

# Privacy Policy

**LAST UPDATE: August 2025**

This Privacy Policy explains how we use the personal information that LendInvest collects or generates both in relation to this website and our online products and services. The list below sets out what is covered in this Privacy Policy.

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## 1. Background

- 1.1 LendInvest plc with its registered office at 4-8 Maple Street, London, W1T 5HD (company registration number is 08146929) and other companies in the LendInvest group collect and use certain Personal Data. LendInvest is responsible for ensuring that it uses that Personal Data in compliance with data protection laws.
- 1.2 At LendInvest we respect the privacy of our clients and we are committed to keeping all your Personal Data secure. This Privacy Policy governs the handling of Personal Data by LendInvest in the course of carrying on commercial activities.
- 1.3 We use the following definitions in this Privacy Policy:
  - **“LendInvest”, “we” or “us”** means LendInvest plc and other companies in the LendInvest Group.
  - **“LendInvest Group”** means us, our subsidiaries, our holding companies and any subsidiaries of those holding companies within the United Kingdom.
  - **“Personal Data”** means any data which relates to a living individual who can be identified from that data or from that data and other information which is in the possession of, or is likely to come into the possession of, LendInvest (or its representatives or service providers). In addition to factual information, it includes any expression of opinion about an individual and any indication of the intentions of LendInvest or any other person in respect of an individual.

## 2. The Products And Services We Provide

2.1 This Privacy Policy concerns the following categories of information that we collect about you when providing the following products and services:

- (a) Information we receive through our websites (LendInvest Websites);
- (b) Information we receive through our online marketplace products (LendInvest Products);
- (c) Information we receive through our support, mobile security solution or cloud-based services (LendInvest Services).

If you are an applicant, borrower or intermediary and would like more information on how we process the data you provide to us, that we create, or that we obtain about you from other sources please see the Lending Privacy Notice which is available at <https://www.lendinvest.com/terms-and-conditions/lending-privacy-notice/>

If you are an investor and would like more information on how we process the data you provide to us, that we create, or that we obtain about you from other sources please see the Investing Privacy Notice which is available at <https://www.lendinvest.com/terms-and-conditions/investor-privacy-notice/>

## 3. The Types Of Personal Data We Collect

3.1 Many of the services offered by LendInvest require us to obtain Personal Data about you in order to perform the services we have been engaged to provide. In relation to each of the services described at paragraph 2.1 above, we will collect and process the following Personal Data about you:

**Information that you provide to LendInvest:** This includes information about you that you provide to us. The nature of the services you are requesting will determine the kind of Personal Data we might ask for, though such information may include (by way of a non-exhaustive list):

- basic Personal Data (such as first name; family name; position in the company; company name; company email address; business phone number; business address; city; postcode; country);
- any information that you choose to share on LendInvest internet forums which may be considered Personal Data. (Please note that LendInvest does not collate information included on LendInvest internet forums together with Personal Data from your account or profile);

**Information that we collect or generate about you:** This includes (by way of non-exhaustive list):

- a file with your contact history to be used for enquiry purposes so that we may ensure that you are satisfied with the services which we have provided to you;

- a file with your contact history to be used for marketing purposes where we send direct marketing communications to ensure that you are aware of products and special offers that may be of interest to you;
- through our cloud security services, traffic and security reports that include information on the internet usage of the organisation's computer users (e.g. what websites were visited by each user, any documents downloaded, security incidents, prevention measures taken by the gateway, etc.);
- screen recordings of activity on our websites to assist in customer support, help us to identify any issues and understand how users interact with the websites; and
- activity data relating to the use of protected documents, such as altering a document's permissions and information regarding the individual that performed the activity.

**Information we obtain from other sources:**

**Cookies:** When you visit LendInvest Websites, cookies are used to collect technical information about the services that you use, and how you use them. For more information on the cookies used by LendInvest please see our Cookie Notice <https://www.lendinvest.com/terms-and-conditions/cookies/>

**Anonymized data:** In addition to the categories of Personal Data described above, LendInvest will also process further anonymized information and data that is not processed by reference to a specific individual.

**4. How We Use Your Information**

4.1 Your Personal Data may be stored and processed by us in the following ways and for the following purposes:

- to review and improve the information and functionality of the LendInvest Websites. This includes analysing screen recordings and activity data to understand how users interact with our site, identify and resolve technical issues or points of user friction, and ensure the site is user-friendly;
- to allow you to use and access the functionality provided to support LendInvest Products;
- to enable you to submit your application for LendInvest Products, where applicable;
- to set up customers to use LendInvest Products;
- to set up users to use the the investor portal and/or the broker portal;
- to conduct analysis required to detect malicious data and understand how this may affect your IT system;
- for statistical monitoring and analysis of current attacks on devices and systems and for the on-going adaptation of the solutions provided to secure devices and systems against current attacks;
- to understand feedback on LendInvest Products and to help provide more information on the use of those products and services quickly and easily;

- to communicate with you in order to provide you with services or information about LendInvest and LendInvest Products;
- to send you select direct marketing communications to ensure that you are aware of new products and special offers that may be of interest to you;
- for in-depth threat analysis;
- to understand your needs and interests;
- for the management and administration of our business;
- in order to comply with and in order to assess compliance with applicable laws, rules and regulations, and internal policies and procedures; or
- for the administration and maintenance of databases storing Personal Data.

4.2 However we use Personal Data we make sure that the usage complies with law and the law allows us and requires us to use Personal Data for a variety of reasons. These include:

- we need to do so in order to perform its contractual obligations with its customers;
- we have obtained your consent;
- we have legal and regulatory obligations that we have to discharge;
- we may need to do so in order to establish, exercise or defend our legal rights or for the purpose of legal proceedings;
- the use of your Personal Data as described is necessary for our legitimate business interests, such as:
  - allowing us to effectively and efficiently manage and administer the operation of our business;
  - maintaining compliance with internal policies and procedures;
  - monitoring the use of our copyrighted materials;
  - enabling quick and easy access to information on LendInvest Products;
  - offering optimal, up-to-date security solutions for mobile devices and IT systems; and
  - obtaining further knowledge of current threats to network security in order to update our security solutions and provide these to the market.

4.3 We will take steps to ensure that the Personal Data is accessed only by employees of LendInvest that have a need to do so for the purposes described in this Privacy Policy.

## 5. Automated Decision-Making and AI

In some instances, we use automated systems, profiling, and artificial intelligence (AI) to support our processes and decision-making. Profiling means using software to process your Personal Data to evaluate or predict certain things about you.

We use these technologies for purposes such as:

- **Improving our services and processes:** We may use AI to analyse data, including screen recordings and website activity, to understand how users

interact with our website. This helps us identify issues, improve user experience, and make our operations more efficient.

- **Statistical analysis and security:** We conduct statistical monitoring and analysis to understand threats and adapt our security solutions.
- **Personalisation:** To understand your needs and interests and to ensure marketing communications are relevant to you.

For our lending activities, which are covered by our separate **Lending Privacy Notice**, we provide more detailed information on how we use automated systems to inform credit decisions. Crucially, we do not use solely automated means to make final decisions that have a legal or similarly significant effect on individuals. There is always human oversight in key decision-making processes.

## 6. Disclosure Of Your Information To Third Parties

6.1 We may share your Personal Data within the LendInvest group of companies for the purposes described above.

6.2 We may also share your Personal Data outside of the LendInvest group for the following purposes:

- with our business partners. For example, this could include our partners from whom you or your company or your organisation purchased the LendInvest product(s). Personal Data will only be transferred to a business partner who is contractually obliged to comply with appropriate data protection obligations and the relevant privacy and confidentiality legislation;
- with third party agents and contractors for the purposes of providing services to us (for example, LendInvest's accountants, professional advisors, IT and communications providers and debt collectors). These third parties will be subject to appropriate data protection obligations and they will only use your Personal Data as described in this Privacy Policy;
- to the extent required by law, for example if we are under a duty to disclose your Personal Data in order to comply with any legal obligation (including, without limitation, in order to comply with tax reporting requirements and disclosures to regulators), or to establish, exercise or defend its legal rights;
- if we sell our business or assets, in which case we may need to disclose your Personal Data to the prospective buyer for due diligence purposes; and
- if we are acquired by a third party, in which case the Personal Data held by us about you will be disclosed to the third party buyer.

## 7. International Transfers Of Personal Data

7.1 LendInvest is a global business. Our customers and our operations are spread around the world. As a result we collect and transfer Personal Data on a global basis. That means that we may transfer your Personal Data to locations outside of your country.

7.2 Where we transfer your Personal Data to another country outside the United Kingdom (UK), we will ensure that it is protected and transferred in a manner consistent with UK data protection laws. This may be done in one of the following ways:

- The country we send the data to is deemed to provide an adequate level of protection for Personal Data by the UK Government;;
- The recipient has signed a contract based on the UK's International Data Transfer Agreement (IDTA) or the Addendum to the EU's Standard Contractual Clauses, which obliges them to protect your Personal Data; or;
- For transfers to the US, the recipient is a certified member of the UK Extension to the EU-US Data Privacy Framework (also known as the UK-US Data Bridge).

In other circumstances, the law may permit us to otherwise transfer your Personal Data outside the UK.

7.3 You can obtain more details of the protection given to your Personal Data when it is transferred outside the UK (including a copy of the standard data protection clauses which we have entered into with recipients of your Personal Data) by contacting us as described in paragraph 11 below.

## **8. How We Safeguard Your Information**

8.1 We have extensive controls in place to maintain the security of our information and information systems. Client files are protected with safeguards according to the sensitivity of the relevant information. Appropriate controls (such as restricted access) are placed on our computer systems. Physical access to areas where Personal Data is gathered, processed or stored is limited to authorised employees.

8.2 As a condition of employment, LendInvest employees are required to follow all applicable laws and regulations, including in relation to data protection law. Access to sensitive Personal Data is limited to those employees who need it to perform their roles. Unauthorised use or disclosure of confidential client information by a LendInvest employee is prohibited and may result in disciplinary measures.

8.3 When you contact a LendInvest employee about your file, you may be asked for some Personal Data. This type of safeguard is designed to ensure that only you, or someone authorised by you, has access to your file.

## **9. How Long We Keep Your Personal Data**

9.1 How long we will hold your Personal Data for will vary and will be determined by the following criteria:

- the purpose for which we are using it LendInvest will need to keep the data for as long as is necessary for that purpose; and

- legal obligations, laws or regulation may set a minimum period for which we have to keep your Personal Data.

## **10. Your Rights**

10.1 In all the above cases in which we collect, use or store your Personal Data, you may have the following rights and, in most cases, you can exercise them free of charge. These rights include:

- the right to obtain information regarding the processing of your Personal Data and access to the Personal Data which we hold about you;
- the right to withdraw your consent to the processing of your Personal Data at any time. Please note, however, that we may still be entitled to process your Personal Data if we have another legitimate reason for doing so. For example, we may need to retain Personal Data to comply with a legal obligation;
- in some circumstances, the right to receive some Personal Data in a structured, commonly used and machine-readable format and/or request that we transmit those data to a third party where this is technically feasible. Please note that this right only applies to Personal Data which you have provided directly to LendInvest;
- the right to request that we rectify your Personal Data if it is inaccurate or incomplete;
- the right to request that we erase your Personal Data in certain circumstances. Please note that there may be circumstances where you ask us to erase your Personal Data but we are legally entitled to retain it;
- the right to object to, or request that we restrict, our processing of your Personal Data in certain circumstances. Again, there may be circumstances where you object to, or ask us to restrict, our processing of your Personal Data but we are legally entitled to refuse that request; and
- the right to lodge a complaint with the Information Commissioner's Office (ICO) if you think that any of your rights have been infringed by us.

10.2 You can exercise your rights by contacting us using the details listed in paragraph 7 below.

## **11. Designated Representative**

LendInvest's registered office may be contacted using the following contact information:

Address: 4-8 Maple Street, London, W1T 5HD

Email Address: [contact@lendinvest.com](mailto:contact@lendinvest.com)

## **12. Questions And Concerns**

If you have any questions or concerns about LendInvest's handling of your Personal Data, or about this Policy, please contact our Compliance team using the following contact information:

Address: Compliance Team, 4-8 Maple Street, London, W1T 5HD

Email Address: [compliance@lendinvest.com](mailto:compliance@lendinvest.com)

We are usually able to resolve privacy questions or concerns promptly and effectively. If you are not satisfied with the response you receive from our Privacy Officer, you may escalate concerns to the applicable privacy regulator in your jurisdiction. Upon request, LendInvests' Privacy Officer will provide you with the contact information for that regulator.

### **13. Marketing**

You, or someone acting on your behalf, have the right to opt out of receiving some or all of the marketing communications we may send you at any time and can do so by:

- (i) emailing us at [marketing@lendinvest.com](mailto:marketing@lendinvest.com)
- (ii) calling us on 0203 836 1837.

### **14. Changes to our Privacy Notice**

We may make changes to this privacy notice, and how we use your information, in the future. If we do this, we'll post an updated version of this notice on our website. This lending privacy notice was last updated in August 2025.