

# Templemore Credit Union Ltd

## Account Opening Privacy Notice

Credit Union Contact Details	
Address	Main Street
	Templemore
	Co Tipperary
Phone	0504 31603
Email	

Data Protection 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.

This Privacy Notice is to provide you with information regarding the processing of information about you for account related purposes and other general purposes. 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.

### **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 above-mentioned objectives.

### **What personal data do we use?**

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

- Your name, address, date of birth, email, telephone financial data, status and history, transaction data; contract data, details of the credit union products you hold with us, signatures, identification documents, salary, occupation, accommodation status, mortgage details, previous addresses, spouse, partners, nominations, Tax Identification/PPSN numbers, passport details, interactions with credit union staff and officers on the premises, by phone, or email, current or past complaints, CCTV footage.

We need all the categories of information in the list above to allow us to identify you, contact you, comply with our legal obligations including ISBAR and in order that we perform our contract with you.

## Why 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; and
- To comply with our legal obligations, for example anti-money laundering, to identify connected borrower
- PPS number for the purpose of Revenue requirements
- To "NEXI" for the purposes of allowing SEPA Instant Payments to be executed safely and keep anti-fraud measures up to date
- For identification and protection of member savings with regard to Per Pro Authorities

We may also collect, store and use "special categories" of more sensitive personal information including Information about your health, including any medical condition, health and sickness (See loan Insurance for further details).

## How we use particularly sensitive personal data

"Special categories" of particularly sensitive personal data require higher levels of protection. We need to have further justification for collecting, storing and using this type of personal information. We may process special categories of personal data in the following circumstances:

1. In limited circumstances, with your explicit written consent.
2. Where we need to carry out our legal obligations and in line with our data protection policy.
3. Where it is needed in the public interest, and in line with our data protection policy.

Less commonly, we may process this type of information where it is needed in relation to legal claims or where it is needed to protect your interests (or someone else's interests) and you are not capable of giving your consent, or where you have already made the information public.

## How secure is my 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 information

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 information 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 six years from the date of discharge, final repayment, transfer of the loan.
- **CCTV footage** which is used in the normal course of business (i.e. for security purposes) for one month.

### **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](http://www.templemorecu.ie) or you can ask us for a hard 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 the provision of 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, compliance, risk, learning and development, and insurance services to affiliated credit unions. As this 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 [www.creditunion.ie](http://www.creditunion.ie)

**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.

**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 (Payments). PAYAC is a credit union owned, independent, not-for-profit company that provides an electronic payments service platform for the credit union movement in Ireland. PAYAC is an outsourced model engaging third party companies, such as a Partner Bank, to assist with the processing of payment data. This includes Danske Bank, San Paulo Intesa and NEXI**

**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', sensitive 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.

**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.

**Debit or Charge Card:** If you have a debit, or prepaid card with us, we will share transaction details with companies which help us to provide this service.



## Legal Obligation

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. For the same reason, we will also hold the information about you when you are no longer 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 The Money Laundering provisions of the Criminal Justice (Money Laundering and Terrorist Financing) Act 2010, as amended by Part 2 of the Criminal Justice Act 2013.

**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.

**Incapacity to Act on your account:** The Credit Union Act 1997 (as amended) provides, in the circumstances where you become unable to transact on your account, due to a mental incapability and no person has been legally appointed to administer your account, that the Board may require registration in line with the Decision-Making Capacity Act in order that the money be applied in your best interests. In order to facilitate this, medical evidence of your incapacity may be required which will include data about your mental health. This information will be treated in the strictest confidentiality.



### Legitimate interests

A legitimate interest is when we have a business or commercial reason to use your information. We are permitted to process your personal data on this basis, provided the processing is both necessary and proportionate. If we rely on our legitimate interests, we will tell you what that is.

**CCTV:** We have CCTV footage installed on the premises with clearly marked signage. The purpose of this is for security of our assets and the protection of all staff.

**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.

Please see our privacy policy at [www.templemorecu.ie](http://www.templemorecu.ie) for more information on legitimate interests.



### Your consent

We will only carry out certain processing, such as marketing, based on your consent and will cease this processing if 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/or specialist market research companies.

#### Art Competition

This credit union may be 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

This 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 Marketing Preferences

Subject to your consent, as part of improving our service to you, from time to time, we would like to inform you of goods, services, competitions and/or promotional offers available from us. We may wish to use different means when sending such marketing communications.

Please contact us directly should you wish to change or withdraw your consent.

## Your Rights

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

	<b>To find out</b> whether we hold any of your personal data, <b>and if we do, to request access</b> to a copy of that data. You are also entitled to request further information about the processing.
	<b>Request correction</b> of the personal data that we hold about you. This enables you to have any incomplete or inaccurate information we hold about you rectified.
	<b>Request erasure</b> 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).
	<b>Object to processing</b> 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.
	<b>Request the restriction of processing</b> 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 <b>you have a right to withdraw that consent at any time and free of charge.</b>
	Request that we: a) <b>provide you with a copy of any relevant personal data in a reusable format</b> ; or b) <b>request that we transfer your relevant personal data to another controller</b> 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 Commissioner** in respect of any processing of your data at

Post	Telephone	E-mail
Data Protection Commissioner Canal House Station Road Portarlinton R32 AP23 Co. Laois	+353 (0)57 868 4800 +353 (0)761 104 800 1890 252 231	info@dataprotection.ie

**Please note that the above rights are not absolute and, depending on the circumstances, 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 our Data Protection Officer in writing using their contact details above.

**There is no fee in exercising 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.