

## **PRIVACY NOTICE**

### **EAST KILBRIDE CREDIT UNION LTD**

#### **Introduction**

New data protection laws mean that we ("East Kilbride Credit Union Ltd") need to tell you about how we use your data. Your data includes all the personal and other information you give us when you join the credit union or use our services to save, borrow or carry out other transactions. We understand that the information you trust us with is important to you and we are determined to protect and respect your privacy.

We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. This privacy notice explains how we will use the personal information we collect about you and for which East Kilbride Credit Union is the data controller.

#### **What information do we collect about you?**

We collect personal information about you when you apply to join East Kilbride Credit Union or when you make loan applications. We also collect information about you when you register with us for online services. This is information about you such as your name, age, date of birth, contact details, employment and banking information.

We also collect some information about you from other organisations such as credit reference and fraud protection agencies, which we use as part of the membership or loan application process. This may include information to help us verify your identity, check your credit history or other credit references.

Much of this information is provided by you on membership application and loan application forms. Some of it will be collected online if you use that method of joining or applying for services; some of it will be written down by you if you do not have access to our online services. Either way, we are committed to protecting our members' privacy.

#### **Why do we collect information about you?**

We need information about you to allow us to meet our legal obligations or to carry out our contractual obligations with you. These are our legitimate grounds for processing your data. If you are not able to provide us with the appropriate information, we may not be able to open an account for you. If we ask for further information about you that is not required for the reasons above, we will ask you for your consent. You can withdraw consent if it does not prevent us meeting our legal or contractual obligations.

**How will we use the information about you?**

East Kilbride Credit Union may process, transfer and/or share personal information in the following ways:

**For legal reasons:**

- confirm your identity
- perform activity for the prevention of financial crime
- carry out internal and external auditing
- record information about you on a members' register

**For the performance of our contract with you:**

- deal with your account(s) or run any other services we provide to you
- consider any applications made by you
- carry out credit checks and to obtain and provide credit references
- undertake statistical analysis, to help evaluate the future needs of our members and to help manage our business
- send you statements, new terms and conditions (including changes to this privacy statement), information about changes to the way your account(s) operate and notifications of our Annual General Meetings.

**For our legitimate interests**

- recover any debts or other monies owed to us.

**With your consent**

- maintain our relationship with you including marketing and market research (if you agree to them)

**Sharing your personal information**

We may share some of your information where necessary outside the credit union:

- with third parties to help us confirm your identity and comply with money laundering legislation
- with credit reference agencies and debt recovery agents who may check the information against other public and private databases to which they have access
- with any authorities if compelled to do so by law (e.g. to HMRC to fulfil tax compliance obligations)
- with fraud prevention agencies to help prevent crime or where we suspect fraud;
- with any persons, including, but not limited to, insurers, who provide a service or benefits to you or for us in connection with your account(s)

- with other members if they view the members' register which contains details of members' names, joining and leaving dates, and mailing addresses
- with our suppliers (including banks) for them to provide payments and services to us and/or to you on our behalf
- with anyone in connection with a reorganisation or merger of the credit union's business
- with other parties for marketing purposes (if you agree to this)
- with other credit unions where there is a legitimate reason for doing so
- with Independent Financial Advisers in relation to specific loan products

### **Confirming Identity**

At the time of writing, East Kilbride Credit Union Ltd uses the services of these companies to help us confirm your identity when you join the credit union online:

GB Group at [www.gbgroup.com](http://www.gbgroup.com)

### **Credit Reference Agencies**

At the time of writing, East Kilbride Credit Union Ltd uses the services of these companies to help us make loan decisions using your credit history and creditworthiness:

Equifax at [www.equifax.co.uk](http://www.equifax.co.uk)

### **Where we send your information**

While countries in the European Economic Area all ensure rigorous data protection laws, there are parts of the world that may not be quite so rigorous and do not provide the same quality of legal protection and rights when it comes to your personal information.

The credit union does not directly send information to any country outside of the European Economic Area, however, any party receiving personal data may also process, transfer and share it for the purposes set out above and in limited circumstances this may involve sending your information to countries where data protection laws do not provide the same level of data protection as the UK.

For example, when complying with international tax regulations we may be required to report personal information to HMRC which may transfer that information to tax authorities in countries where you or a connected person may be resident for tax purposes.

### **Retaining your information**

The credit union will need to hold some of your information for different lengths of time depending on what we use your data for particularly if we need to do so for legal reasons. In many cases we will hold this information for a period after you have left the credit union.

To read our policy for retaining members data please contact us at: 43 Brouster Hill, East Kilbride, G74 1AG.

### **Your rights**

Your rights under data protection regulations are:

- The right to access
- The right of rectification
- The right to erasure
- The right to restrict processing
- The right to data portability
- The right to object to data processing
- The rights related to automating decision-making and profiling
- The right to withdraw consent
- The right to complain to the Information Commissioner's Office

Please click [here](#) for more information on your rights.

### **Changes to this privacy notice**

We can update this Privacy Notice at any time and ideally you should check this website regularly for updates. We won't alert you to every small change, but if there are any important changes to the notice or how we use your information we will let you know and where appropriate ask for your consent.

### **How to contact us**

Please contact us at the following addresses if you have any questions about our privacy notice or the information we hold about you.

By Post: 43 Brouster Hill, East Kilbride, G74 1AG

By Email: [info@ekcreditunion.co.uk](mailto:info@ekcreditunion.co.uk)

By Phone: 01355 224771