



# MY FINANCE FOUNDATION

*Where Funding Meets Future*

# PRIVACY POLICIES

Comprehensive Policy Documentation

## Effective Date

15-Sep-2021

## Document Version 2.0

UK Registered Foundation · Companies House Certified

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**About This Document:** This document outlines the complete privacy policies, data handling practices, refund procedures, and operational guidelines of My Finance Foundation. All users engaging with our services through myfinancefoundation.com or our application portal are bound by these policies.

**Governing Jurisdiction:** My Finance Foundation operates as a UK-registered private foundation. These policies are governed by United Kingdom law and align with UK GDPR, Fundraising Regulator standards, and applicable consumer protection regulations.



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# Account Creation & Package Selection

Section AP — Information collection, plans, payments, and account management

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## AP#001 — Information We Collect

When users create an account and select a plan on our website, we collect specific information to facilitate the registration and plan selection process. The information includes:

- **AP#001/1 — Name:** Your full name is required for account identification and personalisation.
- **AP#001/2 — Phone Number:** We collect your phone number for communication purposes and account security.
- **AP#001/3 — Email Address:** An email address is necessary for account verification, communication, and updates.
- **AP#001/4 — Billing Information:** For users opting for the Basic or Premium plans, we collect billing information to process payments securely.

## AP#002 — Plan Selection

During the account creation process, users will be presented with three plan options:

- **AP#002/1 — Free Assessment (£0):** This is our basic, free plan offering essential services including eligibility assessment and brief counselling.
- **AP#002/2 — Basic Plan (£75):** The Basic Plan provides additional features and services at a one-time cost of £75, including 2-4 university applications.
- **AP#002/3 — Premium Plan (£195):** The Premium Plan is our top-tier option, offering comprehensive services at a one-time cost of £195, including 5-7 applications and Double Scholarship access.

## AP#003 — Payment Information

For users opting for the Basic or Premium plans, we collect billing information, such as credit/debit card details, to process payments securely via Stripe. It is important to note that the plan amount is non-refundable until the application process begins. Once the application process starts, no refunds will be provided for the selected plan amount.

We operate a non-refundable policy on plan selection. Once you have selected a plan, we cannot offer a refund unless we are unable to provide the services promised within that plan. Refunds are not provided based on user requests alone.

**Please note the following details regarding refunds:**

- **AP#003/1 — Refund Eligibility:** Refunds will only be considered where we are unable to deliver the services included in your chosen plan. The plan amount is non-refundable until the application process begins. However, if the application does not proceed, users are eligible for a refund.
- **AP#003/2 — Refund Duration:** If services cannot be delivered, you have 3-5 days from the date of initiating the application process to request a refund. Requests outside this period will not be processed.

- **AP#003/3 — Refund Request Process:** To request a refund, contact our customer support team at support@myfinancefoundation.com within the specified duration, providing relevant details for verification. Refund requests received after the specified duration will not be entertained.

## AP#004 — Reopening Dismissed Applications

- **AP#004/1 — Inactivity & Plan Upgrade:** If a student's application is dismissed due to inactivity, the student should upgrade their account as a penalty to the Premium plan and pay the upfront amount of £195 (Premium plan fee) to MFF for reopening their case application.
- **AP#004/2 — Refund Eligibility:** After the case is reopened, if the student is unable to secure a scholarship or foundation support, they are eligible to request a refund for the £195 Premium plan fee. This refund is applicable if the student does not receive the scholarship or foundation support for which they applied.
- **AP#004/3 — Process for Refund:** To request a refund, the student must contact our customer support team at support@myfinancefoundation.com if a student is unable to secure a scholarship or foundation support. Provide relevant details for verification.

## AP#005 — Account Access

Upon successfully selecting a plan, users will gain access to our portal. This access allows them to utilise the services and features associated with their chosen plan.

## AP#006 — Account Upgrade and Removal

- **AP#006/1 — Upgrade Deadline:** Users with a free account are encouraged to upgrade to a paid plan within 15 days from the date of account creation. Failure to upgrade within this period may result in account removal.
- **AP#006/2 — Account Removal Process:** If a user does not upgrade their account within the specified time frame, their account may be subject to removal. Prior notice will be sent to the user's registered email address to remind them of the impending account removal.

## AP#007 — Security Measures

We take the security of your information seriously. Our website employs industry-standard encryption and security measures to protect your personal and billing information from unauthorised access.

- **AP#007/1 — Data Encryption:** We employ advanced encryption technologies to secure your personal and billing information during transmission. This ensures that your data remains confidential and protected.
- **AP#007/2 — Storage and Access:** Your information is stored in secure databases with restricted access. Only authorised personnel have access to this information, and strict security protocols are in place to prevent unauthorised access.
- **AP#007/3 — Third-Party Services:** When using third-party services for payment processing (e.g., Stripe), we ensure that these services adhere to industry-standard security practices and comply with relevant data protection regulations.
- **AP#007/4 — Prohibited Sharing:** Users are strictly prohibited from sharing their personal login credentials, including usernames and passwords, with any third party. Such sharing compromises account security and violates our terms of service.

## AP#008 — User Protection Policies

- **AP#008/1 — Anti-Fraud Measures:** We implement anti-fraud measures to safeguard against unauthorised activities. Any suspicious or potentially fraudulent transactions are thoroughly investigated, and appropriate actions are taken to protect users and maintain the integrity of our platform.
- **AP#008/2 — Account Security:** Users are encouraged to use strong, unique passwords for their accounts. Additionally, we may employ multi-factor authentication to enhance account security.
- **AP#008/3 — Account Maintenance:** It is the user's responsibility to ensure the timely upgrade of their account if they are using a free plan. Neglecting to do so may lead to account removal.
- **AP#008/4 — Secure Usage:** Users are responsible for maintaining the confidentiality of their login credentials. Any unauthorised sharing or usage may result in account suspension or removal.



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# Funding Solutions & Voucher System

Section FV — Application processing, vouchers, refunds, and disbursement procedures

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## FV#001 — Application Process

The plan amount is considered non-refundable until the application process begins. Once the application process starts, no refunds will be issued for the selected plan amount.

- **FV#001/1 — Initiation of Application:** The application process officially begins once we have received and reviewed the necessary information provided during the account creation and plan selection phase.
- **FV#001/2 — Refund Processing Time:** Upon confirmation that the application will not proceed, users can expect the refund to be processed within 3-4 working days.

**Note:** To apply for funding solutions, students must purchase our Premium Plan (£195).

## FV#002 — Voucher Approval

- Upon approval of a student's case, My Finance Foundation will assign a voucher representing the approved funds.
- Students will redeem this voucher on the My Finance Foundation portal.
- Students must pay the remaining fee amount associated with the voucher to utilise the supported funds.

## FV#003 — Fee Submission

- The student's fee payment will be submitted to the university within 3-4 working days.

## FV#004 — Voucher Types

### FV#004/1 — Open Voucher:

- Assigned to students whose university is not yet confirmed.
- Redeemable at a university of the student's choice, but the university must be added to the My Finance Foundation panel.
- If My Finance Foundation cannot facilitate payment to the student's chosen university which is on the panel, both the Premium Plan fee (£195) and the student's additional payment will be refunded within 2-3 weeks.

### FV#004/2 — Divvy Up Voucher:

- Specific to a designated university.
- Redeemable only at the university mentioned on the voucher.
- Requires the Premium Plan fee (£195) and the remaining fee attached to the voucher.
- If My Finance Foundation cannot facilitate payment, both the Premium Plan fee (£195) and the student's additional payment will be refunded within 2-3 weeks.

## FV#005 — Voucher Extension

- **FV#005/1 — Extension Eligibility:** Students who wish to extend the expiration date of their voucher can do so by paying the Premium plan fee (£195). This extension is available only before the voucher's original expiration date.
- **FV#005/2 — Extension Limit:** Each voucher can be extended a maximum of two times, with each extension requiring the payment of the Premium plan fee (£195).
- **FV#005/3 — Extension Procedure:** To request a voucher extension, contact our customer support team before the voucher's expiration date. The extension will be processed upon confirmation of Premium plan fee payment (£195).

## FV#006 — Important Notes

- Please carefully review your chosen university before finalising your voucher redemption. My Finance Foundation may be unable to accommodate changes or cancellations once the process is complete.
- If you have any further questions about our policies, fee structure, or funding solutions, please contact our support team at [support@myfinancefoundation.com](mailto:support@myfinancefoundation.com)

## FV#007 — Record Tracking Through Portal

- **FV#007/1 — Access to Records:** Users can conveniently track and access their account records through our secure portal. This includes transaction history, account activity, and other relevant information associated with their selected plan.
- **FV#007/2 — Data Accuracy:** While we strive to maintain accurate records, users are encouraged to review their account information regularly. Any discrepancies or inaccuracies should be reported to our customer support team for prompt resolution.

## FV#008 — Communication

We may use the provided email address or phone number to communicate essential updates, account-related information, or promotional offers.

## FV#009 — Third-Party Services

In some cases, we may use third-party services for payment processing (such as Stripe). Please be aware that your information may be shared with these third parties solely for the purpose of completing the payment transaction securely.

By proceeding with the account creation and plan selection process, users acknowledge and agree to the terms outlined in this privacy policy. This agreement includes the non-refundable nature of the plan amount until the application process begins. If users have any questions or concerns, they are encouraged to contact us using the provided contact information.

## FV#010 — Policy Considerations

- **FV#010/1 — Policy Updates:** This privacy policy is subject to periodic updates. Users will be notified of any significant changes, and the latest version of the policy will be available on our website.
- **FV#010/2 — User Acknowledgment:** By proceeding with the account creation and plan selection, users acknowledge that they have read, understood, and agreed to the terms outlined in this privacy policy.
- **FV#010/3 — Clarity:** We have made the refund language as clear and unambiguous as possible to prevent potential misinterpretations.

- **FV#010/4 — State and Country Laws:** Our refund policy aligns with UK consumer protection laws and any applicable local regulations. These laws may supersede our internal policies where applicable.
- **FV#010/5 — Placement:** This refund policy is prominently displayed on our website where users select plans, and within the terms of service document they agree to.



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# Application Process for UK Study

Section UA — Information collection, processing, scholarship eligibility, and security

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## UA#001 — Information Collection

### Personal Information:

- **UA#001/1 — Full Name:** We collect your full name to uniquely identify you throughout the application process. This is crucial for personalised communication and maintaining accurate records.
- **UA#001/2 — Father's Name:** This information aids in additional identification and can be useful for various administrative and communication purposes.
- **UA#001/3 — Phone Number:** Essential for direct communication and updates on your application status. We value the importance of keeping you informed.
- **UA#001/4 — Date of Birth:** This detail is necessary for age verification and ensures that you meet the eligibility criteria for specific programmes.
- **UA#001/5 — Email Address:** Your primary channel for communication and receiving important updates regarding your application progress and other relevant information.
- **UA#001/6 — National Identity Number:** This is collected for verification purposes and is a crucial component of documentation required for the application process.
- **UA#001/7 — Address:** We collect your address for correspondence purposes and for the delivery of important documents related to your application.

### Educational Details:

- **UA#001/8 — Qualification Details:** We require information about your educational background to accurately assess your eligibility for the study programme.
- **UA#001/9 — Level of Education:** This detail specifies the level of education you have completed, aiding us in understanding your academic history.
- **UA#001/10 — Institution Name:** Identifying the educational institution attended allows us to assess the academic rigour of your previous education.
- **UA#001/11 — Marks Percentage:** Academic performance is a key criterion. Providing your marks percentage assists in evaluating your suitability for the chosen programme.
- **UA#001/12 — Awarded Year:** Specifies the year in which you were awarded your educational qualification, offering a chronological view of your academic journey.

### Work Experience:

- **UA#001/13 — Job Title:** Information about your job title allows us to understand your professional background and assess your application holistically.
- **UA#001/14 — Company Name:** Identifying your employer is essential for gaining insights into the nature and reputation of your work environment.
- **UA#001/15 — Job Experience:** Duration of your work experience provides context and contributes to the overall assessment of your application.

### English Language Proficiency:

- **UA#001/16 — English Test:** Listening, Reading, Writing, Speaking — your scores in each module of the English language test (IELTS/TOEFL/PTE) help us evaluate your language proficiency, a critical factor for success in a UK study programme.

## UA#002 — Application Processing

### UA#002/1 — Regular Updates:

Once you submit the processing form, our dedicated team will initiate the application processing. Regular updates on your application status will be provided through the portal and sent to your registered email address. Transparency is paramount in keeping you informed about every stage of your application journey.

### UA#002/2 — Student Data Management:

We empower you to review and edit your submitted data on our secure portal. This feature ensures that the information provided is accurate and up-to-date, enhancing the overall integrity of your application.

### UA#002/3 — Payment Portal Secure Transactions:

Our payment portal provides a secure environment for processing financial transactions related to your application. Industry-standard security measures are in place to safeguard your financial information and ensure peace of mind during the payment process.

## UA#003 — Scholarship Eligibility

### UA#003/1 — Criteria:

Scholarship eligibility is determined based on various factors, including academic performance, extracurricular activities, and other relevant criteria. We are committed to providing opportunities for deserving candidates.

### UA#003/2 — Communication:

If you meet the specified criteria, you may receive scholarship offers. Details of scholarship offers will be communicated through the portal and email, ensuring that you are promptly informed of the opportunities available to you.

## UA#004 — Privacy and Security

### UA#004/1 — Data Security, Encryption & Access Controls:

We prioritise the security of your personal information. Our systems employ advanced encryption technologies and access controls to protect sensitive data from unauthorised access, ensuring that your information remains confidential and secure.

### UA#004/2 — Third-Party Services:

In some instances, third-party services may be used for specific aspects of the application process, such as payment processing. Rest assured that these third-party services adhere to industry-standard security practices and comply with relevant data protection regulations.

## UA#005 — Communication

**Email Notifications:** Email notifications will be sent to your registered email address to provide important updates and communications related to your application. Staying connected is key to a smooth and

informed application experience.

## UA#006 — Policy Updates

**Stay Informed:** We encourage you to stay informed about updates to this privacy policy and any associated terms. Regular updates will be communicated through our website, and the latest version of the policy will be readily available for your review. Your understanding and agreement with our policies are integral to maintaining a transparent and trusted relationship.



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# Double Scholarship Programme

Section DS — Exclusive scholarship programme, eligibility, disbursement, and conditions

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## DS#001 — Premium Plan Purchase

To participate in our Double Scholarship Programme and access additional foundation help services, users are required to purchase our Premium Plan (£195). This plan offers exclusive features and services designed to enhance the overall application experience.

We operate a non-refundable policy on plan selection. Once you have selected a plan, we cannot offer a refund unless we are unable to provide the services promised within that plan.

## DS#002 — Double Scholarship Application

- **DS#002/1 — Case Submission:** Premium plan users can submit their case for the Double Scholarship Programme through our secure portal. This step initiates the application process for additional financial support.
- **DS#002/2 — Required Information:** To qualify for the Double Scholarship, users must provide verifiable proof of academic records and personal information. This ensures the legitimacy and accuracy of the application.
- **DS#002/3 — Acceptable Reasons:** Applicants can apply for the Double Scholarship Programme for various reasons, including financial crises or other valid justifications. All reasons must be clearly explained during the application process for proper consideration.

## DS#003 — Eligibility Criteria

- **DS#003/1 — Existing Offer Letter:** Even if users already possess an offer letter for a study programme, they remain eligible to apply for the Double Scholarship Programme through our portal. This inclusivity allows individuals with diverse circumstances to seek additional financial support.
- **DS#003/2 — Premium Plan Users:** Premium plan users who believe they meet the eligibility criteria for the Double Scholarship can also submit their application. This ensures that users who have invested in our Premium services are eligible for additional financial benefits.

## DS#004 — Scholarship Review Process

- **DS#004/1 — Document Verification:** The scholarship review process involves a meticulous verification of submitted documents. This includes scrutinising academic records and personal information to ensure authenticity and accuracy.
- **DS#004/2 — Reason Assessment:** The reasons provided by applicants for seeking the Double Scholarship will be carefully assessed. The assessment considers the merit of each case, ensuring fair and thorough evaluations.

## DS#005 — Portal-Exclusive Submissions

Double Scholarship applications are accepted exclusively through our secure portal. This channel is designed to ensure that all sensitive information is transmitted and stored securely, maintaining the

highest standards of data protection.

## DS#006 — Application Status Updates

Users will receive regular updates on their Double Scholarship application status through the portal and email. This commitment to communication ensures transparency and keeps applicants informed throughout the review process.

## DS#007 — Privacy and Security

- **DS#007/1 — Data Protection:** Personal and academic information submitted during the Double Scholarship application process is treated with the utmost confidentiality. Advanced security measures, including encryption and access controls, are implemented to protect this sensitive data from unauthorised access.
- **DS#007/2 — Limited Access:** Access to Double Scholarship application data is restricted to authorised personnel involved in the review process. This limitation ensures privacy and maintains the integrity of the assessment.

## DS#008 — Scholarship Approval and Disbursement

- **DS#008/1 — Approval Process:** Approved Double Scholarship applicants will be notified through the portal and email. The approval process is based on the merit of the case and adherence to eligibility criteria.
- **DS#008/2 — Disbursement Procedure:** Upon approval, scholarship disbursements will be processed through secure channels outlined in our disbursement procedures. This ensures a seamless and secure transfer of financial support to the deserving recipients.
- **DS#008/3 — Fee Structure:** Participation in the Double Scholarship Programme incurs a fee, which is included in the cost of the Premium Plan (£195). We are committed to transparency regarding our fee structure. When users pay the plan fee, they are paying our organisation directly. We then utilise those funds to disburse the full scholarship amount on your behalf.
- **DS#008/4 — Foundation Support:** If an applicant is not selected for the Double Scholarship but demonstrates strong eligibility and financial need, we may offer support through our foundation donors. This additional support is designed to help deserving students pursue their educational goals.

## DS#009 — Conditions of Funding Disbursement

- Students who receive funds from My Finance Foundation (MFF) are expected to maintain satisfactory academic performance and comply with all university regulations. If a student faces issues related to academic performance, such as insufficient attendance or academic misconduct, or if they are found engaging in illegal activities, their funding may be dismissed. The university reserves the right to discontinue any outsourced funds to the student in such cases.
- Some universities may not accept payments that are not made in the student's name or originate from outside the student's region. These types of payments may be rejected by the university. As MFF makes payments on behalf of the student, any issues arising from the above circumstances, including the rejection of funds by the university, may result in the payment being reversed to the donor's account. In such cases, MFF will not be held responsible.

**Important Note:** Make sure to check all the requirements before applying for foundation help from MFF in order to avoid any financial loss. Once the payment is dispatched or refunded back into the donor account,

MFF will not be responsible for any kind of loss. It depends entirely on the student and their institute.

## DS#010 — Important Note

Foundation support is available exclusively to Premium plan users. To facilitate this support, students will pay their university fee directly to us, and our donors will disburse the funds to the university on their behalf.

## DS#011 — Refund Process & Tracking

- **DS#011/1 — Refund Eligibility:** Refunds are available to eligible users who meet the criteria set by MFF. If you believe you qualify for a refund based on our policies, you can apply through the refund request form available in your MFF portal.
- **DS#011/2 — Refund Processing:** Once your refund request has been submitted and reviewed, MFF will process the refund based on the terms outlined. Refunds will be processed through the original payment method, and the time it takes to process the refund may vary depending on your payment provider's policies.
- **DS#011/3 — Refunds Timeline:** Refunds will be processed according to the queue based on your assigned token number. Once your refund is processed, you will be notified via email with a payment reference number.
- **DS#011/4 — Refund Status Tracking:** To provide complete transparency and allow users to track the status of their refund request, MFF will assign a unique token code to each refund request. This token code can be used to track the status of your refund directly through our secure portal.

## DS#012 — Information About Payment Errors

### DS#012/1 — If the Problem Comes from MFF:

- If any issue happens from My Finance Foundation's (MFF) side, MFF will fully support you and help to sort it out quickly.
- If a donor creates issues after paying your fee. Sometimes, donors pay a student's fee using donations to avoid paying taxes and other circumstances. In this case, MFF will handle the situation, and support you in that.
- These situations are rare, but MFF is here to assist you if anything like this occurs during the payment process.
- A £200 service fee is charged to make connection between the student and the donor. This fee is only for the service and does not go toward your university tuition.

### DS#012/2 — If the Problem Comes from the Student:

- MFF is not responsible if any problem happens due to a student's actions or mistakes.
- Under UK laws, international students are not allowed to receive public funds or donations without proper permission.
- Do not tell your university that your fee was paid through donations or outside support, unless:
  - I. You have first spoken to your university; and
  - II. You have written permission from UKVI allowing you to pay fees through donations.
- If you share donation-related information without permission, the university may cancel the payment or issue a refund. In that case, the problem is on the student's side.
- If your academic records are incorrect, or you don't confirm the payment properly to your university (via email or documents), and the university blocks or refunds the fee — MFF will not be responsible.

## DS#013 — Key Considerations

- **DS#013/1 — Clarity:** We have made the refund and fee structure explanations as clear as possible to prevent misunderstandings for our users.
- **DS#013/2 — Placement:** These additions are prominently displayed wherever users learn about the Double Scholarship Programme and as part of our website's terms of service.
- **DS#013/3 — Legal Compliance:** These policies are compliant with UK consumer protection and financial regulations in our operating region.
- **DS#013/4 — Eligibility:** We have defined clear eligibility criteria for foundation support. This helps streamline the process and ensures fairness for all applicants.
- **DS#013/5 — Communication:** We explain our foundation support process clearly — both on our website and within the application process.

## DS#014 — Policy Updates

Applicants are encouraged to stay informed about updates to this privacy policy and any associated terms. Regular updates will be communicated through our website, and the latest version of the policy will be readily available for review. Staying informed is crucial for applicants to understand the latest guidelines and policies.

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## Questions or Concerns?

If you have any questions or concerns about our Double Scholarship Programme, application process, data security, or any other aspect of these policies, please feel free to contact our support team at [support@myfinancefoundation.com](mailto:support@myfinancefoundation.com)

*This privacy policy is designed to ensure transparency, protect user data, and comply with UK GDPR and applicable privacy standards. It is subject to change, and any updates will be reflected on this page and within this document.*

**Document Version: 2.0 | Effective Date: 15-Sep-2021 | Last Updated: 02-Feb-2026**