



Ulster Federation
of Credit Unions

Fairhill & District
Credit Union

Privacy Policy

Last Updated 14/03/2022

Introduction

Fairhill & District Credit Union Ltd respects the rights of our members and users of our website and is committed to protecting your privacy and ensuring that you continue to trust us with your personal data.

“Personal Data” is personal information about you as an individual such as your name, email address, address, telephone number and any information relating to you that we hold.

We will not collect your personal data on this website without your permission or otherwise in accordance with Data Protection legislation.

Any information which is provided by you will be treated with the highest standards of security and confidentiality and in accordance with the terms of the Data Protection Act 1998, Directive 95/46/EC of the European Parliament and of the Council of 24 October 1995 on the Protection of Individuals with regard to the Processing of Personal Data and on the Free Movement of Such Data, and any implementing and/or amending legislation as may be adopted in the United Kingdom from time to time.

This Privacy Policy sets out:

1. Third party web sites
2. Scope
3. Acceptance
4. What personal data we collect and why we collect it
5. Consent
6. Who we share your personal data with
7. Your rights
8. Data security and retention
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10. Telephone calls

11. Information Security and Data Privacy awareness

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1. Third Party Websites

Our web site may contain links to other web sites. We are not responsible for the privacy practices of these other sites. We encourage you to be aware of this when you visit these sites and to read the privacy statements on other web sites you visit.

2. Scope

This Privacy Notice applies to the personal data that we collect about you, both from our day-to-day business activities, and our website/mobile application, for the purpose of operating our business and providing

- Information about your Credit Union
- Access to your account details and transactions
- feedback features
- Initiating membership and loan application facilities
- Control over your contact preferences

3. Acceptance

By giving us your personal data, you accept the practices described in this Privacy Notice. If you do not agree to this Privacy Notice, please do not give us any of your personal data.

We reserve the right to make changes to this Privacy Notice at any time and we encourage you to review this notice regularly to make sure you are aware of any changes and how your personal data may be used.

4. What personal data we collect and why we collect it

4.1 Information that you provide to us

When you initiate an application for a loan, we will ask for the information necessary to process your loan request such as Credit Union account details, your name, address, contact details, date of birth, marital status, accommodation details, employment and salary information and current debt information.

On receipt of this information, via our website portal we will contact you to confirm what further information we require to complete your loan application and to arrange a suitable time and date to complete this process.

If you initiate an application for membership of the Credit Union, we will ask for your name, address, phone number(s), email address, date of birth, employment and accommodation information.

On receipt of this information, via our website portal we will forward you an e-mail detailing the procedure to be followed to complete your application and for how long we will hold the data that you supply if we do not hear from you again.

If you register for Online Access, we will ask for your Credit Union member number, your name, date of birth, phone number and email address.

On receipt of this information will contact you by telephone to confirm and verify these details, which for the purposes of our FSCS requirement must be up to date.

4.2 Data gathered from all visitors to our website

When someone visits our website, we use a third-party service, Google Analytics, to collect standard internet log information and details of visitor behaviour patterns.

We do this to understand how our website is used by our visitors, for example how often various parts of the site are visited. This information is stored in an anonymous manner, and you are not identified by this information.

We also gather the following technical details about visits.

- Your IP addresses
- Your web browser and operating system
- Date and time you visited various pages on our website

We also store cookies on your computer.

4.3 What are Cookies?

Cookies are files which are transferred to your computer's hard disk by a website. Cookies can store information about your preferences and other information which you need when you visit a website. The Credit Union uses cookies to monitor our website traffic, to ensure better service levels and in order to provide you with certain features such as the customised delivery of certain information.

To prevent the use of cookies you should activate the facility which is available in most web browsers that enables a user to deny or accept cookies.

For more information about cookies see www.allaboutcookies.org

4.4 Why do we collect your personal data and what do we do with it?

We collect data for the following purposes

- To meet our legislative requirements as regards the Financial Services Compensation Scheme (FSCS)
- To meet our legislative requirements re the possibility that transactions may be used to further 'financial crime'.
- To enable the correct functioning of our website
- To allow us to process queries or feedback that you supply to us
- To process applications for membership, access or credit that you supply to us

All the personal data that you supply is processed in the Credit Union by our staff. However, for the purposes of IT hosting and maintenance some of this information is located on servers within the European Union.

4.5 Are there consequences to not supplying Personal Data?

We need to collect your personal data for the reasons outlined in section 4.4. If you do not supply the information required you will be unable to continue to be a member of Slemish n tha Braid Credit Union Ltd.

5. Consent

5.1 What consent do we ask for?

We will ask you for your consent to process loan application information (including disclosing it to third parties necessary for its processing) and to submit your information to a Credit Check bureau. You may decline to grant this consent however without this consent we will be unable to process your application.

We may also ask for your permission to send you marketing material about carefully selected products and services that we feel would be of interest to you. You may decline to grant this permission without consequence.

5.2 Can I withdraw my consent at any time?

Yes, but in order to continue to be a member of, and avail of the services of this Credit Union we MUST hold this consent.

6. Who we share your personal data with

6.1 Information Technology service providers

We have engaged third parties for the supply of Information Technology services which allow us to process your information. These parties process your information under contract to us and are subject to the same European and national Data Protection laws as are we.

6.2 Transfer of information

We do not transfer your information outside of the EU.

Your information is processed entirely within the EU and, as such, is protected by European-wide Data Protection regulations.

7. Your rights

You have the following rights:

7.1 Access

You have the right to obtain from us confirmation as to whether or not we hold your personal data. Where that is the case, you have the right to request a copy of the data and information about it such as how long we will hold it and to whom we disclose it.

7.2 Rectification

Where your personal data is incorrect or out of date you must submit a correction and to allow us to correct your data.

7.3 Erasure

Where your personal data is no longer required for the purposes for which it was gathered and we have no regulatory obligation to retain it, you may instruct us to erase it.

7.4 Restriction

You may require us to restrict processing of your data under certain circumstances.

7.5 Object

You can object to certain types of processing, in particular any direct marketing.

7.6 Data Portability

You can request a copy of your personal data in a structured, commonly used, machine-readable and interoperable format for transmission to another controller.

7.7 Withdrawal of Consent

Where our processing of your data is based on consent - for example, marketing - you may withdraw that consent at any time.

7.8 Lodge a Complaint

You may lodge a complaint with a Supervisory Authority in the Member State of your habitual residence, place of work or place of the alleged infringement if you consider that the processing of your personal data infringes Data Protection law.

8. Data Security and Retention

We do not retain your personal information for longer than we need to in order to meet the objectives for which it was gathered.

When we are moving your data from one location to another, whether physically or digitally, your data will be encrypted. Where appropriate, data will be encrypted at rest.

9. CCTV recordings

CCTV Footage used in the normal course of business will be retained for one month, unless required for compliance with a legal obligation.

10. Telephone calls

Telephone calls may be monitored or recorded to ensure that we carry out your instructions correctly and to help improve the quality of our service and in the interests of security.

11. Information Security and Data Privacy awareness

We provide Information Security and Data Privacy awareness training to all of our staff, and we require any of our contracted suppliers who process your data to also provide similar awareness training to their staff.

12. How to contact us

12.1 Credit Union Address

19 Loy Street, Cookstown, Co Tyrone BT80 8PZ

Phone 028 86769455/028 86761206

Email: info@fairhillanddistrictcu.com
