Privacy Policy

When you join the Credit Union, we ask for information about you for our records. This makes us a Data Controller and as such, we are subject to all of the regulation surrounding Data Protection. The data you provide will be held securely and will be treated with the highest standard of confidentiality. It will be used only to provide the services we offer and will not be sold on to third parties for marketing purposes. About your data We will collect and maintain up to date records of your personal details and preferences to allow us to provide the financial services as efficiently and conveniently as possible. The data that we request, to hold and process, will usually come under one of the following headings: - • to comply with our legal obligations as defined under financial regulation • where necessary to provide specific services • with your specific consent to at the time we request it Contract: Upon joining we enter into an agreement. You agree to abide by the terms & conditions and we agree to provide financial services. We need to hold data that will allow us to undertake those services. Legal obligation: Credit unions must comply with many regulations in order to safeguard you, your data and your funds. These require us to hold and retain your data whilst running your account and some records after closure. Legitimate interests: As a financial services provider you will expect us to react quickly and efficiently to your requests. To do so we must hold up to date and accurate data records. Consent: From time to time we like to contact you, maybe to send out newsletters to keep you informed of what is happening within your credit union or to let you know about new products and services. This is entirely optional so for this we require your consent. You can withdraw your consent at any time simply by contacting us and letting us know that you do not wish to be contacted in this way.

For loan assessment. As a responsible lender, we take great care in assessing your ability to meet the repayments as we would not wish put you into financial difficulty due to over commitment. To do this we undertake Credit Reference Agency Searches as part of the process, which provides a much fuller illustration of your commitments. We also share data on the performance of your loan with them. ¬ For mailings. We utilise the services of specialised mailing firms to distribute correspondence where large volumes are involved. Telephone Calls We record telephone calls to assist with training, improve the quality of service, to ensure that we carry out your instructions correctly and to resolve any disputes. Right of Access You have the right to request details of the data that we hold about you. We will provide the details within one month of a written request. Account Closure Should you cancel your membership with us we will retain some records in order to meet our legal obligations and to deal with any dispute resolution at a future date. Complaints We will always make every effort to resolve any complaint to your satisfaction, however, if you wish to complain about how we are using your data you can complain to the Information Commissioner's Office who oversee data protection in the UK. Website: - https://ico.org.uk Telephone: - 0303 123 1113

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