

Privacy Statement

Your right to privacy is important to us. We take the security of your information seriously and have strict policies and processes in place to ensure it remains safe. This Privacy Policy describes the way we collect your information, how we use it and why.

Citysave Credit Union Ltd, will manage your data in line with the requirements of the Data Protection Act 1998.

Citysave Credit Union Limited will act as the 'data controller' for your personal data if you apply for or hold an account or service with us. Under the Data Protection Act, the 'data controller' is responsible for ensuring that your information is lawfully and properly processed.

The information we hold about you

To enable us to provide you with accounts and services, we require certain details about you. We will ask you to provide most of this information yourself, however, we may also seek further data using external sources, such as credit reference agencies.

There may be occasions where you provide us with information about another person, for example, if you are applying for an account on behalf of a child. In this case, we will assume that you have permission to provide this information and that the other person understands how we will use their information and has no objection.

We will not be able to provide you with an account or service if you do not supply us with the necessary information to do so, or if you do not give us your permission to process your information.

The type of personal information you might expect us to hold about you includes:

Your personal details, for example, your name, date of birth, address, telephone number, email address, National Insurance number and, in some instances, sensitive data such your financial circumstances.

Information about the accounts you hold with us (or have previously held with us) and the transactions on those accounts.

Records of our contact with you, for example:

Notes on our systems, emails or other electronic communications and written correspondence. We may record and monitor telephone calls for training purposes and to check and improve the quality of our service.

Depending on the accounts or services you apply for, or hold with us, we may also record additional personal information such as your income, employment details, financial commitments, or details of a credit search.

How we use your information

We use your information to assess every application you make for an account or service, to manage your accounts, develop our services and ensure that we comply with the legislation that governs our activities. We will use your information specifically to:

- Confirm your identity when you apply for an account or service
- Assess your application for an account or service. Depending on the type of account you apply for, this may include assessing lending and fraud risks and credit scoring, for example, if you apply for credit.
- Set up and provide the accounts you have requested and keep our records up to date
- Meet our legal and regulatory obligations and for crime prevention/detection
- Test computer systems to ensure the continuing security and integrity of our systems
- Carry out customer surveys and statistical analysis to enable us to improve our products and services

Who we share your information with

We will only share your information with other organisations for the reasons detailed below, and will not provide your details to third party organisations for marketing purposes.

Confirming your identity

All financial institutions are required by law, under Money Laundering legislation, to confirm a customer's identity. We may, therefore, supply your

information to a specialist external agency to help us confirm your identity. We may occasionally need you to re-confirm your identity, for example, if you move address or change your name.

Credit checking

If you are applying for an account that requires us to provide you with credit, we will contact a credit reference agency for details of your credit history. The credit reference agency will keep a record of our enquiry ('search') and your application, whether or not the account is opened. Once your account is open, we will provide further information about you to the credit reference agencies, for example, information about the conduct of your account. If you apply to another company for credit they will then be able to see this information. The credit reference agencies we normally use are:

- Equifax Ltd, Customer Service Centre, PO Box 10036, Leicester LE3 4FS

If you would like to see the information that these credit reference agencies hold about you, please contact them directly; they will be able to explain how you may progress your request and any charges that may apply.

Fraud prevention

We may check details of applications you make to us for a loan account or savings account with fraud prevention agencies and HM Revenue & Customs (HMRC). We, and other organisations in the UK or abroad, may access and use the information recorded by fraud prevention agencies to prevent fraud and money laundering.

Fraud reporting

All financial institutions are required by law, under Money Laundering legislation, to report any suspicious transactions to the National Crime Agency, the police and other law enforcement agencies for crime detection and prevention purposes. If we suspect fraudulent activity on any application or account we may notify law enforcement agencies.

Tax reporting

We are required to provide information about you and your savings accounts to HMRC for tax reporting.

Our suppliers and third parties that provide services to you

Examples of suppliers we use or third parties we appoint to provide services to you are:

- Third party financial services suppliers. For example, Card supplier, so that they can provide you with pre-paid Visa Debit services
- Mailing, data management and information technology suppliers.

Please note that from time to time, we may change the suppliers or third parties we use or appoint to provide services. Where we appoint a supplier to provide a service on our behalf, they must meet our stringent requirements regarding the security and privacy of our customers' data.

Occasionally we, or our suppliers, may transfer data to countries outside of the European Economic Area. These countries may not have the same standard of data protection laws as we do here in the UK. In these circumstances, we will take the necessary steps to ensure that the transfer of your data is in line with the UK data protection requirements, and that your information is treated securely, and protected to a similar standard. Organisations based outside of the EEA may be required to provide your information to foreign authorities.

Other occasions we may be required to share your information with:

- A legal representative acting either for us or you
- A valuer
- Debt counselling or other specialist service providers, should you fall into payment difficulties or be unable to repay your outstanding mortgage balance

We may also share your information with:

- The Financial Ombudsman Service, for example, if you have made a complaint
- Our regulators
- Where a member holds a Tenant Account, Citysave will share personal data with the landlord who's details have been provided to Citysave by the member under specific consent
- Another organisation, should we ever sell or transfer our business.

How to access or change the information we hold

You have the right to access the personal information we hold about you under the Data Protection Act 1998; this is called a Subject Access Request. Please make your Subject Access Request to us in writing. Please be advised a fee of £10 is applicable per request.

If you have any questions about the way in which we collect or process your information, please contact us. Similarly, if the information we hold about you is incorrect or out of date, please let us know and we will investigate further to correct any inaccuracies.

You can also find out more about your rights under the Data Protection Act by visiting the Information Commissioner's Office website at ICO.org.uk or by writing to: Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow SK9 5AF