
PRIVACY NOTICE

BACKGROUND:

Spire Accountants understands that your privacy is important to you and that you care about how your personal data is used. We respect and value the privacy of all of our key stakeholders whether they be customers, suppliers or staff. We will only collect and use personal data in ways that are described here, and in a way that is consistent with our obligations and your rights under the law.

1. Information About Spire Accountants

Business type: Sole tradership

Registered address: 9 Blossom Avenue, Accrington, BB5 0FD

Trading address: 9 Blossom Avenue, Accrington, BB5 0FD

Representative: Shakeela Yaqub

Email address: Shakeela@spireaccountants.net

Telephone number: 07837945767

Postal address: 9 Blossom Avenue, Accrington, BB5 0FD

Regulated by: Institute of Chartered Accounts Of Scotland (ICAS)

2. What Does This Notice Cover?

This Privacy Information explains how we use your personal data: how it is collected, how it is held, and how it is processed. It also explains your rights under the law relating to your personal data.

3. What Is Personal Data?

Personal data is defined by the UK GDPR and the Data Protection Act 2018 (collectively, "the Data Protection Legislation") as 'any information relating to an identifiable person who can be directly or indirectly identified in particular by reference to an identifier'.

Personal data is, in simpler terms, any information about you that enables you to be identified. Personal data covers obvious information such as your name and contact details, but it also covers less obvious information such as identification numbers, electronic location data, and other online identifiers.

The personal data that we use is set out in Part 5, below.

4. **What Are My Rights?**

Under the Data Protection Legislation, you have the following rights, which we will always work to uphold:

- a) The right to be informed about our collection and use of your personal data. This Privacy Notice should tell you everything you need to know, but you can always contact us to find out more or to ask any questions using the details in Part 11.
- b) The right to access the personal data we hold about you. Part 10 will tell you how to do this.
- c) The right to have your personal data rectified if any of your personal data held by us is inaccurate or incomplete. Please contact us using the details in Part 11 to find out more.
- d) The right to be forgotten, i.e. the right to ask us to delete or otherwise dispose of any of your personal data that we hold. Please contact us using the details in Part 11 to find out more.
- e) The right to restrict (i.e. prevent) the processing of your personal data.
- f) The right to object to us using your personal data for a particular purpose or purposes.
- g) The right to withdraw consent. This means that, if we are relying on your consent as the legal basis for using your personal data, you are free to withdraw that consent at any time.
- h) The right to data portability. This means that, if you have provided personal data to us directly, we are using it with your consent or for the performance of a contract, and that data is processed using automated means, you can ask us for a copy of that personal data to re-use with another service or business in many cases.
- i) Rights relating to automated decision-making and profiling. We do not use your personal data in this way.
- j) For more information about our use of your personal data or exercising your rights as outlined above, please contact us using the details provided in Part 11.

It is important that your personal data is kept accurate and up to date. If any of the personal data we hold about you changes, please keep us informed as long as we have that data.

Further information about your rights can also be obtained from the Information Commissioner's Office or your local Citizens Advice Bureau.

If you have any cause for complaint about our use of your personal data, you have the right to lodge a complaint with the Information Commissioner's Office. We would welcome the opportunity to resolve your concerns ourselves, however, so please contact us first, using the details in Part 11.

5. What Personal Data Do You Collect and How?

We may collect and hold some or all of the personal and non-personal data set out in the table below, using the methods also set out in the table. We do not collect any 'special category' or 'sensitive' personal data **or** personal data relating to children **or** data relating to criminal convictions and/or offences.

| Data Collected | Purpose of Data Collected |
|---|--|
| Personal details of subcontractors, clients and suppliers such as names, addresses, contact details, age, sex etc | <p>The administration of client work, subcontractor contracts and contracts with suppliers.</p> <p>This is collected from the customers and suppliers themselves.</p> |
| Financial Details of clients and prospective clients ie matters related to income and payroll, tax details, expenses claimed, court orders, pensions, insurance | <p>To provide accountancy and related services to clients, in particular for the administration of their tax and personal financial affairs and to comply with both their and our legal obligations including in relation to tax and money laundering.</p> <p>This is collected from the customers themselves.</p> |
| Payroll detail for employees of clients. | <p>To provide payroll services to our clients and help them fulfil their payroll filing/reporting obligations.</p> <p>This is collected from the customers themselves.</p> |
| Time recording of work for clients | <p>To provide services to our clients and bill for them, to monitor performance of our subcontractors.</p> <p>We collate this information ourselves.</p> |
| Personal details of subcontractors, clients and suppliers such as names, addresses, contact details, age, sex etc | <p>The administration of client work, subcontractor contracts and contracts with suppliers.</p> <p>This is collected from the customers and suppliers themselves.</p> |

6. How Do You Use My Personal Data?

Under the Data Protection Legislation, we must always have a lawful basis for using personal data. The following table describes how we will use your personal data, and our lawful bases for doing so:

| What We Do | What Data We Use | Our Lawful Basis |
|---|--|--|
| Administering our business. | Your personal data. | We use your personal data (both financial and non financial) in order to help you meet your legal obligations (filing a tax return or set of accounts with the relevant government bodies) or to simply meet the terms of a contract which exists between us (production of management accounts using your bank statements). |
| Supplying our services to you. | Your personal financial data. | |
| Managing payments for our services. | Your email address. | |
| Communicating with you. | Your email address. | |
| Supplying you with information by email that you have opted-in-to (you may opt out at any time by clicking the opt out box) | We currently do not do e newsletters. The only emails we send will be specific to you whether it be about your business or a change in our business such as price increases. | We also maintain your personal information in order to comply with AML legislation. |

With your permission or where permitted by law, we may also use your personal data for marketing purposes, which may include contacting you by email, telephone, text message **and** post with information, news, and offers on our services. You will not be sent any unlawful marketing or spam. We will always work to fully protect your rights and comply with our obligations under the Data Protection Legislation and the Privacy and Electronic Communications (EC Directive) Regulations 2003, and you will always have the opportunity to opt-out. We will always obtain your express opt-in consent before sharing your personal data with third parties for marketing purposes and you will be able to opt-out at any time.

We will only use your personal data for the purpose(s) for which it was originally collected unless we reasonably believe that another purpose is compatible with that or those original purpose(s) and need to use your personal data for that purpose. If we do use your personal data in this way and you wish us to explain how the new purpose is compatible with the original, please contact us using the details in Part 11.

If we need to use your personal data for a purpose that is unrelated to, or incompatible with, the purpose(s) for which it was originally collected, we will inform you and explain the legal basis which allows us to do so.

In some circumstances, where permitted or required by law, we may process your personal data without your knowledge or consent. This will only be done within the bounds of the Data Protection Legislation and your legal rights.

7. How Long Will You Keep My Personal Data?

We will not keep your personal data for any longer than is necessary considering the reason(s) for which it was first collected. Your personal data will therefore be kept for the following periods (or, where there is no fixed period, the following factors will be used to determine how long it is kept):

| Record type | Description | Trigger event | Retention period | Disposition | Justification/Rationale |
|---|--|-----------------------------------|------------------|-------------|---|
| Enquiry from potential client | Enquiry correspondence, call notes, etc. for general queries which are not progressed, and no further action is anticipated/no potential for regulatory action. | Date enquiry considered closes | 3 months | Destroy | No business need. |
| Referrals to external parties | Emails connecting clients with an IFA. | Date email is sent to the client. | none | Destroy | No business need. |
| Incoming mail (hardcopy) | This covers copies of notification letters from Companies House and HMRC to file accounts and tax returns. | Date received | none | Destroy | No business need - the firm is fully aware of the filing requirements of its clients which are listed in the client calendar. |
| Client risk assessments | Annual risk assessments for each client. | Date client relationship ends | 6 years | Destroy | Business need. |
| Client due diligence documents | Documents obtained from client to verify identity (photo id, utility bills etc) | Date client relationship ends | 5 years | Destroy | Money Laundering Regulations 2017. |
| Client tax return/PAYE/company accounts/management accounts | This includes information used to arrive at the final submissions to HMRC and Companies House. And covers bank statements, sales invoices, purchase invoices, lease agreements, loan agreements. | Date client relationship ends | 7 years | Destroy | Business need - tax legislation requires for records to be kept for up to 6 years after the end of a tax payers accounting period and keeping records will allow the practice to aid in any HMRC enquiry which might arise after the end of the firms relationship with the client. For individual clients, the Data Protection Act requires for personal data to only be kept for as long as it is needed. |
| Subcontractor agreements | Contractual terms and conditions sent to subcontractors. | Date created | Permanent | Permanent | Business need. |

8. How and Where Do You Store or Transfer My Personal Data?

We will only store your personal data in the UK. This means that it will be fully protected under the Data Protection Legislation.

We will use specific approved contracts which ensure the same levels of personal data protection that apply under the Data Protection Legislation. For further information, please refer to the [Information Commissioner's Office](#).

The security of your personal data is essential to us, and to protect your data, we take a number of important measures, including the following:

- limiting access to your personal data to those employees, agents, contractors, and other third parties with a legitimate need to know and ensuring that they are subject to duties of confidentiality;
- procedures for dealing with data breaches (the accidental or unlawful destruction, loss, alteration, unauthorised disclosure of, or access to, your personal data) including notifying you and/or the Information Commissioner's Office where we are legally required to do so;

9. **Do You Share My Personal Data?**

We will not share any of your personal data with any third parties for any purposes, subject to the following exceptions.

1. If we sell, transfer, or merge parts of our business or assets, your personal data may be transferred to a third party. Any new owner of our business may continue to use your personal data in the same way that we have used it, as specified in this Privacy Policy.
2. In some limited circumstances, we may be legally required to share certain personal data, which might include yours, if we are involved in legal proceedings or complying with legal obligations, a court order, or the instructions of a government authority.

If any of your personal data is shared with a third party, as described above, we will take steps to ensure that your personal data is handled safely, securely, and in accordance with your rights, our obligations, and the third party's obligations under the law, as described above in Part 8.

If any personal data is transferred outside of the UK, we will take suitable steps in order to ensure that your personal data is treated just as safely and securely as it would be within the UK and under the Data Protection Legislation, as explained above in Part 8.

10. **How Can I Access My Personal Data?**

If you want to know what personal data we have about you, you can ask us for details of that personal data and for a copy of it (where any such personal data is held). This is known as a "subject access request".

All subject access requests should be made in writing and sent to the email or postal addresses shown in Part 11. To make this as easy as possible for you, a Subject Access Request Form is available for you to use. You do not have to use this form, but it is the easiest way to tell us everything we need to know to respond to your request as quickly as possible.

There is not normally any charge for a subject access request. If your request is 'manifestly unfounded or excessive' (for example, if you make repetitive requests) a fee may be charged to cover our administrative costs in responding.

We will respond to your subject access request within a month. Normally, we aim to provide a complete response, including a copy of your personal data within that time. In some cases, however, particularly if your request is more complex, more time may be required up to a maximum of three months from the date we receive your request. You will be kept fully informed of our progress.

11. **How Do I Contact You?**

To contact us about anything to do with your personal data and data protection, including to make a subject access request, please use the following details (for the attention of **Shakeela Yaqub**):

Email address: Shakeela@spireaccountants.net

12. Changes to this Privacy Notice

We may change this Privacy Notice from time to time. This may be necessary, for example, if the law changes, or if we change our business in a way that affects personal data protection.

Any changes will be made available on our website (www.spireaccountants.net). This Privacy Notice was last updated on 17th March 2025..