



WORRAPPS

Privacy Policy

Branded reference edition for download from worraps.uk

Worraps

Prepared from the current policy draft

This PDF is a formatted version of the current privacy policy draft. Some company and contact details in the source text are marked as future updates and should be completed before public launch.

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The sections below contain the full policy text, styled for readability and download.

1. Introduction

Worraps (“we”, “us”, “our”) is a cloud-based software platform designed specifically for self-employed individuals in the United Kingdom. The platform helps users organise income, expenses, receipts, and financial records in one place and supports workflows related to Making Tax Digital (MTD) compliance.

Worraps is designed to simplify bookkeeping for self-employed workers such as contractors, tradespeople, couriers, freelancers, and other independent professionals who need a simple way to keep financial records organised and prepare information required for tax reporting.

This Privacy Policy explains how we collect, use, store, and protect personal data when you:

- create and use a Worraps account
- upload receipts, invoices, or financial information
- organise financial records within the platform
- visit our website or interact with our services

We are committed to processing personal data responsibly and transparently. Personal data is handled in accordance with the UK General Data Protection Regulation (UK GDPR) and the Data Protection Act 2018. Worraps acts as a Data Controller in relation to personal data collected for account management, website usage, and service administration.

Where users upload or process personal data within the platform (for example, financial records relating to clients or suppliers), Worraps acts as a Data Processor on behalf of the user.

2. Data Controller

The entity operating the Worraps platform acts as the data controller for personal data processed in connection with the platform and related services. This means we determine the purposes and methods of processing personal data.

The legal entity responsible for operating Worraps will be formally registered in the United Kingdom.

Legal entity name, company number, and registered address:

Will be added in a future update once the company is formally registered.

Data Protection Contact

Worraps will appoint a Data Protection contact or Data Protection Officer (DPO) responsible for overseeing data protection matters and ensuring compliance with applicable data protection laws.

DPO contact details:

Will be added in a future update.

Until a formal Data Protection Officer is appointed, users may contact Worraps regarding privacy or data protection matters using the contact information that will be provided on the platform.

Regulatory Authority

Worraps will register with the Information Commissioner's Office (ICO) where required under applicable data protection law. Registration details and reference number will be published in this Privacy Policy once available.

Who This Privacy Policy Applies To

This Privacy Policy applies to:

Self-employed users who create an account and use the Worraps platform

Prospective users who sign up for early access, trials, or request information about the service

Website visitors who browse the Worraps website or interact with contact forms or other online features

Worraps services are designed primarily for individual self-employed users who need a simple system to organise financial records and prepare information for tax reporting.

3. Data We Collect

When you use the Worraps platform, we may collect different types of information depending on how you interact with the service. This includes information you provide directly, financial records you upload or create within the platform, and technical information generated when using the system.

We collect the following categories of data.

3.1 Account Information

When you create and manage a Worraps account, we may collect personal information required to set up and maintain your account.

This may include:

- full name
- email address
- phone number (if provided)
- login credentials (passwords are stored in encrypted form)
- account preferences and settings

This information allows us to create your account, authenticate access, and provide the core functionality of the platform.

3.2 Financial and Business Data

Worraps allows self-employed users to organise financial records related to their work activities. As a result, the platform may store financial information entered or uploaded by the user.

This may include:

- income records
- expense records
- invoices
- receipts
- transaction descriptions
- tax-related financial information

VAT-related information (if applicable)

This information is used to help users organise their financial records and prepare information required for tax reporting.

3.3 Receipt and Document Data

Users may upload receipts, invoices, or other financial documents to the platform.

These documents may contain:

- merchant or supplier names
- transaction dates
- transaction amounts
- purchase descriptions
- supplier details

Worraps may process these documents in order to extract relevant financial information and organise it within the platform.

3.4 Technical and Usage Data

When you access the Worraps platform or visit our website, certain technical information may be automatically collected.

This may include:

IP address

- browser type and version
- device type
- operating system
- login timestamps
- system activity logs
- error reports and diagnostic data

This information helps us maintain system security, detect potential misuse, monitor system performance, and improve the platform.

3.5 Communication Data

If you contact Worraps for support or communicate with us through email, contact forms, or other communication channels, we may collect and store information related to those communications.

This may include:

- support requests
- messages sent to our support team
- feedback about the platform

This information helps us provide support and improve the service.

3.6 Website Usage Data

When you visit the Worraps website, certain information about your interaction with the site may be collected.

This may include:

- pages visited
- time spent on pages
- referral sources (such as search engines)
- interactions with forms or website features

This information helps us analyse website traffic and improve the user experience.

3.7 Automated Document Processing

Worraps may use automated systems to process certain information uploaded by users, such as receipts, invoices, or other financial documents.

These automated processes may analyse documents in order to extract relevant financial details, such as:

- transaction dates
- transaction amounts
- merchant or supplier names
- purchase descriptions
- expense categories

This processing helps organise financial records and reduce the amount of manual data entry required from users.

Automated processing within Worraps is used to assist users in organising financial information. Users remain responsible for reviewing and confirming financial records and any tax-related information before it is used for reporting or submission purposes.

Worraps does not make legally binding tax decisions on behalf of users.

4. How We Collect Your Data

Worraps collects personal and financial information in several ways depending on how you interact with the platform. In most cases, information is provided directly by users when creating an account or using the services. Some information may also be collected automatically when using the platform or visiting our website.

We collect data through the following methods.

4.1 Account Registration

When you create a Worraps account, you provide personal information required to register and manage your account.

This may include:

- your name
- email address

- login credentials
- contact details

This information allows us to create your account and provide access to the Worraps platform.

4.2 Manual Data Entry

Users may manually enter financial information into the platform as part of organising their bookkeeping records.

This may include:

- income records
- expenses
- transaction notes
- tax-related information

All such data is entered directly by the user.

4.3 Receipt and Document Uploads

Users may upload receipts, invoices, or other financial documents to the platform.

These documents are provided voluntarily by users and may be processed by the system to extract relevant financial details and organise them within the platform.

4.4 Bank Data Imports

Where supported, users may choose to import transaction data from their bank accounts or financial institutions.

This may occur through secure third-party financial data providers or through file uploads such as bank statements or transaction exports.

Bank data imports are performed only when initiated by the user.

4.5 HMRC Integrations

Where applicable, Worraps may allow users to prepare or transmit tax-related information to HM Revenue & Customs through approved integrations related to Making Tax Digital.

Any such submissions are initiated by the user and may require the user to authorise the connection between Worraps and their HMRC account.

4.6 Cookies and Website Technologies

When you visit the Worraps website or use certain features of the platform, cookies or similar technologies may be used to collect technical and usage information.

These technologies may help us:

- maintain website functionality
- improve user experience
- analyse website traffic and usage patterns

For detailed information about the cookies we use, including their purpose and duration, please refer to our Cookie Policy.

4.7 Legal Record Requirements

Financial records stored within the Worraps platform may be subject to legal record-keeping requirements under United Kingdom tax law.

Users should be aware that certain financial and tax-related records may need to be retained for a minimum period in order to comply with applicable regulations administered by HM Revenue & Customs.

As a result, some financial records stored within the platform may not be immediately deleted upon user request where retention is required by law.

5. Legal Basis for Processing

Under the UK General Data Protection Regulation and the Data Protection Act 2018, Worraps must have a valid legal basis for processing personal data.

Depending on how the Worraps platform is used, personal data may be processed on the following legal bases.

5.1 Performance of a Contract

Most personal data processed by Worraps is necessary for the performance of a contract between the user and the platform.

This includes processing required to:

- create and maintain user accounts
- provide access to the Worraps platform
- store and organise financial records
- process uploaded receipts and financial documents
- generate financial summaries or reports

Without processing this data, Worraps would not be able to provide its core services.

5.2 Legal Obligation

In certain cases, Worraps may process personal or financial data in order to comply with legal obligations under United Kingdom law.

This may include obligations related to tax reporting or regulatory compliance, including processes associated with Making Tax Digital (MTD) requirements administered by HM Revenue & Customs.

5.3 Legitimate Interests

Worraps may process certain data where it is necessary for legitimate business interests, provided that these interests do not override the rights and freedoms of users.

These legitimate interests may include:

- maintaining platform security

- preventing fraud or misuse of the service
- monitoring system performance and reliability
- improving platform functionality and user experience

When relying on legitimate interests, Worraps seeks to ensure that user privacy rights are properly considered and protected.

5.4 User Consent

In some circumstances, Worraps may rely on user consent to process personal data.

This may include:

- sending marketing communications
- using certain optional website cookies or analytics tools

Where consent is required, users will be asked to provide it clearly and may withdraw consent at any time.

Summary

Worraps processes personal data only where there is a lawful basis for doing so under applicable data protection law. The specific legal basis may vary depending on how a user interacts with the platform and the type of data being processed.

6. How We Use Your Data

Worraps processes personal and financial data in order to operate the platform, provide its services, and comply with applicable legal obligations. Worraps does not sell, rent, or trade personal or financial data to third parties for marketing or commercial purposes.

Personal data collected through the platform may be used for the following purposes.

6.1 Providing the Worraps Services

Personal and financial data is processed in order to operate the core functionality of the Worraps platform.

This may include:

- creating and managing user accounts
- allowing users to record and organise financial information
- storing income, expense, and transaction records
- organising receipts and financial documents within the platform

This processing is necessary to provide the services requested by users.

6.2 Processing Financial Records

Financial information entered or uploaded by users may be processed to help organise bookkeeping records.

This may include:

- structuring financial records
- identifying transaction details within uploaded documents
- assisting users in reviewing financial information
- generating summaries of financial activity

Worraps does not independently determine tax liabilities and does not make legally binding tax decisions on behalf of users.

Users remain responsible for reviewing and confirming their financial records.

6.3 Platform Operation and Maintenance

Certain technical data may be used to ensure the platform functions correctly and securely.

This may include processing data for:

- system administration
- performance monitoring
- troubleshooting technical issues
- maintaining service reliability

6.4 Security and Fraud Prevention

Data may be processed to protect the security of the platform and its users.

This may include:

- detecting unauthorised access attempts
- monitoring suspicious activity
- preventing fraud or misuse of the platform

These measures help ensure the safety and integrity of the Worraps system.

6.5 Customer Support

Information may be used to respond to user enquiries and provide assistance when users contact support.

This may include reviewing account information or platform activity in order to resolve technical or service-related issues.

6.6 Service Improvement

Worraps may analyse technical and usage data in order to improve the functionality and usability of the platform.

This may include:

- understanding how users interact with the platform
- identifying areas where the system can be improved
- improving system performance and reliability

6.7 Compliance with Legal Obligations

In certain situations, Worraps may process or retain personal and financial data in order to comply with legal or regulatory obligations under United Kingdom law.

This may include obligations related to tax record retention or regulatory compliance associated with requirements administered by HM Revenue & Customs.

Important Note

Worraps processes data only to the extent necessary to provide its services, maintain system security, and comply with applicable legal requirements.

7. Data Sharing and Third Parties

Worraps does not sell personal or financial data to third parties. However, in order to operate the platform and provide its services, certain information may be shared with carefully selected third-party service providers or public authorities where necessary.

Data sharing occurs only where required for the operation of the platform, legal compliance, or service functionality.

7.1 Hosting and Infrastructure Providers

Worraps stores and processes platform data using secure hosting infrastructure provided by IONOS.

The Worraps platform servers are located in the United Kingdom, and data is processed within secure hosting environments managed by the infrastructure provider.

IONOS acts as a data processor and processes data only according to Worraps instructions.

7.2 Payment Service Providers

Where users purchase subscriptions or services, payment processing may be handled by external payment providers.

These providers may include:

Stripe

PayPal

- other authorised payment providers where necessary

Payment providers process payment information according to their own privacy policies and security standards. Worraps does not store full payment card details on its own systems.

7.3 Government Authorities and Regulatory Bodies

Where required by law or when authorised by the user, Worraps may transmit relevant tax-related information to HM Revenue & Customs in connection with processes related to Making Tax Digital (MTD).

Such transmissions occur only when initiated or authorised by the user through the platform.

7.4 AI Processing Providers

Worraps may use external AI service providers to assist with the automated processing of financial documents such as receipts or invoices.

These systems may analyse uploaded documents in order to extract relevant information such as transaction details or purchase descriptions.

AI processing providers act as data processors and process data only for the purpose of providing automated document analysis services.

Worraps may transition certain automated processing systems to internally operated infrastructure in the future. AI processing systems are used solely to assist with document analysis and do not make automated legal or financial decisions.

7.5 Analytics and Website Tools

Where analytics tools such as Google Analytics are used, such technologies are only activated with the user's consent where required by law.

These tools may collect anonymised usage data such as:

- pages visited
- time spent on pages
- website traffic sources

This information helps improve website functionality and user experience.

7.6 Email Communication Services

Worraps may use email services provided by IONOS to send essential platform communications.

These emails may include:

- account notifications
- password reset emails
- service updates
- security alerts

Email providers process communication data only for the purpose of delivering these messages.

7.7 Legal Requirements

Worraps may disclose personal data where required to do so by law, regulation, legal process, or regulatory authority.

This may include situations where disclosure is necessary to comply with legal obligations, protect the rights of Worraps, or prevent fraud or unlawful activity.

8. International Data Transfers

Some of the third-party service providers used by Worraps may operate outside the United Kingdom or may transfer data internationally as part of their services.

Where such transfers occur, Worraps takes reasonable steps to ensure that appropriate safeguards are in place to protect personal data transferred internationally in accordance with the UK General Data

Protection Regulation and the Data Protection Act 2018.

These safeguards may include recognised legal mechanisms such as Standard Contractual Clauses or other lawful transfer mechanisms required under applicable data protection law.

8.1 Payment Providers

Payment transactions processed through the Worraps platform may be handled by external payment providers such as Stripe and PayPal.

In order to process subscription payments, the following information may be shared with the payment provider:

- customer name
- billing email address
- payment details required for processing the transaction
- transaction amount
- billing country

Payment providers process this information according to their own privacy policies and security standards.

Worraps does not store full payment card details on its servers.

8.2 Website Analytics Providers

The Worraps website may use analytics tools such as Google Analytics to understand how visitors interact with the website.

Analytics providers may receive certain technical information including:

- anonymised IP address
- device and browser information
- pages visited
- session duration
- referral source

This information is used only to analyse website usage and improve the performance and usability of the website.

8.3 Safeguards for International Transfers

Where personal data is transferred internationally through third-party service providers, Worraps takes reasonable steps to ensure that appropriate safeguards are in place.

These safeguards may include contractual protections, recognised transfer mechanisms under UK data protection law, and service providers that maintain recognised security and compliance standards.

9. Data Retention

Worraps retains personal and financial data only for as long as necessary to provide its services, comply with legal obligations, resolve disputes, and enforce agreements.

Retention periods may vary depending on the type of data and the legal requirements applicable to that data.

9.1 Financial and Tax Records

Financial records stored within the Worraps platform may be subject to statutory record-keeping requirements under United Kingdom tax law.

Self-employed individuals are generally required to retain business and tax records for a minimum period specified by regulations administered by HM Revenue & Customs.

As a result, financial data stored within the Worraps platform may be retained for a minimum period of up to six (6) years, or longer where required by applicable law or regulatory obligations.

During this period, certain financial records may not be immediately deleted upon user request where retention is necessary to comply with legal requirements.

9.2 Account Information

Personal information associated with a Worraps account may be retained for as long as the user maintains an active account.

If an account is closed, Worraps may retain certain account information for a limited period where necessary to:

- comply with legal obligations
- maintain financial records required by law
- resolve disputes or enforce agreements
- ensure system security and fraud prevention

9.3 Support and Communication Records

Records of communications between users and Worraps, including support requests or service enquiries, may be retained for a reasonable period in order to maintain service quality and resolve potential disputes.

9.4 Data Deletion

Where personal data is no longer required for legal, operational, or regulatory purposes, Worraps will take reasonable steps to securely delete or anonymise such data.

However, where data must be retained to comply with legal obligations, including tax record-keeping requirements, deletion may not occur until the applicable retention period has expired.

9.5 Security of Retained Data

Data retained within the Worraps platform is protected through appropriate technical and organisational measures designed to safeguard personal and financial information against unauthorised access, alteration, disclosure, or loss.

10. Data Security

Worraps takes the protection of personal and financial data seriously and implements appropriate technical and organisational measures designed to safeguard information processed through the platform.

These measures are intended to protect personal data against unauthorised access, disclosure, alteration, or destruction.

10.1 Technical Security Measures

Worraps uses a range of technical safeguards designed to protect data stored and processed within the platform.

These measures may include:

- secure server infrastructure
- encrypted data transmission using secure protocols (such as HTTPS)
- access controls and authentication mechanisms
- system monitoring and logging
- regular system updates and security maintenance

These safeguards help reduce the risk of unauthorised access or misuse of personal and financial information.

10.2 Organisational Security Measures

In addition to technical safeguards, Worraps applies organisational measures designed to limit access to personal data.

Access to user data is restricted to authorised personnel only where necessary for system administration, maintenance, or customer support purposes.

Personnel with access to such data are expected to maintain appropriate confidentiality standards.

10.3 Third-Party Security

Where Worraps relies on third-party service providers, such as infrastructure providers, payment processors, or analytics services, reasonable steps are taken to ensure that those providers maintain appropriate security standards.

These providers process personal data only as required to deliver their services and in accordance with applicable data protection laws.

10.4 Security Limitations

While Worraps takes reasonable steps to protect personal data, no system can guarantee absolute security.

Users should also take appropriate steps to protect their account credentials and ensure that login details are kept confidential.

10.5 Incident Response

In the event of a security incident involving personal data, Worraps will take appropriate steps to investigate the issue and respond in accordance with applicable legal obligations. Where required by

applicable law, Worraps will notify the relevant supervisory authority and affected users within the timeframes required by law.

11. Your Rights Under Data Protection Law

Under the UK General Data Protection Regulation and the Data Protection Act 2018, individuals have certain rights regarding their personal data.

Users of the Worraps platform may exercise the following rights, subject to applicable legal limitations.

11.1 Right of Access

Users have the right to request access to personal data held about them.

This allows users to receive confirmation of whether their personal data is being processed and to obtain a copy of the personal data held by Worraps.

11.2 Right to Rectification

Users have the right to request correction of inaccurate or incomplete personal data.

Where appropriate, Worraps will take reasonable steps to correct or update the relevant information.

11.3 Right to Erasure

In certain circumstances, users may request the deletion of their personal data.

However, this right does not apply where Worraps is required to retain data in order to comply with legal obligations, including financial record-keeping requirements under United Kingdom tax law administered by HM Revenue & Customs.

As a result, certain financial and tax-related records may not be immediately deleted where retention is required by law.

11.4 Right to Restrict Processing

Users may request that the processing of their personal data be restricted in certain circumstances, for example where the accuracy of the data is contested or where processing is believed to be unlawful.

11.5 Right to Data Portability

Where applicable, users may request to receive certain personal data in a structured, commonly used, and machine-readable format.

This may allow users to transfer their data to another service provider where technically feasible.

11.6 Right to Object

Users may object to certain types of data processing where Worraps relies on legitimate interests as the legal basis for processing.

Where such an objection is made, Worraps will assess whether there are compelling legitimate grounds to continue processing the data.

11.7 Exercising Your Rights

Users who wish to exercise any of the rights described in this section may contact Worraps using the contact information provided in this Privacy Policy.

Requests will be reviewed and responded to in accordance with applicable data protection laws.

12. Complaints

Worraps is committed to addressing any concerns relating to the processing of personal data in a fair and transparent manner.

If a user has concerns about how their personal data is handled, they are encouraged to contact Worraps first so that the issue can be reviewed and, where possible, resolved.

12.1 Contacting Worraps

Users may contact Worraps regarding any privacy or data protection concerns using the contact information provided in this Privacy Policy.

Worraps will review such enquiries and respond within a reasonable timeframe in accordance with applicable data protection laws.

12.2 Right to Lodge a Complaint with a Supervisory Authority

If a user believes that their personal data has been processed in a way that does not comply with applicable data protection law, they have the right to lodge a complaint with the relevant supervisory authority.

In the United Kingdom, the supervisory authority responsible for data protection matters is the Information Commissioner's Office (ICO).

Users can find more information about submitting a complaint on the ICO website.

12.3 Seeking Resolution

Worraps encourages users to contact the platform first regarding any concerns so that the matter can be reviewed and addressed promptly.

However, this does not affect a user's right to contact the supervisory authority at any time.

13. Changes to This Privacy Policy

Worraps may update this Privacy Policy from time to time in order to reflect changes in the platform, legal requirements, or data processing practices.

Where updates are made, the revised version of this Privacy Policy will be published on the Worraps website or platform.

Where appropriate, users may be notified of significant changes through platform notifications or email communication.

Users are encouraged to review this Privacy Policy periodically to remain informed about how their personal data is processed and protected.

The date of the most recent update will be indicated at the beginning or end of this Privacy Policy.

14. Contact Information

If you have any questions about this Privacy Policy or about how personal data is processed within the Worraps platform, you may contact us using the details below.

Worraps – Data Protection Contact

Email:

Will be added in a future update.

Registered company name:

Will be added in a future update once the company is formally registered.

Registered address:

Will be added in a future update once the company is formally registered.

If a Data Protection Officer (DPO) is appointed in the future, their contact details will be published in this section.