

## Privacy Notice of Ballyfermot Inchicore Credit Union Limited Guarantors

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 for the purpose of carrying out the abovementioned objectives.

Our contact details are:

Address: <u>Ballyfermot Office</u> 280 Ballyfermot Road, Ballyfermot, Dublin 10.	<u>Inchicore Office</u> 12/12A Grattan Crescent, Inchicore, Dublin 8.
Phone: 01-626 54 58	
Email: <a href="mailto:info@bicu.ie">info@bicu.ie</a>	

### Data Protection Officer/Representative

We have appointed a Data Protection Officer (DPO) with responsibility for Data Protection.

You can contact them in respect of the information contained in this leaflet on [dpo@bicu.ie](mailto:dpo@bicu.ie) or by post:

DPO

280 Ballyfermot Road,  
Ballyfermot  
Dublin 10.

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

### What personal data do we use?

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

- Your name, address and contact details, 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, telephone voice recordings.

### Purpose for which 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/ member getting into arrears;
- Collection of the debt; and
- Conduct due diligence/credit checking through the Irish Credit Bureau

- From January 2019 in order to meet reporting obligations to the Central Credit Register

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.

### **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.bicu.ie](http://www.bicu.ie) or you can ask us for a 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)<sup>1</sup> 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 or other regulatory bodies as required to comply with the law. The Privacy Notice of the ILCU is available at [www.creditunion.ie](http://www.creditunion.ie).

### **Our use 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 legitimate interest if a credit search /due diligence is conducted.

### **Due diligence that may be carried out**

- ICB Enquiry
- CCR Enquiry
- Obtaining supporting documentation in relation to declared income and outgoings

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<sup>1</sup>The ILCU (a trade and representative body for credit unions in Ireland and Northern Ireland) provides professional and business support services such as regulatory, legal, compliance and monitoring (audit) services to affiliated credit unions. We may disclose information in the guarantee form to authorised officers or employees of the ILCU for the purpose of the ILCU providing services to us

**Your Rights** in connection with your personal data are to:



**To find out** whether we hold any of your personal data and **if we do to request access** to that data that to be furnished 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 data. This enables you to ask us to delete or remove personal data where there is no good reason 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) and there is something about your particular situation which makes you want to object to processing on this ground. You also have the right to object where we are processing your personal data for direct marketing purposes.



**Request the restriction of processing** of your personal data. 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. 'Relevant personal data 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 (DPC)** in respect of any processing of your data by:

Telephone +353 57 8684800 +353 (0)761 104 800 Lo Call Number 1890 252 231 E-mail <a href="mailto:info@dataprotection.ie">info@dataprotection.ie</a>	Postal Address: Data Protection Commissioner Canal House Station Road Portarlinton R32 AP23 Co. Laois
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**Please note that the above rights are not always absolute and 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 data, object to the processing of your personal data, or request that we send you a copy/a third party a copy your relevant personal data in a reusable format please contact our DPO 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 straightaway if there are any changes to your personal data. If you wish to avail of either of these rights, please contact us at 01-626 54 58