

Privacy Policy

Privacy Policy — LedgerLet Ltd

Last updated: 08 February 2026

1. Introduction to the LedgerLet Privacy Notice

This Privacy Notice explains how LedgerLet Ltd ("we", "us", "our") collects, uses and protects your personal data when you use our website (www.ledgerlet.com and www.ledgerlet.co.uk), the LedgerLet software platform, **and our AI-powered assistant.**

By providing us with your personal information, you confirm that you are over 18 years old and that you understand how your data may be used.

LedgerLet Ltd is the Data Controller under the UK General Data Protection Regulation (UK GDPR) and the Data Protection Act 2018.

Our details LedgerLet Ltd Company number: 16501093 ICO registration reference: C1798368 Registered office: Crown House, 27 Old Gloucester Street, London, United Kingdom, WC1N 3AX Email: info@ledgerlet.com If your personal information changes, please notify us via email.

2. Types of Data We Collect

We may collect and process the following categories of data:

2.1. Information you provide

- Name, email, contact information
- Property details
- Financial information you enter manually
- **AI Chatbot Interactions: The content of your queries, messages, and any data provided during interactions with our AI assistant. Please do not input sensitive credentials (passwords or bank security codes) directly into the chat.**
- Messages, support requests, and uploaded documents or receipts

2.2. Open Banking data (with consent)

- Transaction descriptions
- Income and expense data
- Merchant data
- Payment metadata We never receive or store your online banking login credentials.

2.3. Automatically collected analytics

- IP address
- Browser and device identifiers
- Site usage patterns
- Cookie and tracking data

3. Legal Basis for Processing

We process your personal data under the following legal bases:

- **Contract:** To provide the software services and **"Autopilot" features** you have signed up for.
- **Consent:** For Open Banking connections and marketing communications.
- **Legitimate Interest:** To improve our website, **refine our AI algorithms**, maintain platform security, and analyze usage.
- **Legal Obligation:** To comply with tax and regulatory requirements.

4. How We Use Your Data

We use your data to:

- Provide and maintain our services.
- Generate automated accounting reports.
- **Provide automated responses and guidance via the AI Chatbot.**
- **Refine our AI models to improve the accuracy of tax-related guidance.**
- Communicate with you about your account.
- Process payments via Stripe.
- Improve website performance and user experience.
- Prevent fraud and ensure security.

5. Data Sharing & Third-Party Processors

We do not sell your data. We share it only with trusted third parties, including:

- Cloud infrastructure providers (AWS/Azure).
- Banking API providers (for Open Banking).
- **AI Service Providers: We use third-party AI infrastructure (such as OpenAI, LLC) to process your chat queries. These providers act as Data Processors and are contractually prohibited from using your data for their own independent purposes.**
- Payment processors (Stripe).
- Professional advisors and regulatory bodies (e.g., HMRC, only when explicitly triggered by you).

6. Corporate Separation Notice LedgerLet Ltd and Liberate Accounting are separate legal entities. If you choose to engage Liberate Accounting for professional services, a separate privacy relationship will be established under their own terms. We do not share your LedgerLet data with Liberate Accounting without your explicit request or consent.

7. International Transfers

Your data may be processed outside the UK. We use legally recognised safeguards (adequacy regulations, UK Addendum to EU Standard Contractual Clauses and additional technical protections) to ensure your data remains protected.

8. Data Retention

Account data: While your account is active.

- **Financial records:** 6 years (HMRC requirement).
- **Support messages & AI Chat Logs:** Up to 24 months.
- **Marketing data:** Until withdrawal of consent.

9. Your Rights (UK GDPR)

You have the right to:

- Access your data
- Correct inaccuracies
- Request deletion
- Restrict processing
- Object to processing or marketing
- Request portability
- Withdraw consent at any time

10. Automated Decision-Making Our Service uses AI to assist in categorising transactions and generating reports. However, we do not perform "solely automated decision-making" that has legal or similarly significant effects. You (the User) remain the Senior Accounting Officer and are responsible for reviewing and approving all data before it is submitted to HMRC.

Contact: info@ledgerlet.com We will respond within 30 days. We may charge a reasonable fee or refuse to comply with manifestly unfounded or excessive requests (in accordance with UK GDPR).

11. Cookies & Tracking Technologies

We use cookies for analytics, security, personalisation and performance. We use Google Consent Mode v2 and equivalent tools; analytics and advertising cookies are disabled by default and activate only after explicit consent via our cookie banner. You may disable cookies in your browser; some features may not function correctly.

12. Contact Us

Email: info@ledgerlet.com Address: LedgerLet Ltd, Crown House, 27 Old Gloucester Street, London, WC1N 3AX

13. Complaints

You may contact the UK Information Commissioner's Office (ICO): <https://ico.org.uk>

14. Updates

We may update this Privacy Policy as needed. The "Last updated" date reflects the latest version. Please check back regularly.