

Templemore Credit Union

Guarantor Privacy Notice

Credit Union Contact Details	
Address	Main Street
	Templemore
	Co Tipperary
Phone	0504 31603
Email	info@templemorecu.ie

Data Protection Officer Contact Details	
Name/Title	Michael Fogarty
Phone	0504 31603
Email	info@templemorecu.ie

Templemore Credit Union Ltd is committed to protecting the privacy and security of your personal information. This privacy notice describes how we collect and use personal information about you during and after your relationship with us.

Purpose of Data Collection, Processing or Use

A credit union is a member-owned financial cooperative, democratically controlled by its members, and operated for the purpose of promoting thrift, providing credit at competitive rates, and providing other financial services to its members. Data collection, processing and use are conducted solely for the purpose of carrying out the abovementioned objectives and meeting all Legal requirements including ISBAR.

What personal data do we use?

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

- Your name, address and contact details and financial information.

Why we process your personal data

- To ensure repayment of the loan and to facilitate the requirements of the contract between you and the credit union
- To contact you in respect of your guarantee in the event of the change of circumstance of the member getting into arrears
- Collection of the debt
- conduct due diligence/credit checking

Some of the above grounds for processing will overlap and there may be several grounds which justify our use of your personal data.

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. We document the reasons for our retention periods and where possible the retention periods themselves in our Retention Policy. Your details

will be held for **six** years following default of the borrower, date of demand, discharge, transfer or repayment of the loan.

Once the retention period has expired, the respective data will be permanently deleted. If you require further information please contact us.

Planned data transmission to third countries

There are no plans for a data transmission to third countries. A third country, for data protection purposes, is a country that is outside of the European Economic Area and, so, is not subject to EU law. If the credit union were to transfer any data outside of the European Economic Area, it would only do so with all appropriate legal controls in place.

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.templemorecu.ie or you can ask us for a hard copy.

How we may share the information

We may also need to share some of the above categories of personal data with other parties, such as the Irish League of Credit Unions (ILCU) and our advisers such as solicitors, debt collectors or auditors. Usually, information will be anonymised but this may not always be possible. The recipient of the information will be bound by confidentiality obligations. We may also be required to share some personal data with our regulator the Central Bank of Ireland as required to comply with the law. The Privacy Notice of the ILCU is available at www.creditunion.ie.








Our use of your information

Our legal basis for processing personal data supplied by you for the purpose of this guarantee is in furtherance of this contract **and our legitimate interest if a credit search /due diligence is conducted on you.**

The checks that may be carried out on you include the Central Credit Register searches.

Your Rights

The following are your rights in connection with your personal data.

	To find out whether we hold any of your personal data, and if we do, to request access to a copy of that data. 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 lawful basis 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). Please note that this is a right to object, but if the credit union can successfully establish the necessity and proportionality of its processing, then your request may not be met.
	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. <i>Relevant personal data</i> 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 Commission at <https://www.dataprotection.ie/>.

Please note that the above rights are not always absolute and, depending on the circumstances, there may be some limitations to their exercise.

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 our Data Protection Officer in writing using their contact details above.

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 at all times. Please help us by telling us straight away if there are any changes to your personal information. If you wish to avail of either of these rights, please contact us using our contact details at the top of this document.