

Kilrush Credit Union – General Privacy Notice

Effective Date: 6th May 2025



Data Controller:

Kilrush Credit Union Ltd. ('We', 'Us' or 'Our') is a Data Controller within the meaning of the General Data Protection Regulations and Irish data protection legislation. Our registered address is Credit Union House, Market Square, Kilrush, Co Clare, V15 HN36.

We appreciate the trust that you place in us to ensure that your personal information is kept safe. To oversee how we collect, use, share and protect your personal information and to ensure your rights are fulfilled, we have appointed a Data Protection Officer.

If you want to exercise any of your rights under the GDPR or have any concerns as to how we are processing your personal information, you may contact our Data Protection Officer by:

Phone: **065 905 1242**

E-mail: dpo@kilrushcreditunion.ie

In person or writing: **Data Protection Officer, Kilrush Credit Union Ltd. Credit Union House Market Square, Kilrush, Co Clare, V15 HN36**

Personal Information we Collect

We collect information: (i) you give us; (ii) information generated during the provision of our services and; (iii) information provided to us by third parties.

Types of information we may collect or hold about you include:

- identity details such as your name, address, date of birth, ID,
- financial data such as your bank account details and other financial information
- CCTV data
- Web data – more information can be found in our Website Usage and Cookies Policy

Purposes of Processing and the Legal Basis for processing

We use, and share, your data where:

- use is necessary to **provide a service or fulfil a contract** that you have entered or because you have asked for something to be done so you can enter into a contract with us;
- use is necessary because we have to **comply with a legal obligation** (e.g. complying with our obligations to report to regulatory authorities or law enforcement, etc.);
- use is necessary to protect your **"vital interests"** in exceptional circumstances;
- use for our **legitimate interests** such as managing the credit union and fraud or crime prevention. This may also include things like training and quality assurance, strategic

planning, statistical analysis of our service provision. You may object to your personal information being used for these purposes.

- We rely on **consent** when we provide marketing information to you. You may withdraw your consent at any time, by emailing us.

If you do not want us to process your personal information, this will limit the type of service we can provide to you.

Recipients of Your Personal Data – Third Parties

In the course of providing our services to you, complying with legal obligations or pursuing our legitimate interests, we may share your personal data with the following categories of recipients:

- third parties with whom: (i) we need to share your information to facilitate transactions you have requested, and (ii) you ask us to share your information;
- service providers who provide us with support services to enable delivery of our services;
- statutory and regulatory bodies and law enforcement authorities;

We do not transfer personal data outside of the EEA.

How long we will hold your Data

How long we hold your data for is subject to several pieces of legislation and regulations - as a general rule, we will keep your data for 6 years after the end our relationship with you or the last service provided. We will however endeavor not to keep any of your personal data longer than is necessary to fulfil the relevant purpose and/or comply with a specific legal retention period.

Your Rights with Respect to Our Use of Your Data

You have several rights in relation to how we use your information.

- **Right of access** – you have the right to request a copy of the information that we hold about you.
- **Right of rectification** – you have a right to correct data that we hold about you that is inaccurate or incomplete.
- **Right to be forgotten** – in certain circumstances you can ask for the data we hold about you to be erased from our records.
- **Right to restriction of processing** – where certain conditions apply to have a right to restrict the processing.
- **Right of portability** – you have the right to have the data we hold about you transferred to another organisation.
- **Right to object** – you have the right to object to certain types of processing such as direct marketing.

- **Right to judicial review:** in the event that we refuse your request under rights of access, we will provide you with a reason as to why.
- **Right to object:** to automated processing, including profiling.
- **Right to withdraw consent:** in the event that processing is based on consent you may withdraw consent at any time.
- **Right to lodge a complaint with a supervisory authority.**

If you wish to exercise any of your data rights, you can contact us by writing to the address above or emailing us.

If we are unable to deal with your request fully within a calendar month (due to the complexity or number of requests) we may extend this period by a further two calendar months and shall explain the reason why. If you make your request electronically, we will try to provide you with the relevant information electronically.

If you are not happy with any aspect of how your data is used, you also have the right to complain to the Data Protection Commission in Ireland. You can contact the Office of the Data Protection Commission at:

Telephone: +353 (0)761 0100 or Lo Call Number 1800 437 737

Online Contact Form: <https://forms.dataprotection.ie/contact>

Postal Address: Data Protection Commission, 6 Pembroke Row, Dublin 2, D02 X963

Information We Need

If you do not provide certain information, we may not be able to provide the requested services to you.

We will tell you when we ask for information which is not a contractual requirement or is not needed to comply with our legal obligations.

Automated Decision-Making

We may analyse your information using automated means to:

- help us understand your needs and develop our relationship with you;
- to assist in compliance with our legal obligations.

Updates to our Privacy Notice

We will keep this notice under review and will make changes from time to time. We will notify you by posting on our website, displaying the notice on our TV monitor in the office or by other appropriate means where we have made updates to this privacy Notice. You can view the most up to date version of this notice on our website www.kilrushcreditunion.ie/privacynotice