providing financial, tax, and business advisory services. We are committed to protecting the confidentiality and privacy of the information you provide to us.

We act as a data controller in respect of your personal data.

2. Information We Collect

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

1. Full name and contact details (address, phone number, email)
2. National Insurance number or other identifying numbers
3. Financial records, tax returns, and other accounting information
4. Business-related information (where applicable)
5. Records of our communications with you
6. Identification documents for anti-money laundering compliance

3. How We Use Your Information

We use your personal data for the following purposes:

1. To provide accountancy and related services
2. To comply with legal and regulatory obligations
3. For invoicing, payment processing, and client communication
4. To manage our internal operations and systems securely
5. To prevent fraud and financial crime

4. Lawful Basis for Processing

We process your personal data on one or more of the following legal bases:

1. To fulfil our contractual obligations to you
2. To comply with our legal obligations
3. With your consent (where required)
4. For legitimate interests in managing our business and providing high-quality service

In certain circumstances, we may rely on recognised legitimate interests (such as fraud prevention or regulatory compliance) where permitted under UK law.

5. Data Retention and Secure Destruction

We retain your data only for as long as necessary to fulfil the purposes we collected it for, including legal, accounting, or reporting requirements.

Typically, we retain records for 6–7 years in line with tax and regulatory requirements.

Once data is no longer required, it is destroyed securely using industry best practices to ensure it cannot be reconstructed or retrieved.

6. Data Security

We take data security seriously. Your information is stored on secure servers and is protected by up-to-date security systems and firewall technology. Our business is maintained and regularly audited by professional computer support services to ensure the highest level of security. Access to personal data is limited to authorised personnel only.

7. Sharing Your Data

We do not sell, rent, or trade your personal data. We may share your data with third-party service providers only when necessary and under strict data protection agreements.

This may include:

1. HMRC and regulatory authorities
2. Software providers and IT support
3. Professional advisers
4. Identity verification providers for anti-money laundering compliance

We do not transfer your personal data outside the United Kingdom.

7A. Continuity of Practice Arrangement

In accordance with AAT regulatory requirements, we maintain a Continuity of Practice arrangement to ensure that our clients' affairs can continue to be managed in the event that we are unable to provide services due to illness, incapacity, death, or other unforeseen circumstances.

Under this arrangement, your personal data may be shared with a designated continuity practitioner or professional firm solely for the purpose of:

1. Notifying you of the activation of the arrangement
2. Ensuring continuity of accounting and taxation services
3. Managing ongoing assignments and meeting statutory or regulatory obligations

The continuity practitioner will be subject to strict confidentiality obligations and will process your personal data in accordance with applicable data protection legislation.

Your data will only be shared to the extent necessary for the above purposes and only if the continuity arrangement is activated.

The legal basis for this processing is our legitimate interests in ensuring business continuity and meeting our professional and regulatory obligations as an AAT-licensed practice.

8. Your Rights

You have the right to:

1. Access the personal data we hold about you
2. Request correction of any inaccuracies
3. Request deletion of your personal data (subject to legal obligations)
4. Object to or restrict processing
5. Withdraw consent (where applicable)
6. Lodge a complaint with the Information Commissioner's Office (ICO)

9. Subject Access Requests

You may request access to your personal data at any time.

1. We will respond within one month
2. If your request is complex or unclear, we may ask for clarification
3. The response period may be paused until clarification is received

10. Complaints Procedure

If you have any concerns about how your personal data is handled, please contact us in the first instance.

1. We will acknowledge your complaint within 30 days
2. We aim to resolve complaints promptly and fairly

If you are not satisfied with our response, you have the right to lodge a complaint with the Information Commissioner's Office (ICO):
www.ico.org.uk

11. Automated Decision-Making

We do not carry out automated decision-making that produces legal or similarly significant effects without appropriate safeguards. Where such processing occurs, you have the right to request human review.

12. Contact Us

If you have any questions about this Privacy Policy or wish to make a data-related request, please contact:

F12, Pure Offices, Kestrel Court, Waterwells Drive, Quedgeley, Gloucester, GL2 2AT
jo@monestaccounts.co.uk
01452668190

13. Changes to This Policy

We may update this Privacy Policy from time to time. Any changes will be posted on this page with the updated effective date.