

Member No:

Loan ID:

Member Name:

Information on how we use your Personal Data

Who we are: Manorhamilton And District Credit Union Limited

Address: MAIN STREET, MANORHAMILTON, CO LEITRIM

Contact in respect of Data Protection:

This notice is to provide you with information in respect of the processing of your personal data (as defined in the Data Protection Acts, 1988 and 2003), by the Credit Union. We are obliged to process your personal data in certain circumstances under legislation, for example for compliance with money laundering obligations or when reporting to Revenue for tax purposes. However there are instances where we require your consent before processing your personal data for example should we wish to use your personal data for marketing purposes.

You also have a right under Section 71 of the Credit Union Act, 1997 as amended, subject to exceptions listed in the Section, that any information that concerns an account or transaction of mine with the credit union may not be disclosed by the Credit Union without your consent.

What data is processed?

The Credit Union will collect and process personal data to include your name(s), contact details, date of birth, PPSN, and any other information provided by you in the application form or by other means of transacting with us. The Credit Union will assign you with a member number(s) by which you will be identified which can also be considered to be personal data. The Credit Union may record your image while you are on the premises by way of CCTV cameras and may also record your voice during a recorded phone call.

The purposes of processing your personal data

The Credit Union will use your personal data to assist it in carrying out the following:

- Verifying the information provided by you in the application and administering your account.
- Facilitating the provision of insurance products to you.
- Meeting tax obligations as required by Revenue.
- Meeting legal and compliance obligations, including money laundering obligations for the purposes of detection and prevention of fraud.
- Where CCTV footage may be captured of you it will be processed for security purposes and will be processed in line with data protection requirements. Signage will be used to notify you of any such recording.
- Where we record phone calls with members we do so for quality and training purposes, you will be notified of the recording beforehand and you will be given the option to end the call
- Providing updates on our services by way of directly marketing to you.

Disclosure of personal data to third parties

Agents / Subcontractors / Service Providers

The Credit Union in carrying out its functions, may require the expertise or assistance of a third party service provider or agent from time to time. The necessary contracts ensuring the protection of your personal data will be entered into by the Credit Union with those third parties.

Insurance

We provide products and services to our members involving insurance Loan Protection (LP), Life Savings (LS) and Death Benefit Insurance (DBI). To administer these products and services we will pass your details to ECCU Assurance DAC (ECCU), a life insurance company, wholly owned by the Irish League of Credit Unions. ECCU exists to provide insurance to credit unions affiliated to the Irish League of Credit Unions. Before any sensitive data (which includes health, criminal convictions, race or ethnicity data) is processed, your specific prior consent will be requested.

Savings Protection Scheme

The Credit Union is affiliated to the Irish League of Credit Unions (ILCU) and have the benefit of being a member of the ILCU Savings Protection Scheme (SPS). We may disclose information in your application or in respect of any account or transaction of yours from the date of your original consent to authorised officers or employees of the Irish League of Credit Unions for the purpose of fulfilling requirements under the SPS.

Please now sign your consent to the processing of your personal data in the manners provided for above:

Print name: _____

Signed: _____

Date: _____

Your Rights

Please note that you have the right to **access** personal data held about you by the credit union and to **correct** any inaccuracies in such data. If you wish to avail of either of these rights, please contact us at :

MAIN STREET, MANORHAMILTON, CO LEITRIM

Receipt of obligatory notices by email

There are certain notices that credit unions are obliged to provide from time to time. Please provide your email address if you would like to receive these obligatory, non-marketing communications by email (for example the AGM notice, e-statements). This will assist the Credit Union in reducing its carbon foot print and will also reduce costs.

Email address: _____

The credit union maintains the right to contact members by such means as best available to it in relation to a non-performing loan or outstanding debt to the credit union, including by text or email.

Keeping you informed: Direct Marketing

As part of improving our service to you, from time to time, the Credit Union would like to inform you of goods, services, competitions and or/ promotional offers available from us. The Credit Union may wish to use different means when sending such marketing communications. Please now indicate by which methods you consent to being contacted by.

	Yes	No
Post	<input type="checkbox"/>	<input type="checkbox"/>
Email:	<input type="checkbox"/>	<input type="checkbox"/>
Text	<input type="checkbox"/>	<input type="checkbox"/>
Landline Call:	<input type="checkbox"/>	<input type="checkbox"/>
Mobile Call:	<input type="checkbox"/>	<input type="checkbox"/>

You have a right to notify us free of charge at any time of your right to refuse such marketing by writing to MAIN STREET, MANORHAMILTON, CO LEITRIM, or by using the "opt-out" options in any marketing message we send you.

Signature of applicant: _____

Date: (DD/MM/YY): _____

NOTICE FROM IRISH CREDIT BUREAU D.A.C ('ICB')

As a result of the introduction of the General Data Protection Regulation ('GDPR'), from 25th May, 2018 ICB will be using **Legitimate Interests** (GDPR Article 6 (f)) as the legal basis for processing of your personal and credit information. These Legitimate Interests are promoting greater financial stability by supporting a full and accurate assessment of loan applications, aiding in the avoidance of over-indebtedness, assisting in lowering the cost of credit, complying with and supporting compliance with legal and regulatory requirements, enabling more consistent, faster decision-making in the provision of credit and assisting in fraud prevention.

Please review ICB's Fair Processing Notice which is available at http://www.icb.ie/policy_privacy.php. It documents who they are, what they do, details of their Data Protection Officer, how they get the data, why they take it, what personal data they hold, what they do with it, how long they retain it, who they share it with, what entitles them to process the data (legitimate interests), what happens if your data is inaccurate and your rights i.e. right to information, right of access, right to complain, right to object, right to restrict, right to request erasure and right to request correction of your personal information.