

Privacy Notice

SB Business Consulting Limited

1. About us and the purpose of this notice

SB Business Consulting Limited is an accountancy and tax advisory firm. We are registered in England and Wales as a limited company under number 11369594. Our registered office is 28 Townsend Street, Cheltenham, GL51 9HD.

This privacy notice explains how we collect, use, store and share personal data when we provide accountancy, tax, payroll, bookkeeping, advisory and related services, when you use our website, or when you otherwise communicate with us.

For the purposes of UK data protection law, including the UK General Data Protection Regulation, the Data Protection Act 2018 and the Privacy and Electronic Communications Regulations, SB Business Consulting Limited is the data controller for the personal data described in this notice, unless we tell you otherwise.

We have appointed a data protection point of contact to deal with privacy queries. This does not mean that we have appointed a statutory Data Protection Officer. You can contact our data protection point of contact using the details in section 17.

2. Who this notice applies to

This notice applies to personal data we process about:

- clients and prospective clients;
- directors, shareholders, partners, members, sole traders and officers of client businesses;
- employees, workers, subcontractors, suppliers and customers of our clients, where their data is included in accounting, tax, payroll, bookkeeping or VAT records;
- professional contacts, referrers and business contacts;
- users of our website; and
- anyone who contacts us by email, telephone, post, online form or through social media.

3. The personal data we may collect and use

The personal data we process will depend on the services we provide and the nature of our relationship with you. It may include:

- identity and contact details, such as name, address, email address, telephone number, date of birth and job title;
- tax and government identifiers, such as National Insurance number, Unique Taxpayer Reference, PAYE references, VAT registration number, Companies House details and other HMRC references;
- financial and accounting information, such as income, expenses, bank details, payment records, invoices, receipts, payroll records, dividend information, pension information, tax return information and bookkeeping data;
- business information, such as company ownership, shareholdings, directorships, trading activities, suppliers, customers and contracts;
- anti-money laundering and client due diligence information, such as identity documents, proof of address, beneficial ownership information, source of funds information and screening results;
- correspondence and communications, including emails, letters, telephone notes, file notes, engagement letters, proposals and complaints;
- website and technical information, such as IP address, device information, browser type, pages visited and cookie preferences, where collected by our website or analytics tools;
- marketing preferences, such as whether you have opted in or opted out of receiving marketing communications from us; and
- any other information you provide to us or that is necessary for us to provide our services or comply with legal and regulatory obligations.

4. Special category data and sensitive information

Some information we process may be more sensitive. For example, payroll, tax or employment records may reveal health information, statutory sick pay, maternity or paternity information, pension information, trade union deductions, marital status or other sensitive details.

We will only process special category data where we have a lawful basis under data protection law and an additional condition for processing, for example where processing is necessary for employment, social security or tax obligations, for the establishment or defence of legal claims, or where you have given explicit consent where required.

We do not usually process criminal offence data, but we may do so if required for anti-money laundering, regulatory or legal compliance purposes, or where such information is included in information provided to us in connection with our services.

5. How we collect personal data

We may collect personal data directly from you when you:

- request a quote or proposal;
- engage us to provide services;
- send documents or information to us;
- complete onboarding, identification or anti-money laundering checks;
- contact us by email, telephone, post, online form or website enquiry;
- use our website or interact with our cookie and privacy settings; or
- subscribe to or respond to our communications.

We may also collect personal data from other sources, including:

- HMRC, Companies House and other public registers;
- your employer, company, partnership, accountant, bookkeeper, adviser, bank, lender, pension provider or software provider;
- directors, employees, suppliers or customers of a client business;
- identity verification, anti-money laundering, sanctions or credit reference providers, where used;
- accounting, bookkeeping, payroll, tax, cloud storage and practice management software;
- publicly available sources, such as business websites, social media and professional directories; and
- third parties who refer you to us or provide information to us in connection with our services.

6. Purposes and lawful bases for processing

We must have a lawful basis for using personal data. The table below summarises the main purposes for which we process personal data and the lawful bases we are likely to rely on.

Purpose	Examples of processing	Likely lawful basis
Client onboarding and engagement	Preparing proposals, engagement letters, identity checks, setting up client records and obtaining authority to act.	Contract; legitimate interests; legal obligation
Providing accountancy, tax, payroll, bookkeeping, VAT and advisory services	Preparing accounts, tax returns, VAT returns, payroll submissions, bookkeeping records, management information and related advice.	Contract; legal obligation; legitimate interests
Communicating with you	Responding to enquiries, providing updates, requesting information, arranging meetings and dealing with service matters.	Contract; legitimate interests
HMRC, Companies House and regulatory compliance	Submitting returns, maintaining records, responding to enquiries and complying with professional or legal duties.	Legal obligation; contract; legitimate interests
Anti-money laundering and client due diligence	Verifying identity, beneficial ownership checks, risk assessments, source of funds checks and record keeping.	Legal obligation; substantial public interest where applicable
Billing, payment and debt recovery	Issuing invoices, collecting fees, processing payments and managing overdue accounts.	Contract; legitimate interests; legal obligation
Business administration and record keeping	Maintaining internal files, managing systems, audit trails, quality control and business continuity.	Legitimate interests; legal obligation
Marketing and business development	Sending relevant updates about our services, seeking feedback and managing marketing preferences.	Legitimate interests or consent, depending on the communication and applicable law

Website operation, cookies and analytics	Operating the website, remembering cookie preferences, measuring website use and improving content.	Legitimate interests for essential functions; consent for non-essential cookies or similar technologies
Legal claims and professional protection	Handling complaints, disputes, insurance matters, regulatory enquiries and legal claims.	Legitimate interests; legal obligation

7. Anti-money laundering and regulatory checks

As an accountancy and tax advisory firm, we are required to comply with anti-money laundering and counter-terrorist financing obligations. This may require us to collect and verify information about clients, directors, shareholders, beneficial owners, partners, members and other relevant individuals.

This may include copies of identity documents, proof of address, company ownership information, details of beneficial owners, source of funds or source of wealth information, sanctions and politically exposed person checks, risk assessments and records of due diligence carried out.

We may be required to retain anti-money laundering records for a statutory period after the end of the business relationship and, in certain circumstances, we may be required by law not to tell you about reports or enquiries made to relevant authorities.

8. Where we rely on legitimate interests

Where we rely on legitimate interests, we have considered whether our interests are overridden by your rights and freedoms. Our legitimate interests may include running and developing our business, providing and improving our services, keeping appropriate professional records, protecting our business from risk, communicating with clients and contacts, and marketing relevant services to business contacts where permitted by law.

You have the right to object to processing based on legitimate interests in certain circumstances. You also have an absolute right to object to direct marketing.

9. Marketing communications

We may send marketing communications where permitted by law, for example to business contacts about services that may be relevant to them, or where you have consented to receive them. You can ask us to stop sending marketing communications at any time by contacting us or by using any unsubscribe option provided in the communication.

We will not sell your personal data to third parties for their own marketing purposes.

10. Sharing personal data

We may share personal data where necessary for the purposes described in this notice. This may include sharing data with:

- HMRC, Companies House, The Pensions Regulator and other public authorities;
- banks, payment processors and direct debit providers;
- pension providers, insurers and employee benefit providers;
- accounting, bookkeeping, payroll, tax, practice management, document management and cloud storage software providers;
- IT support, email hosting, website hosting, analytics and security providers;
- anti-money laundering, identity verification, sanctions screening and credit reference providers, where used;
- professional advisers, consultants, subcontractors, outsourced service providers and quality reviewers;
- professional indemnity insurers, legal advisers, debt recovery advisers and regulatory bodies;
- a purchaser or potential purchaser of all or part of our business, subject to appropriate confidentiality safeguards; and
- other third parties where you instruct us to do so or where disclosure is required or permitted by law.

Where third-party service providers process personal data on our behalf, we require them to process it only for specified purposes and in accordance with our instructions, subject to appropriate confidentiality and security obligations.

11. International transfers

Some of the software, cloud, hosting, support or professional services we use may involve personal data being accessed from, stored in or transferred to countries outside the United Kingdom.

Where personal data is transferred outside the UK, we will take steps to ensure that appropriate safeguards are in place, such as a UK adequacy regulation, the UK International Data Transfer Agreement, the UK Addendum to the EU Standard Contractual Clauses, or another lawful transfer mechanism.

12. Data security

We use appropriate technical and organisational measures designed to protect personal data against accidental or unlawful destruction, loss, alteration, unauthorised disclosure or access. These measures may include access controls, passwords, multi-factor authentication where available, secure cloud systems, staff confidentiality obligations, backup arrangements and appropriate procedures for handling data securely.

We limit access to personal data to those who have a business need to know it. Where we use third-party service providers, they are required to maintain appropriate security measures and process personal data only in accordance with our instructions, unless they are acting as an independent controller.

We have procedures to deal with suspected personal data breaches and will notify affected individuals and the Information Commissioner's Office where required by law.

13. How long we keep personal data

We will keep personal data only for as long as necessary for the purposes for which it was collected, including to provide our services, comply with legal and regulatory obligations, resolve disputes, maintain professional records and protect our legal rights.

Our typical retention periods are set out below. These may vary depending on the nature of the engagement, legal requirements, regulatory requirements, insurance requirements, ongoing disputes, HMRC enquiries or other circumstances.

Type of record	Typical retention period
Client engagement records, accounts, tax, VAT, payroll, bookkeeping and working papers	Usually 7 years after the end of the relevant engagement, accounting period or tax year, unless a longer period is required.
Anti-money laundering and client due diligence records	Usually 5 years after the end of the business relationship, unless the law requires or permits a different period.
Prospective client enquiries and proposals where no engagement follows	24 months, unless we need to keep the information for a longer period for legal, regulatory or business reasons.
Marketing records and preferences	Until you unsubscribe or object, or until the data is no longer relevant for the purpose for which it was collected.
Website analytics and cookie data	In accordance with our cookie settings and the retention periods applied by the relevant tools.
Complaints, disputes and professional indemnity matters	For as long as necessary to deal with the matter and protect our legal and professional position.

When personal data is no longer required, we will delete it, anonymise it or otherwise dispose of it securely.

14. Cookies, analytics and website tools

Our website may use cookies and similar technologies. Some cookies are necessary for the website to work properly. Others, such as analytics, translator or marketing technologies, may be optional and will be used only where permitted by law and, where required, with your consent.

Our website currently indicates that it may use Website Translator and IONOS SiteAnalytics tools. These tools may collect information about website use, device information, pages visited and related technical data. The exact data collected and retention periods may depend on the provider's settings and should be checked before this notice is published.

You can use the cookie or privacy settings on our website to accept, reject or configure non-essential cookies and similar technologies. You can also change your browser settings to block or delete cookies. Blocking some cookies may affect how the website works.

15. Your rights

Under data protection law, you may have the following rights, subject to certain conditions and exemptions:

- the right to request access to your personal data;
- the right to request correction of inaccurate or incomplete personal data;
- the right to request erasure of personal data;
- the right to request restriction of processing;
- the right to object to processing based on legitimate interests;
- the right to object to direct marketing;
- the right to data portability, where applicable;
- the right to withdraw consent where processing is based on consent; and

- the right to complain to the Information Commissioner's Office.

If you want to exercise any of these rights, please contact our data protection point of contact using the details in section 17. We may need to ask you for information to confirm your identity before responding to your request.

You will not usually have to pay a fee to exercise your rights. However, we may charge a reasonable fee or refuse to comply where a request is manifestly unfounded or excessive, where permitted by law.

16. Keeping your information up to date

It is important that the personal data we hold about you is accurate and current. Please tell us if your personal data changes during your relationship with us.

17. Contact us

If you have any questions about this notice or how we process personal data, please contact:

Samuel Brogden, Director and Data Protection Point of Contact
SB Business Consulting Limited
28 Townsend Street, Cheltenham, GL51 9HD
Email: sam@sbbusinessconsulting.co.uk
Telephone: 01242 350490

You also have the right to complain to the Information Commissioner's Office, the UK supervisory authority for data protection matters. The ICO's contact details are: Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF. Telephone: 0303 123 1113. Website: <https://ico.org.uk/concerns>

18. Changes to this notice

We may update this privacy notice from time to time. The latest version will be made available on our website at: <https://www.sbbusinessconsulting.co.uk/about/privacy-policy/>

Last updated: 6 May 2026