

1. INTRODUCTION

At 9Y Capital Ltd ("9Y", "we", "us", "our") we take our obligations in respect of data privacy seriously and recognise that it is important for you to understand how we make use of personal data.

Please read this privacy policy carefully as it contains important information about how we use personal data that you provide to us or we collect from you/third parties when operating our business, for example, when you engage us to request funding and provide you with our support services or register your interest in investing in opportunities and all other services that we provide (collectively, our "services").

This privacy policy explains how we use personal data about our customers that request funding from us ("Recipients"), our customers that provide funding for investment opportunities ("Funding Investors") our potential customers, our suppliers and institutional funders, social media users, and those individuals whose personal data we otherwise process in the course of our business. This privacy policy also covers data processing related to job applications and our recruitment activities.

It also explains the ways in which we will protect your personal data and sets out your rights in respect of personal data that we process about you.

2. WHO WE ARE

For the purpose of applicable data protection laws, the "data controller" (in other words, the organisation that determines how and for what purposes your personal data is used) will be 9Y Capital Limited.

9Y Capital Limited is a company registered in England and Wales with company number 14864131 and registered address Stag House, Old London Road, Hertford, United Kingdom, SG13 7LA.

This privacy policy details how we process personal data that we are a data controller of.

3. PERSONAL DATA WE MAY COLLECT FROM YOU AND HOW WE COLLECT IT

Personal data you provide to us directly.

Ways in which you might provide the data to us

This is personal data about you that you give us, which can happen in a wide variety of ways, which may include (but is not limited to):

- making an enquiry to us in relation to our services;
- registering with us as a Recipient or a Funding Investor;
- providing us with ID and other documents to identify you and (if applicable) source of funds as part of our anti-money laundering and anti-fraud obligations;
- submitting an application for funding;
- deciding to invest in an investment opportunity;
- providing us with information about your credit score and credit history when we ask you to;
- mentioning or interacting with us on social media (for example by following/mentioning/tagging us or by contacting us directly)

- completing one of our customer satisfaction surveys;
- providing us with feedback about the services we provide;
- reporting a problem or raising a complaint with any services we provide;
- applying for a job with us;
- entering into a contract with us;
- otherwise corresponding with us by e-mail, telephone or SMS; or any other means of communication.

What type of data might be included?

The personal data you give us may include but is not limited to (as applicable):

- your name (and any previous names or aliases);
- e-mail address;
- date of birth;
- phone number (including mobile number);
- home address and previous addresses (if applicable);
- nationality and country of birth;
- your right to reside in the UK;
- National Insurance number;
- the personal data within the documentation you provide as part of our ID checks as part of our anti-money laundering and anti-fraud obligations (including your passport number etc.)
- details of income;
- details of any shareholdings that you hold;
- source of funds and your source of wealth;
- details of proposed projects (including purchase price paid for properties, the work to be carried out, the proposed budget and what you propose to do with the property at the end of the project);
- details of companies that you are a director for or beneficial owner of and your role within that company;
- details of any other properties and/or assets that you own (either personally or which is held by a limited company in which you are a director or a shareholder) together with any liabilities outstanding on those properties;
- details of your other assets and liabilities;
- credit history/results of credit checks;
- a history of previous projects;
- employment history;
- health information;
- education history;
- criminal record information;
- details of family members;
- job role;
- the amount you are looking to invest, your preferences for what you are interested in investing in and the type of investment you wish to offer;
- bank details;
- any other information that you provide to us during our provision of services to you; and
- thoughts about our services (including feedback, survey responses, complaints and reviews).

We may also carry out an online search about you and/or your company to establish if there is any publicly available information (including social media information to the extent that it is accessible) that may impact on our provision of services to you. We will process any personal data that we

obtain as a result of those searches for the purpose of establishing whether to provide our services to you.

Job applicants

If you apply for a role with us, we will collect a range of information directly from you either by email, over the phone or via an online job application process/system which may include but is not limited to:

- your name;
- postal address;
- e-mail address;
- phone number (including mobile number);
- gender (and preferred salutation);
- date of birth;
- National Insurance number;
- your health information (if relevant to your application);
- the contents of your CV (including details of previous roles, any relevant qualifications you have obtained);
- evidence that you are legally permitted to work in the United Kingdom;
- your current and desired annual salary;
- your current notice period;
- whether you have previously been employed by us;
- how you heard about the role you are applying for; and
- any other information that we reasonably require as part of the recruitment process.

If you are a job applicant and want more detail about how we process your personal data as part of our recruitment process, you can contact us at info@9ycap.co.uk.

Personal data we collect or generate about you.

When you get in touch with us, we may collect, generate, store and use certain personal data about you. For example, we may decide to provide different Recipients with different support services based on what we anticipate their needs may be.

We will also maintain a record of the services that you have applied for and/or received from us, including if you are a Recipient, details of previous funding requested and received and projects carried out and if you are a Funding Investor, a record of your previous investments.

We may record our online meetings or our telephone calls with you for training and monitoring purposes. This will always be declared from the outset.

We may also collect personal data about you if you visit our offices or any space that we use for a meeting with you. For example, we may also process your personal data in the form of video or audio recordings via CCTV. CCTV is used in our premises and may be used in the spaces that we use for meetings with you, for the safety of and prevention of any crimes committed against our staff, our equipment and our properties, not for other monitoring purposes. In the event of any criminal investigations, we may be required by law, to share the data captured with the relevant authorities.

Personal data we receive from other sources.

We may receive personal data about you from other sources, for example if you are a Recipient, from an asset manager that visits the project site during the project and provides us with an update on current progress ahead of a drawdown, or if we engage a FPA (see part 7 for more details). We may also carry out an online search for publicly available information to establish whether you have committed a criminal offence that is relevant to the services that we may

provide to you to ensure we are preventing the risk of unlawful acts being carried out. This may affect our decision to provide you with services

We will also obtain personal data about you from publicly available sources such as Companies House and any other check/search providers that we engage, including our anti-money laundering compliance provider.

We sometimes get recommendations for potential customers from professionals (such as solicitors, valuers, monitoring surveyors, contractors etc.) who believe that the potential customer may wish to receive services from us. The information we receive from these professionals will be what we are provided with, but will likely include name, contact details and details of a project (if a Recipient) or that they are looking to invest (if a Funding Investor).

If you are a Recipient, a broker may be applying for funding on your behalf and your broker will provide all of the information that we require to provide services to you for you. We may also receive personal data about you from the legal representative that you choose to engage in relation to any necessary legal documentation that is required to be executed in order to receive funding as they will be required to share certain details in order to complete the matter that you have engaged them for. Further, anyone that visits your site on our behalf, such as a monitoring surveyor or a valuer, may provide us with information about you/the project.

Submitting personal data on behalf of someone else

If you are providing us with personal data about someone else (for example, if you are a Recipient providing us with information about your business partner or if you are a broker providing information about a potential Recipient), you are responsible for ensuring that you notify the individual whose personal data you are providing to us that you are doing so, for bringing this privacy policy to their attention and for directing them to us if they have any queries regarding our processing of their personal data.

4. Why and how do we use your personal data and what is our "lawful basis" for doing so?

Whenever we process your personal data as a data controller, we are required to identify and maintain a valid "lawful basis" (i.e. a legally compliant justification) for the processing.

To help you to understand specifically what we do with your personal data and why we do it, we have described the various relevant lawful bases that we rely on in the table below.

Where we rely on our legitimate interests, we will always make sure that we assess these interests against your right to privacy before carrying out such processing and, if your rights outweigh our legitimate interests, we will not process your personal data for that purpose.

How and why we use your personal data	What is our legal justification for processing your personal data
To carry out our obligations arising from any contractual agreement with you and to provide you with the information and services you request from us. These may include providing you with potential investment opportunities based on your preferences, helping you fund your project and providing you with general support in relation to your project, and the provision of services related to these purposes to us by our agreed third-party	We rely on our contractual arrangements with you as the lawful basis on which we collect and process your personal data in relation to the services that we provide you.

How and why we use your personal data	What is our legal justification for processing your personal data
providers.	
To process payments to and from you and to maintain accounts and records of such payments.	
To measure how satisfied our customers that use our services are.	We will rely on our legitimate interests as a business to process such data (for example, it is in our interests to measure customer satisfaction).
We may use incoming call recording and otherwise record our meetings with you for training and monitoring purposes. If you are a Recipient, we may record an online interview with you in relation to you and your project. If we intend to record you, there will always be a notification in advance to let you know what we're doing. If after we have notified you, you do not wish for us to make a recording, please inform our member of staff immediately and they will either call you back (outgoing calls are not recorded) or turn off the recording.	We have a legitimate interest to record incoming calls for training and monitoring purposes. We also have a legitimate interest in maintaining a record of the information that you provide to us as part of your application.
To prevent or detect crime, fraud or abuses of our services and to enable third parties to carry out related technical, logistical, research or other functions on our behalf related to these purposes. We may share your personal data with FPAs to do so (please see part 7 below)	In some circumstances we will use your personal data because it's necessary for us to comply with a legal obligation (for example, in relation to our obligations under anti-money laundering legislation or if we receive a legitimate request from a law enforcement agency). In other cases (such as the detection of theft, fraud or ensuring security of business we will rely on our legitimate interests in keeping our employees and business secure and to prevent theft and fraud.
To contact you to manage our ongoing relationship with you after the completion of your project and the end of our services.	All of our customers are acting in a professional capacity and we will rely on our legitimate interests to send these types of communication (our legitimate interest in contacting you regarding our services) and conduct such activities. You can opt out from any marketing communications by contacting us at any time at the contact details set out at part 14 below.
To carry out market research or similar surveys.	
To use the reviews, comments and feedback that you provide to us for our own advertising purposes.	We have a legitimate interest to promote our own services and to use the reviews, comments and feedback that you provide to us to do so.

How and why we use your personal data	What is our legal justification for processing your personal data
<p>We may use a review, comment or piece of feedback that you submit in any of our advertising campaigns, such as in press and digital advertising, on our social media pages, in our marketing materials or otherwise.</p>	
<p>To notify you about changes to our services and terms and conditions.</p>	<p>We have to process your personal data in these ways to perform our contractual obligations to you. We might also rely on our legitimate interests as a business to send you these updates.</p>
<p>For administrative or business purposes, where you contact us for a particular reason other than those set out above.</p>	<p>We have a legitimate interest to respond to your contact for the purposes of administering our business and providing you with the services you require.</p>
<p>If you are a job applicant, we will use your personal data to assess your suitability for the role and to make recruitment decisions.</p>	<p>We have a legitimate interest in recruiting talent into our business and assessing candidates to ensure that we are making fair and appropriate recruitment decisions.</p> <p>We may process some of your data on the basis of a legal obligation that applies to us as an employer (e.g. this may require us to process data relating to race, religion, gender or disability/health).</p>
<p>We use CCTV in our premises or there may be CCTV in the spaces we meet you in, for the safety of and prevention of any crimes committed against our staff, our equipment and our properties, not for other monitoring purposes.</p>	<p>We have a legitimate interest to ensure the safety of and prevention of any crimes committed against our staff, our equipment and our properties.</p> <p>In some circumstances we will use your personal data because it's necessary for us to comply with a legal obligation (for example, in the event of any criminal investigations, we may be required by law, to share the data captured with the relevant authorities.).</p>

5. What if you fail to provide personal data?

Please make sure you provide us with information when requested as if you don't we may not be able to perform the contract we have entered into with you (such as, to provide you with the services you have requested). In this case, we may have to suspend or cancel the provision of our services to you, but we will notify you if this is the case at the time.

6. Change of purpose

We will only use your personal data for the purposes for which we collected it. If we need to use your personal data for a purpose other than that for which it was collected, we will prior to that further processing, provide you with information about the new purpose, we will explain our legal justification for doing so and we will provide you with any relevant further information. We may also issue a new privacy policy to you.

7. How we share your personal data

- **Third party suppliers and service providers involved in our contractual relationship with you**

Like most businesses, we work with third party suppliers and service providers as part of the day to day operations of our business. Some of these trusted suppliers will process your personal data on our behalf and provide services to us, such as quantity surveyors to check on build progress (if you are a Recipient), our solicitors to ensure the legal requirements in relation to our services are met (such as preparing and executing relevant legal documents), our anti-money laundering compliance provider that we use to verify your identity, and IT software providers, to enable us to provide our services to you.

We will always make sure that these trusted suppliers meet agreed standards for the protection of your personal data and they will only ever be allowed to use your personal data in order to provide us with services and not for their own commercial purposes. We require all third parties to take appropriate technical and organisational security measures to protect your personal data and to treat it subject to a duty of confidentiality and in accordance with applicable data protection law.

- **If you are a Recipient, sharing your personal data with potential investors (which may include our Funding Investors and/or institutional funders)**

In order to obtain funding for a Recipient's project, certain information about the project (including personal data of the Recipient) will be shared with potential investors to allow them to make a decision on whether or not they want to provide investment and, if investment is provided, to provide them with updates on the project.

- **Sharing your personal data with our investors**

We may share your personal data with any investors in our business (not to be confused with Funding Investors!) as part of the administration of our business. For example, we may share personal data as part of our regular reporting activities on company performance.

- **Fraud prevention agencies ("FPAs")**

We carry out checks using the personal data you have provided, we have collected from you, or we have received from third parties before we provide services to you to prevent fraud and money laundering and to verify your identity. To do this, we may share your personal data with FPAs.

Our lawful basis for doing so is that that we have a legitimate interest in preventing fraud and money laundering in order to protect our business, and to comply with our legal obligations. Such processing is also necessary under our contractual arrangements with you in the provision of services you have requested.

Details of the personal data that we will share with FPAs include: name, address, date of birth, contact details, financial information, employment details, device identifiers including IP address.

We and FPAs agencies may also enable law enforcement agencies to access and use your personal data to detect, investigate and prevent crime.

We may also ask you to provide your personal data to a FPA directly.

FPA's can hold your personal data for different periods of time and your data can be held for up to six years if you are considered to pose a fraud or money laundering risk.

If we, or a FPA determine that you pose a money laundering or fraud risk, we may refuse to provide the services you have requested, or we may stop providing existing services to you.

A record of any money laundering or fraud risk will be retained by the FPA's and as a result, others may refuse to provide services, financing or employment to you.

- **Other scenarios in which we might share your personal data**

We may also share your personal data:

- with government authorities or professional bodies, such as HM Revenue & Customs in the United Kingdom (for tax purposes);
- with our professional advisors including tax, legal or other corporate advisors who provide professional services to us;
- with regulators, law enforcement or fraud prevention agencies, as well as our legal advisers, courts, the police and any other authorised law enforcement bodies, for the purposes of investigating any actual or suspected criminal activity or other regulatory or legal matters etc.;
- in the event that we consider selling or buying any business or assets, to any prospective sellers or buyers of such business or assets;
- in the event of any insolvency situation (e.g. administration or liquidation);
- if we, or substantially all of our assets, are acquired by a third party, in which case your personal data will be one of the transferred assets;
- to protect the rights, property or safety of our employees, workers, contractors, clients, or others. This includes exchanging your personal data with other companies and organisations (including without limitation the local police or other local law enforcement agencies) for the purposes of our employee, worker, contractor and client safety, crime prevention, fraud protection and credit risk reduction; or
- if we are under a duty to disclose or share your personal information in order to comply with any legal obligation or regulatory requirements, or otherwise for the prevention or detection of fraud or crime.

8. How do we protect your personal data?

We take the security of your personal data very seriously and have put in place physical, technical, operational and administrative strategies, controls and measures to help protect your personal data from unauthorised access, use or disclosure as required by law and in accordance with accepted good industry practice. We will always keep these under review to make sure that the measures we have implemented remain appropriate. You can obtain further information about these measures using the contact details set out at part 14 of this privacy policy below.

In addition, we limit access to your personal data to those employees and other third parties who have a business need to know in order to perform their job duties and responsibilities. They will only process your personal data on our instructions and they are subject to a duty of confidentiality.

9. How long do we keep your personal data?

We will retain your personal data for as long as we need it in connection with our relationship with you. This retention period may depend on whether you are a Recipient or a Funding Investor and on whether we need to retain your personal data in order to comply with applicable laws.

Although the funding services that we provide are not regulated by the Financial Conduct Authority ("**FCA**"), we follow the FCA's retention guidelines for keeping customer records in relation to funding that has been provided. This means that information on any funding we have provided may be retained for up to 7 years.

Personal data which is no longer to be retained will be securely and effectively destroyed or permanently erased from our IT systems and we will also require third parties to destroy or erase such personal data where applicable.

In some circumstances we may anonymise your personal data so that it can no longer be associated with you. In this case, we may retain such information for a longer period without further notice to you.

10. Your rights in relation to your personal data

It is important that the personal data we hold about you is accurate and up to date. Please keep us informed if your personal data changes so that our records can be updated. We cannot be held responsible for any errors in your personal data if this is caused by a failure by you to notify us of the relevant change.

Data protection law grants you a number of specific rights in respect of your data in addition to the broad and general right to have your data protected. We have set out some information in respect of each of those specific rights, below:

- **Right to be informed** about how your personal information will be processed. This enables you to receive information about how we use your personal information. We have set this information out in this policy.
- **Request access to your personal information** (commonly known as a "**data subject access request**"). This enables you to receive a copy of the personal information we hold about you and to check that we are lawfully processing it.
- **Request correction** of the personal information that we hold about you. This enables you to have any incomplete or inaccurate information we hold about you corrected.
- **Request erasure** of your personal information (commonly known as the "**right to be forgotten**"). This enables you to ask us to delete or remove personal information where there is no good reason for us continuing to process it. You also have the right to ask us to delete or remove your personal information where you have exercised your right to object to processing (see below).
- **Object to processing** of your personal information where we are relying on a legitimate interest (or those of a third party) and there is something about your particular situation which makes you want to object to processing on this ground. You also have the right to object where we are processing your personal information for direct marketing purposes.
- **Request the restriction of processing** of your personal information. This enables you to ask us to suspend the processing of personal information about you, for example if you want us to establish its accuracy or the reason for processing it.
- **Request the transfer** of your personal information to another party.

- **Not to be subject to a decision solely based on automated processing.** We do not anticipate making decisions about you based solely on automated decision making where that decision would have a significant impact on you. If we ever make a decision about you automatically by a computer or an algorithm without human intervention you can ask us to have that decision reviewed by a human.

If you want to exercise any of the rights set out above, please contact us (using the contact details set out at part 14 of this privacy policy below).

11. Where your personal data may be processed

Given the international location of some of our suppliers and/or potential investors, your personal information may be transferred in and out of the UK and the European Economic Area ("EEA") where local laws may not provide legal protection for personal data in the same way as is applicable in the UK or the EEA. Where your personal information is processed outside of the UK and EEA, we will ensure that we take the necessary steps to protect your personal information as required by data protection laws.

12. Changes to this privacy policy

We reserve the right to update or amend this privacy policy at any time, including where we intend to further process your personal data for a purpose other than that for which the personal data was collected or where we intend to process new types of personal data. We will place any updates here on this page. This privacy policy was last updated on 18/07/2023.

13. Complaints

We encourage you to contact us first if you have any queries, comments or concerns about the way we handle your personal data (our details are in the section immediately below). We will try to put things right.

However, if you are not satisfied with our handling of any request by you in relation to your rights or concerns, you also have the right to make a complaint to the Information Commissioner's Office ("ICO"). You can contact the ICO at: Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, SK9 5AF; 0303 123 1113; or <https://ico.org.uk/>.

14. Contact

If you have any questions about this privacy policy or how we handle your personal data, please contact us by sending us an email to info@9ycap.co.uk