This privacy policy ("Privacy Policy") was last updated as noted above. We reserve the right to change, modify, or adapt this policy from time to time, and you are advised to review this policy occasionally to see if any amendments have been made.

About Us

Prospera Funding Limited (Trading as PROSPERA FINANCE), a company incorporated and registered in England & Wales, with company number 15698622 and registered office address at 15 Hadley Ridge, Barnet, United Kingdom, EN5 5TE. For any privacy-related queries, we can be contacted at support@prosperafinance.co.uk. Prospera Funding Limited is the legal entity that acts as the data controller for your personal data. Prospera Funding is registered with the UK Information Commissioner's Office, and our ICO number is ZB687927.

Information We Collect

As an online business, we are required to collect certain details about our customers to provide our services. Additionally, we collect some traffic data regarding our website to optimise user experience and gather analytics.

Through these activities, we may collect "personal data" about you. "Personal data" refers to information that could be used to identify an individual (you). This includes information such as name, date of birth, contact information, financial information, and technical information such as your IP (internet protocol) address.

We may collect personal data from you when you correspond with us regarding the purchase of any of our products or services, or with any queries about our products or services. This will most likely be via email communication but may also be by telephone or online via our website should you submit an inquiry to us. Our website also uses certain cookies that collect personal data when you visit our website – see our section below on cookies for further information.

How We Use Your Personal Data

We use your personal data to provide our services and products to you and to collect analytics regarding our website traffic. If we send you promotional or marketing information, we rely on your consent as a soft opt- in based on your previous correspondence with us and potential use of our products or services. Should you wish to stop receiving such communications, you may contact us at support@prosperafinance.co.uk.

Our Basis for Processing Personal Data

Regarding any personal data we process, while providing our products or services to you (such as correspondence regarding the delivery of a policy or otherwise), we process that data based on the fulfilment of a contract between us and you.

For any personal data we process following the fulfilment of any applicable contract between us and you, we also hold a legitimate interest in processing such data to improve our products and services and where you have indicated that you may wish to obtain further products and services from us in the future.

For any personal data we process via our website through cookies or similar, we do this under a legitimate interest basis as we have a legitimate interest in running our online business, which includes monitoring online traffic to our website and overall user experience.

For any personal data we process to maintain the required legal or financial transaction records or for any other legal or regulatory obligation that may arise, we do this to comply with a legal obligation and to protect our legitimate business interests from any claims.

Sharing of Personal Data

We may share your personal data with our directors, officers, employees, and agents from time to time to conduct our business. Additionally, as Prospera Funding is an intermediary and consultancy, we may share your personal data with both lender and non-lender partners ("Partners") as detailed in our Terms & Conditions. We may also share personal data with service providers via Google Analytics (see our cookies section for further information) as well as with other system providers, and third parties if reasonably required during a business sale, or for legal or regulatory reasons or to comply with a government authority or police order.

Third-Party Links

Our website may occasionally host third-party links. You are encouraged to review the privacy policies of any third parties linked to our website, and we take no responsibility for any such third-party links.

Data Storage, Retention, & Security

We store all your personal data within the UK securely and proportionately relative to our business activities. We do not share information outside of the European Economic Area ("EEA").

We retain your personal data for as long as is reasonably required to fulfil the purpose for which the data was collected (as noted within this policy). In some cases, we are required to keep certain information for legal, financial, or accounting purposes, and this may be for a minimum of six years.

We limit access to the personal data of our data subjects on a 'need-to-know' basis and only disseminate the information to our directors, officers, employees, agents, advisors, or service providers as required to carry on our business.

Rights

You, as a data subject, have certain rights under applicable data laws, including The General Data Protection Regulation (EU) 2016/679. Your rights include:

- The right of access to your personal data
- The right to be informed about our collection and use of your personal data
- The right to rectify any inaccurate or incomplete personal data
- The right for your personal data to be deleted
- The right to obtain a copy of your personal data (portability)
- The right to object to us using your personal data for certain purposes (such as direct marketing)
- The right to withdraw your consent as a processing basis for your personal data.

If you wish to exercise your rights concerning your personal data, please contact us at

support@prosperafinance.co.uk. You are entitled to contact the Information Commissioner’s Office if you feel that we may have mishandled your data. Further information about the ICO can be found at https://ico.org.uk.

Governing Law

This Privacy Policy shall be governed by and in accordance with the laws of England & Wales, and the courts of England & Wales shall have exclusive jurisdiction concerning any claims, issues, or matters associated with this Policy.

Contact Us

We'd be happy to answer any questions you have about this privacy policy. Please contact us at support@prosperafinance.co.uk.

Last updated on 17 July 2026.