



PRIVACY NOTICE

At Peace With Finance — last updated: [11.08.26]

At Peace With Finance (“we”, “us”, “our”) is committed to protecting your privacy. This notice explains what personal data we collect, why we collect it, how we use it, and what rights you have in relation to it, in line with the UK General Data Protection Regulation (UK GDPR) and the Data Protection Act 2018.

1. Who we are

At Peace With Finance is a money behaviours coaching practice run by Emma Wadham. We are the data controller for the personal data described in this notice.

- Contact: emma@atpeacewith.com
- Website: atpeacewith.com
- ICO registration reference: C1972829

We do not have a dedicated Data Protection Officer. Any questions about this notice or your personal data should be directed to Emma using the contact details above.

2. The personal data we collect

Depending on how you interact with us, we may collect:

- Contact details — name, email address, telephone number, postal address
- Information you share during coaching sessions, discovery calls, or in pre-session questionnaires, including information about your financial circumstances, goals and personal reflections
- Safeguarding and emergency contact information, where you choose to provide it
- Payment and billing information (we do not store full card details — these are processed directly by our payment provider)
- Scheduling information, such as session dates, times and booking history
- Correspondence between us, including emails and messages
- Technical information such as your IP address, browser type, and how you use our website, if you visit atpeacewith.com

3. How we collect your data

We collect personal data directly from you — for example, when you enquire about coaching, book a call, complete a questionnaire, attend a session, or sign up to our newsletter. We may also receive limited data via the third-party tools listed in Section 6 (for example, a scheduling confirmation from our booking platform).

4. Why we use your data, and our lawful basis

We only use your personal data where we have a lawful basis to do so:

- To provide coaching services and manage our contract with you — lawful basis: performance of a contract
- To take payment and manage invoicing — lawful basis: performance of a contract
- To keep appropriate professional and financial records — lawful basis: legal obligation and legitimate interests
- To safeguard your welfare during coaching, using information you choose to provide — lawful basis: legitimate interests, and consent where sensitive information is involved
- To send you service-related communications (e.g. session reminders, contract updates) — lawful basis: performance of a contract
- To send marketing communications, such as our newsletter — lawful basis: consent, or legitimate interests where you are an existing client and content is similar to services you've received (see Section 5)

- To improve our services and understand how our website is used — lawful basis: legitimate interests

We do not use your data for any automated decision-making or profiling that has a legal or similarly significant effect on you.

5. Marketing

With your consent, or where you are an existing client, we may send you email updates, articles, and news about At Peace With Finance, including our newsletter, “The AND.”

You can opt out of marketing emails at any time by clicking “unsubscribe” in any email we send, or by emailing emma@atpeacewith.com. We will always keep marketing communications separate from essential service communications relating to your coaching contract, which you cannot opt out of while working with us.

6. Who we share your data with

We use a small number of trusted third-party service providers to help us run our practice. We only share the data necessary for them to provide their service, and we do not sell your data to anyone. These may include;

- Zoom — for delivering coaching sessions by video call
- Stripe and/or PayPal — for processing payments
- A scheduling and client management platform (e.g. Calendly or Dubsado) — for booking sessions and managing client records
- Our email provider — for correspondence and newsletter distribution
- Our accountant or bookkeeper, where relevant — for financial record-keeping

We may also disclose your data where required by law, or where necessary to protect the vital interests of you or another person (for example, in a safeguarding concern).

7. International data transfers

Some of the third-party providers listed above (including Zoom, Stripe, PayPal, and our scheduling and email providers) may store or process data outside the UK, including in the United States.

8. How long we keep your data

We retain client records, including session notes and financial/billing information, for 6 years after the end of our coaching relationship, in line with standard practice for financial and professional records. Safeguarding information is retained only for as long as necessary and is reviewed periodically. Marketing data is kept until you unsubscribe or ask us to delete it. After the applicable retention period, your data is securely deleted or anonymised.

9. Your rights

Under UK GDPR, you have the right to:

- Access the personal data we hold about you
- Ask us to correct inaccurate or incomplete data
- Ask us to delete your data, in certain circumstances
- Ask us to restrict how we use your data
- Object to us using your data, including for marketing
- Request a copy of your data in a portable format
- Withdraw consent at any time, where we rely on consent

To exercise any of these rights, please contact emma@atpeacewith.com. We will respond within one month.

10. Keeping your data secure

We take appropriate technical and organisational measures to protect your personal data against unauthorised access, loss, or misuse, including using reputable, secure third-party providers and limiting access to your data to what is necessary to provide our services.

11. Complaints

If you have concerns about how we handle your personal data, please contact us in the first instance so we can try to resolve the issue. You also have the right to lodge a complaint with the Information Commissioner's Office (ICO), the UK's data protection regulator, at ico.org.uk or by calling 0303 123 1113.

12. Changes to this notice

We may update this notice from time to time to reflect changes in our practices or legal requirements. The date at the top of this notice shows when it was last updated. We encourage you to review it periodically.