

FiloWealth Privacy Policy

Last updated: 31/03/2026



1. Who We Are

FiloWealth is a trading name of Andson Vertex Ltd, a company registered in England and Wales. We design secure, compliant financial software that helps individuals manage tax, pensions, and personal finances with clarity and confidence.

Data Controller:

Andson Vertex Ltd

Registered office: 123 Billericay Road, Herongate, Essex CM13 3SB

Company number: 16597823

Contact: support@filowealth.net

We are committed to protecting your personal data and being transparent about how we use it.

2. The Data We Collect

We only collect the information necessary to deliver our services, comply with UK regulations, and improve your experience.

2.1 Information You Provide

- Account details (name, email, password)
- Personal tax information you enter
- Pension and financial planning inputs
- Documents or data you upload
- Support requests and feedback

2.2 Information Collected Automatically

- Device and browser information
- IP address and security logs
- Usage analytics (e.g., which features you use)

2.3 Information From Third Parties

If you choose to connect external services, we may receive data from:

- **Open Banking providers** (if you connect your bank accounts)
- **Payment processors** (for subscription management)
- **Identity verification or authentication services** (if enabled)
- **HMRC or other government services**, but only where you explicitly authorise a connection or provide HMRC-related information as part of using the Service

We only receive the minimum data required to provide the service you've requested.

3. How We Use Your Data

We use your data to:

- Provide and personalise your FiloWealth experience
- Automate tax calculations and workflows
- Generate insights, summaries, and recommendations
- Maintain security and prevent fraud
- Comply with HMRC and UK regulatory requirements
- Improve our product and user experience
- Process payments and manage subscriptions
- Communicate important updates or service messages

We **never** sell your data.

4. Legal Bases for Processing

Under UK GDPR, we process your data on the following bases:

- **Contract** — to provide the FiloWealth service
- **Consent** — for optional features (e.g., Open Banking connections)
- **Legitimate interests** — product improvement, security, analytics
- **Legal obligation** — compliance with tax, financial, and anti-fraud regulations

5. Sharing Your Data

We only share your data with trusted partners who help us deliver the service, such as:

- **Open Banking providers**
- **Payment processors**
- **Cloud hosting providers**
- **Analytics and error-tracking tools**
- **Professional advisers** (legal, compliance, accounting)

All partners are contractually required to protect your data and comply with UK GDPR.

We do **not** share your data with advertisers.

6. International Transfers

Some partners may process data outside the UK. When this happens, we ensure appropriate safeguards are in place, such as:

- UK adequacy regulations
- Standard Contractual Clauses (SCCs)
- Additional security and encryption measures

7. Data Retention

We keep your data only for as long as necessary:

- Account data: while your account is active
- Financial/tax data: typically **6 years**, in line with HMRC guidance
- Support communications: up to 24 months
- Backups: securely cycled and deleted on a rolling schedule

You can request deletion of your account at any time.

8. Security

We take security seriously and use industry-standard measures, including:

- Encryption in transit and at rest
- Secure cloud infrastructure
- Role-based access controls
- Regular audits and monitoring
- Strong authentication and session management

No system is 100% secure, but we work continuously to protect your data.

9. Your Rights

Under UK GDPR, you have the right to:

- Access your data
- Correct inaccurate data
- Delete your data (where legally permitted)
- Restrict or object to processing
- Port your data to another service
- Withdraw consent at any time

To exercise your rights, contact: support@filowealth.net

10. Children's Privacy

FiloWealth is not intended for users under 18. We do not knowingly collect data from children.

11. Changes to This Policy

We may update this policy from time to time. We'll notify you of significant changes via email or in-app notifications.

12. Contact Us

If you have questions about this policy or how we handle your data:

Email: support@filowealth.net