PRIVACY POLICY

Last Updated: 29/04/2026

1. Who We Are

This website, “Stuart Porter Financial Planning”, is operated by **Stuart Porter**, based in the United Arab Emirates.

For the purposes of applicable data protection laws, including:

- UAE Federal Decree Law No. 45 of 2021 on the Protection of Personal Data (PDPL); and
- The United Kingdom General Data Protection Regulation (UK GDPR) and Data Protection Act 2018,

Stuart Porter acts as the Data Controller in relation to personal data collected through this website and during initial enquiries.

Contact details:

Email: stuart.porter@stuartporterfinancialplanning.com
Location: United Arab Emirates

This website provides financial planning information and facilitates initial discussions.
It does **not provide regulated financial advice directly**, and any discussions are exploratory in nature and do not constitute advice or recommendations.

Stuart Porter is an employee of Skybound Wealth Management.

Where you proceed to engage in regulated financial advice, this will be provided through that firm.
Stuart Porter may remain your primary point of contact throughout that process.

Where an introduction is made, **both parties may act as independent data controllers** in relation to their respective activities.

In such cases, your personal data will also be processed in accordance with Skybound Wealth Management’s privacy policy.

The handling of personal data forms part of a broader approach to maintaining clarity, control and continuity in your financial affairs.

2. The Personal Data We Collect

We may collect and process the following categories of personal data:

Identity Information
Full name, date of birth, nationality, marital status.

Contact Information
Email address, telephone number, and general location.

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Financial and Planning Information
High-level information relating to income, assets, liabilities, pensions, investments, and financial objectives.

Communication Data
Records of correspondence via email, telephone, video meetings or messaging platforms.

Technical Data
IP address, browser type, and website usage data.

We collect information progressively and only to the extent necessary at each stage of the relationship.
Information requested at the enquiry stage is limited to what is necessary to determine whether further discussion is appropriate.

3. How and Why We Use Your Personal Data

We process personal data for the following purposes:

A. Initial Enquiries and Discussions

Lawful Basis: Legitimate Interests
To understand your circumstances and determine whether we can assist.

B. Preparation for Potential Advice Engagement

Lawful Basis: Steps Prior to Entering a Contract
To gather sufficient information where an introduction to regulated financial advice may be appropriate.

C. Relationship Management

Lawful Basis: Legitimate Interests
To maintain records of discussions and ensure continuity.

D. Legal and Regulatory Considerations

Lawful Basis: Legal Obligation
To meet applicable legal and professional requirements where relevant.

E. Marketing Communications

Lawful Basis: Consent
Where you opt in to receive updates, insights or educational material. You may withdraw consent at any time.

Personal data may be organised within CRM systems to support communication, follow-up and, where consent is provided, the delivery of relevant insights.

We do not sell personal data.

4. Nature of Information Requested

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Financial planning discussions often require a broad understanding of your financial position and objectives.

This may include sensitive financial information.
Such information is requested only where necessary to understand your circumstances at a high level and determine appropriate next steps.

Detailed financial information is typically requested only where there is a clear intention to proceed beyond an initial discussion.

We do not routinely process special category data at the initial enquiry stage. Where such data becomes relevant, it will only be processed where necessary and on an appropriate legal basis.

5. Requirement to Provide Data

Providing certain information is necessary for us to assess your situation.

If sufficient information is not provided, we may be unable to determine whether we can assist or progress discussions.

6. Sharing of Personal Data

We may share personal data with carefully selected service providers where necessary to operate this website and manage communications, including:

- Zoho Corporation – client relationship management and communication tracking
- Google – email and document storage
- Microsoft – document preparation, spreadsheets and internal records
- Adobe – document preparation and secure document handling
- Dropbox – document storage and file sharing
- Calendly – meeting scheduling
- Zoom – virtual meetings
- CashCalc – financial modelling and analysis (where used during discussions)

Where appropriate, individuals may be introduced to Skybound Wealth Management. Any regulated financial advice is provided solely by that firm.

Personal data will only be shared in this context with your knowledge and, where appropriate, your agreement.

Where relevant, and with your knowledge, information may also be shared with other professional advisers involved in your planning.

We communicate via:

- Email

- Telephone
- WhatsApp
- LinkedIn messaging

These channels are used for coordination and communication purposes.
Sensitive information is handled through more secure channels where appropriate.
Meetings are not routinely recorded.

Systems are used in a controlled manner with appropriate access and version controls.

7. International Data Transfers

Many of the service providers used operate global infrastructure. As a result, personal data may be processed in multiple jurisdictions, including outside the UAE and the UK.

Safeguards are implemented in line with applicable data protection laws and may include contractual protections such as standard contractual clauses or reliance on providers operating recognised compliance frameworks.

8. Data Retention

Personal data is retained only as long as necessary for:

- Assessing and progressing enquiries
- Maintaining records of discussions
- Compliance with legal and professional obligations
- Defence of potential claims

Where no ongoing relationship is established, enquiry data is retained for a reasonable period, typically not exceeding 24 months, unless further contact occurs.

Where a client relationship is subsequently established through a regulated firm, data retention will also be subject to that firm’s policies.

Marketing data is retained until consent is withdrawn.

9. Data Security

Appropriate technical and organisational measures are in place to protect personal data, including:

- Secure cloud-based systems
- Access controls and authentication measures
- Restricted access to personal data
- Use of established, business-grade providers

Systems and providers are selected with a focus on reliability, continuity and appropriate access to information over time.

No system can guarantee absolute security.

10. Your Rights

Under applicable data protection laws, you may have the right to:

- Access your personal data
- Correct inaccurate information
- Request deletion where appropriate
- Restrict or object to processing, including processing based on legitimate interests
- Request data portability
- Withdraw consent for marketing

Requests can be made using the contact details above.

If you are dissatisfied with how your data is handled, you may raise this directly in the first instance.

You may also lodge a complaint with:

- The UK Information Commissioner’s Office; or
- The UAE Data Office

11. Automated Decision-Making

We do not use automated decision-making or profiling that produces legal or similarly significant effects.

12. Cookies

This website may use cookies to improve functionality and understand how it is used.

Further details are available in a separate Cookie Notice.

13. Updates

This policy may be updated periodically. The latest version will always be available on this website.