



Privacy Policy

Last updated: 29 Apr 2026

Contents:

Summary	2
1. Who we are	2
2. Information we collect	2
3. How we use your information	2
4. Legal basis for processing	3
5. Who we share data with	3
6. How long do we keep it?	4
7. Your rights	4
8. Security	4
9. Cookies	4
10. International data transfers	4
11. Changes	4
12. Contact	5



We believe your financial data should be yours. This policy explains what we collect, why we collect it, and how we protect it.

This website is operated by Nettle, a UK-incorporated company, and is intended to provide information about a proposed financial product currently in development. Nettle is not a bank.

Summary

Nettle Group Ltd is the data controller. We process your data to operate this website, manage early interest (such as waitlists), and improve our product. We do not sell your personal data.

1. Who we are

Nettle Group Ltd is incorporated in England and Wales. We act as the data controller for personal data processed through this website and related pre-launch activities.

Registered address: 14–16 Dowgate Hill, London, EC4R 2SU

2. Information we collect

You provide directly:

- Identity data: full name, date of birth, National Insurance number
- Contact data: email, phone number, postal address
- Financial data: bank account details, transaction history, income information
- Identity verification: government-issued ID, selfies for biometric verification
- Waitlist data: email address submitted via our website

We collect automatically:

- Usage data: pages visited, features used, session duration
- Device data: device type, OS, browser, IP address
- Transaction data: payment details from transactions through Nettle
- Location data: general location inferred from IP (precise only with consent)

From third parties:

- Open Banking providers: account information via regulated APIs
- Identity verification services: KYC/AML check results
- Fraud prevention agencies: information to detect financial crime



3. How we use your information

Purpose	Data used	Legal basis
Providing the Nettle platform and processing transactions	Identity, financial, transaction data	Contract performance
Identity verification (KYC/AML)	Identity data, government ID, biometrics	Legal obligation
Fraud detection and prevention	Usage, transaction, device data	Legitimate interests / Legal obligation
AI financial insights	Transaction history, spending patterns	Contract performance / Consent
Waitlist communications	Email address	Consent
Product improvement	Usage data, feedback	Legitimate interests
Regulatory reporting	Identity, financial, transaction data	Legal obligation

4. Legal basis for processing

Under UK GDPR and the Data Protection Act 2018, we rely on: Contract performance for delivering services; Legal obligation for AML/KYC and regulatory requirements; Legitimate interests for fraud prevention and product improvement; Consent for marketing and optional features.

5. Who we share data with

We do not sell your data. We may share limited data only where necessary with:

- Analytics providers (privacy-conscious, aggregated insights)
- Cloud and infrastructure providers
- Professional advisors (e.g. legal, compliance)
- Regulatory authorities where legally required



All third parties are required to handle your data securely and in accordance with applicable data protection laws.

6. How long do we keep it?

- **Waitlist data:** until you unsubscribe or we no longer require it for pre-launch activities
- **Usage data:** retained in aggregated or anonymised form where possible
- **Contact communications:** for as long as necessary to respond and maintain records

We review retention periods periodically to ensure data is not kept longer than necessary.

7. Your rights

Under UK GDPR, you have the right to: access, rectify, erase, restrict processing of, and port your data; object to processing; withdraw consent; and not be subject to solely automated decisions. You also have the right to lodge a complaint with the Information Commissioner's Office ([ICO](#)).

8. Security

We implement appropriate technical and organisational measures to protect your data, including:

- Encryption in transit (TLS)
- Access controls and least-privilege principles
- Secure cloud infrastructure
- Ongoing monitoring and security practices

9. Cookies

For full details, see our [Cookie Policy](#).

10. International data transfers

As a UK-based company, some data may be processed in the United Kingdom or other jurisdictions where our service providers may operate. Where required, we take steps to ensure appropriate safeguards are in place for international data transfers.



11. Changes

We may update this Privacy Policy from time to time to reflect changes in technology, regulation, or our services. Any updates will be posted on this page with a revised effective date.

12. Contact

For information about how to contact us regarding privacy or cookies, please refer to our [Terms of Service](#).