



Kildare Credit Union Ltd.

Rea House, Bride St., Kildare Town, Co. Kildare, R51 KF44

Phone: 045-521928

Email: info@kildarecu.ie

Web: www.kildarecu.ie

Membership Privacy Notice

Kildare Credit Union is a member-owned financial cooperative, democratically controlled by its members, and operated for promoting thrift, providing credit at competitive rates, and providing other financial services to its members.

Data collection, processing and use are conducted solely for carrying out the above-mentioned objectives.

This Privacy Notice is to provide you with information regarding the processing of information about you for account related purposes and other general purposes. This privacy notice is also relevant to a person who has delegated authority on or is the beneficial owner of a member account. If you apply for a loan with us, you will be provided with our Lending Privacy Notice to take account of further processing that may be necessary.

Our contact details are:

E-Mail	info@kildarecu.ie
Tel:	045 521928
Web:	www.kildarecu.ie
Data Protection Officer	dataprotection@kildarecu.ie
Addresses	Kildare Office: Rea House, Bride Street, Kildare Town, Co Kildare, R51 KF44 Kilcullen Office: Credit Union House, Main Street, Kilcullen, Co Kildare, R56 X076. Narraghmore Office: Narraghmore, Ballytore, Athy, Co Kildare, R14 NY97.

Kildare Credit Union is committed to protecting the privacy and security of your personal data. This privacy notice describes how we collect and use personal data about you during our relationship and after your relationship with us ends, in accordance with the Data Protection Act 2018.

What personal data do we use?

We may collect, store, and use the following categories of personal data about you:

- Your name, address, date of birth, email, telephone, financial data, status and history, transaction data; contract data, photograph, nationality, details of the credit union products you hold with us.
- Signatures, identification documents, salary, occupation.
- Source of wealth, source of funds, Politically Exposed Status.
- Accommodation status, mortgage details, previous addresses.
- Spouse, partners, nominations.
- Tax Identification/PPSN numbers, passport details, driver license details, tax residency.
- Interactions with credit union staff and officers on the premises, by phone, or email.
- current or past complaints,
- CCTV footage, telephone recordings

We need all the categories of information in the list above to allow us to;

- Identify you,
- Contact you;
- Comply with our legal obligations and in order that we perform our contract with you.

- **Purpose for which we process your personal data;**

- To open and maintain an account for you;
- To meet our obligations to you under the Credit Union's Standard Rules
- To contact you in respect of your account and any product or service you avail of;
- To comply with our legal obligations, for example anti-money laundering,
- to identify connected borrower

We may also collect, store and use "special categories" of more sensitive personal information for example, Information about your health, including any medical condition and sickness.

How secure is your information with third-party service providers?

All our third-party service providers are required to take appropriate security measures to protect your personal data in line with our policies. We do not allow our third-party service providers to use your personal data for their own purposes unless they are deemed to be controllers in their own right. We only permit them to process your personal data for specified purposes and in accordance with our instructions. Usually, information will be anonymised but this may not always be possible. The recipient of the information will also be bound by confidentiality obligations.

If you fail to provide personal data

If you fail to provide certain information when requested, we may not be able to perform the contract we have entered into with you or we may be prevented from complying with our legal obligations.

Change of purpose

You can be assured that we will only use your data for the purpose it was provided and in ways compatible with that stated purpose. If we need to use your personal data for an unrelated purpose, we will notify you and we will explain the legal basis which allows us to do so.

Profiling

We sometimes use systems to make decisions based on personal data we have (or are allowed to collect from others) about you. This information is used for loan assessment, provisioning and anti-money laundering purposes and compliance with our legal duties in those regards.

Data Retention Periods

We will only retain your personal data for as long as necessary to fulfil the purpose(s) for which it was obtained, taking into account any legal/contractual obligation to keep it. Where possible we record how long we will keep your data where that is not possible, we will explain the criteria for the retention period. This information is documented in our Retention Policy. Once the retention period has expired, the respective data will be permanently deleted. Please see our retention periods below.

- **Accounting** records required to be kept further to the Credit Union Act, 1997 (as amended) must be retained for not less than six years from the date to which it relates.
- The **money laundering** provisions of Anti-Money Laundering legislation require that certain documents must be retained for a period of five years after the relationship with the member has ended.
- We keep **income tax** records for a period of six years after completion of the transactions to which they relate.
- **Loan application information** is retained for a period of seven years from the date of discharge, final repayment, top up or transfer of the loan.
- **CCTV** footage which is used in the normal course of business (i.e. for security purposes) is retained for one month.
- **Phone calls** are recorded to ensure that we provide you with a professional service at every step of the business process. Recordings are retained for 30 days.

Planned data transmission to third countries

Data may be transferred from us to the UK which is a third country. The data is transferred on the basis of an adequacy regulation by the EU in respect of the UK.

Updates to this notice

We will make changes to this notice from time to time, particularly when we change how we use your information, and change our technology and products. You can always find an up-to-date version of this notice on our website at www.kildarecu.ie or you can ask us for a copy.

Our use and sharing of your information

We will collect and use relevant information about you, your transactions, your use of our products and services, and your relationships with us. We will typically collect and use this information for the following purposes:



Fulfilling contract

This basis is appropriate where the processing is necessary for us to manage your accounts and credit union services to you

Administrative Purposes: We will use the information provided by you, either contained in this form or any other form or application, for the purpose of assessing this application, processing applications you make and to maintaining and administer any accounts you have with the credit union.

Third parties: We may appoint external third parties to undertake operational functions on our behalf. We will ensure that any information passed to third parties conducting operational functions on our behalf will do so with respect for the security of your data and will be protected in line with data protection law.

Irish League of Credit Unions (ILCU) Affiliation: The ILCU (a trade and representative body for credit unions in Ireland and Northern Ireland) provides professional and business support services such as marketing and public affairs representation, monitoring, financial, guidance, compliance, risk, learning and development, and insurance services to affiliated credit unions. As Kildare Credit Union is affiliated to the ILCU, the credit union must also operate in line with the ILCU Standard Rules (which members of the credit union are bound to the credit union by) and the League Rules (which the credit union is bound to the ILCU by). We may disclose information in your application or in respect of any account or transaction of yours from the date of your original membership to authorised officers or employees of the ILCU for the purpose of the ILCU providing these services to us. The Privacy Notice of ILCU can be found at <https://www.creditunion.ie/privacy-notice/>

The ILCU Savings Protection Scheme (SPS): We may disclose information in any application from you or in respect of any account or transaction of yours from the date of your original membership to authorised officers or employees of the ILCU for the purpose of the ILCU providing these services and fulfilling requirements under our affiliation to the ILCU, and the SPS.

Electronic Payments: Electronic Payments: For the processing of electronic payments services on your account (such as credit transfers, standing orders and direct debits), the Credit Union is a participant of Payac CLG. Payac is a member owned credit union service organisation that provides an electronic payments service platform for the credit union movement in Ireland. Payac is an outsourced service engaging third party companies, such as a partner bank, to assist with the processing of payment data. The Payac privacy notice can be found at <https://payac.ie/privacy-policy/>. If you use your debit card to make payments into your credit union account on our website, we are required to share your personal data with our electronic payment service provider Global Payments, whose privacy notice is available at <https://www.globalpayments.com/en-eu/privacy-statement>

Insurance: As part of our affiliation with the ILCU, we purchase insurance from ECCU Assurance DAC (ECCU), a life insurance company, wholly owned by the ILCU. To administer these insurances, we may pass your information to ECCU and it may be necessary to process 'special category' personal data about you. This includes information about your health which will be shared with ECCU for the purposes of our life assurance policy to allow ECCU to deal with insurance underwriting, administration and claims on our behalf. Further information can be found in our lending privacy notice. An ECCU privacy notice is available and will be issued to all members concerned.

Member Service: To help us improve our service to you, we may use information about your account to help us improve our services to you.



Legal Duty

This basis is appropriate when we are processing personal data to comply with an Irish or EU Law.

Tax liability: We may share information and documentation with domestic and foreign tax authorities to establish your liability to tax in any jurisdiction. Where a member is tax resident in another jurisdiction the credit union has certain reporting obligations to Revenue under the Common Reporting Standard. Revenue will then exchange this information with the jurisdiction of tax residence of the member. We shall not be responsible to you or any third party for any loss incurred as a result of us taking such actions. Under the “Return of Payments (Banks, Building Societies, Credit Unions and Savings Banks) Regulations 2008” credit unions are obliged to report details to the Revenue in respect of dividend or interest payments to members, which include PPSN where held.

Regulatory and statutory requirements: To meet our duties to the Regulator, the Central Bank of Ireland, we may allow authorised people to see our records (which may include information about you) for reporting, compliance and auditing purposes. An example of this is our legal obligation to file reports on the Central Credit Register in accordance with the Credit Reporting Act 2013. For the same reason, we will also hold the information about you when you are no longer a member.

We are obliged to retain a Register of Members and Officers permanently. The register is available for inspection at our premises by an accountant appointed by the Central Bank. The data available for inspection is:

- Account number
- Name and address
- Savings and loan balances held by a member
- The date when the member entered as a member
- The date when the person ceased to be a member.

We may also share information with certain statutory bodies such as the Department of Finance, the Department of Social Protection and the Financial Services and Pensions Ombudsman Bureau of Ireland if required by law.

Compliance with our anti-money laundering and combating terrorist financing obligations: The information provided by you will be used for compliance with our customer due diligence and screening obligations under anti-money laundering and combating terrorist financing obligations under provisions of the Criminal Justice (Money Laundering and Terrorist Financing) Act 2010 (as amended). Kildare Credit Union is subject to the Irish Safe Deposit Box, Bank and Payment Accounts Register (ISBAR) legislation. Under ISBAR, details of all accounts identifiable by IBAN (account holder details, details of any persons who are authorised to act on the account and details of beneficial owners of the account) are reportable to the Central Bank of Ireland with the Financial Intelligence Unit of An Garda Síochána having access to the information. Kildare Credit Union is also subject to reporting to the Beneficial Ownership Register, the Beneficial Ownership Register for Certain Financial Vehicles (“CFV”), the European Union Cross-Border Payments Reporting (“CESOP”) and the Central Register of Beneficial Ownership of Trusts (“CRBOT”)

Audit: To meet our legislative and regulatory duties to maintain audited financial accounts, we appoint an external auditor. We will allow the external auditor to see our records (which may include information about you) for these purposes.

Nominations: The Credit Union Act 1997 (as amended) allows members to nominate a person(s) to receive a certain amount from their account on their death, subject to a statutory maximum. Where a member wishes to make a nomination, the credit union must record personal data of nominees in this event.



Legitimate interests

A legitimate interest is when we have a business or commercial reason to use your information. But even then, it must not unfairly go against what is right and best for you. If we rely on our legitimate interest, we will tell you what that is.

CCTV: We have CCTV installed on the premises with clearly marked signage. The purpose of this is for security, public safety, dispute resolution and the prevention and detection of fraud.

Our legitimate interest: With regard to the nature of our business, it is necessary to secure the premises, property herein and any staff, volunteers, members or visitors to the credit union and to prevent and detect fraud.

Voice Recording: We record phone conversations.

Our legitimate interest: To ensure a good quality of service, to assist in training, to ensure that correct instructions were given or taken due to the nature of our business and to quickly and accurately resolves any disputes.



Your consent

We will only carry out processing which is based on your consent and will cease processing once you withdraw such consent

Marketing and Market Research: To help us improve and measure the quality of our products and services we undertake market research from time to time. This may include using the Irish League of Credit Unions and/ specialist market research companies. See section on Your Marketing Preferences.

Art Competition: Kildare Credit Union is involved with the Art competition in liaison with the ILCU. Upon entry you will be given further information and asked for your consent to the processing of personal data. Your information is processed only where you have given consent. Where the person providing consent is below 16 then we ask that the parent/legal guardian provide the appropriate consent. A separate privacy notice is included in all Art Competition entry forms.

Schools Quiz: Kildare Credit Union is involved in the Schools Quiz in liaison with the ILCU. The Schools Quiz is open to entrants aged 4 to 13. Upon entry parent/legal guardians will be given further information and asked for their consent to the processing of their child's personal data. This information is processed only where consent has been given. Where the person providing consent is below 16 then we ask that the parent/legal guardian provide the appropriate consent. A separate privacy notice is included in all School Quiz entry forms.

Your Rights in connection with your personal data are to:



To find out whether we hold any of your personal data and **if we do, to request access** to that data, and a copy of that data, to be furnished to you. You are also entitled to request further information about the processing.



Request correction of the personal data that we hold about you. This enables you to have any incomplete or inaccurate information we hold about you rectified.



Request erasure of your personal information. This enables you to ask us to delete or remove personal data 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 data where you have exercised your right to object to processing (see below).



Object to processing of your personal data 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 data for direct marketing purposes.



Request the restriction of processing of your personal information. You can ask us to suspend processing personal data about you, in certain circumstances.



Where we are processing your data based solely on your consent **you have a right to withdraw that consent at any time and free of charge.**



Request that we: a) **provide you with a copy of any relevant personal data in a reusable format**; or b) **request that we transfer your relevant personal data to another controller** where it's technically feasible to do so. 'Relevant personal data is personal data that: *You have provided to us or which is generated by your use of our service. Which is processed by automated means and where the basis that we process it is on your consent or on a contract that you have entered into with us.*

You have a **right to complain** to the **Data Protection Commissioner (DPC)** in respect of any processing of your data by:

Webform available at https://forms.dataprotection.ie/contact	Postal Address: Data Protection Commission 21 Fitzwilliam Square South Dublin 2 D02 RD28
---	--

Please note that the above rights are not always absolute and there may be some limitations.

If you want access and/ or copies of any of your personal data or if you want to review, verify, correct or request erasure of your personal information, object to the processing of your personal data, or request that we send you or a third party a copy your relevant personal data in a reusable format please contact any of our offices through the contact details on page 1.

There is no fee in using any of your above rights, unless your request for access is clearly unfounded or excessive. We also reserve the right to refuse to comply with the request in such circumstances.

We may need to verify your identity if we have reasonable doubts as to who you are. This is another appropriate security measure to ensure that personal data is not disclosed to any person who has no right to receive it.

Ensuring our information is up to date and accurate We want the service provided by us to meet your expectations always. Please help us by telling us straightaway if there are any changes to your personal information.

If you wish to avail of any of these rights, please contact us using the details on page 1.