

What we do with your personal data when you join the credit union

The credit union collects your information and that relating to your parents or legal guardian for a number of reasons. Under the law, we have to tell you how we will collect that information, how we will use it and how long we will hold it for.

In this notice, you will see different names or terms used that you may not be familiar with, such as:

- **Data controller:** This person (or group of people, like a credit union) is in charge of the information we collect.
- **Data processor:** This person processes information for the data controller (i.e. the credit union).
- **Data Protection Officer (DPO):** This is the person we have appointed to make sure we do everything the law says.
- **Personal data/your information:** This means any information that can be used to identify someone, such as your address and date of birth.

Who looks after your information?

The credit union is the data controller of the personal data you give us – we look at how and why your information is collected and used.

Do you have to give us your information?

You must give us quite a lot of the information we need for us to keep open your credit union account, but there is some information that you can choose whether to let us have or not. When we ask you for information that you don't have to give us, we will ask for your permission and let you know why we want it and what we will do with it. If you don't want us to have the information in those cases, you won't have to.

What information do we collect?

Your name, address, date of birth, information about your savings, your signature, identification documents like passport or birth certificate (for you and your parent/legal guardian).

Getting in touch

If you're worried about how we get and use your information, you can speak to our DPO at the credit union, who will be able to help you and answer any questions that you have.

If you want to speak to somebody not at the credit union, you can call the people who make sure that organisations like us are looking after your information correctly. They are called the Data Protection Commissioner (DPC):

Telephone +353 57 8684800 +353 (0)761 104 800
Lo Call Number 1890 252 231
E-mail: info@dataprotection.ie

Postal Address
Data Protection Commissioner
Canal House Station Road
Portlarlinton R32 DP23 Co. Laois

Why do we collect and use your information?

We will only collect your information when we need it to help us do our job or to follow the law. When we've collected it, here's how we use it:

- To open and maintain your account
- To make sure we do things correctly under the rules of the credit union and the law;
- To get in touch with you and your parents /legal guardians when we need to.

Will your information be shared?

Sometimes the credit union has to give your information to other people, such as our data processors, our regulators and the government. When your data is given to someone else, they must use it only in the way in which we tell them to and look after it and keep it safe.

How long will we keep your information?

We don't keep it forever, only for as long as we need it to help us do the thing we needed it for. We have a policy that tells us when to keep it and when to get rid of it.

Would you like to know more?

If you or your parents would like to find out more information about how we collect, use and store your personal information, please speak to our DPO at the credit union by contacting at the details provided below or alternatively visit our website www.malahidecu.ie.

Our contact details are:

Address: 4 Main Street Malahide
Phone: 845 1400
Email: dpo@malahidecu.ie

Keep an eye out for changes to this notice. If we make big changes the version date at the bottom of the notice will be updated.

What are your rights? You and your parents have the right to:



Ask us to change information you think is wrong



Tell us you don't want your information to be processed.



Ask us to remove information when it's not needed anymore



Ask to see the information we hold



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



Object to processing of your personal data where we are relying on a legitimate interest and there is something about your particular situation which makes you want to object to processing on this ground.



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.



Credit Union

Please note that the above rights don't always apply and there may be some limitations.

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