

DATA PRIVACY NOTICE

LLANELLI & DISTRICT CREDIT UNION Ltd. t/a SAVEEASY

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Your personal data – what is it?

Personal data relates to a living individual who can be identified from that data. Identification can be by the information alone or in conjunction with any other information in the data controller's possession or likely to come into such possession. The processing of personal data is governed by General Data Protection Regulation 2016/679 (the "GDPR")

Who are we?

SAVEEASY is the data controller. This means it decides how your personal data is processed and for what purposes.

How do we process your personal data?

- SAVEEASY complies with its obligations under the GDPR by keeping personal data up to date;
- by storing and destroying it securely; by not collecting or retaining excessive amounts of data;
- by protecting personal data from loss, misuse, unauthorised access and disclosure and by ensuring that appropriate technical measures are in place to protect personal data. We use your personal data for the following purposes: - (examples shown below)
 - To enable us to provide a savings and loans facility for the benefit of the members as specified in our constitution and ACE Rulebook;
 - To administer membership records;
 - To manage our employees and volunteers;
 - To maintain our own accounts and records.
 - Our processing also includes the use of CCTV systems for the prevention of crime.
 - To operate the Saveeasy website and deliver the services that individuals have requested.
 - To inform individuals of news, events, activities or services provided by SAVEEASY
 - Where it is necessary to perform our contract with you (eg.savings, loan products) or for taking steps prior to entering into contract.
 - To contact individuals via surveys to conduct research about their opinions of current services or of potential new services that may be offered.

Please note that these lists are not exhaustive and we may process personal data for other purposes, which will need to be recorded. At the heart of this is ensuring that individuals are aware of exactly what we are going to do with their personal data and giving them the opportunity to consent where necessary.

What personal information do we collect?

The personal information we collect about you depends on the products or services you apply for, or that we provide to you. We will usually collect the following information:

- Your name, contact details and address;
- Your date of birth and/or age and nationality;
- Your National Insurance Number
- Records of how you have contacted us;
- In some circumstances, information about your health, or if you are a vulnerable customer.

If you apply for a loan or a savings product, we may also collect information about:

- Your financial details, including details about your existing borrowings and loans;
- Your credit history which we obtain from Credit Reference Agencies;
- Your employment, housing, residency and/or citizenship status;
- Your tax position;
- Your marital status, family, lifestyle or social circumstances, if relevant; and
- Any person other than the account holder who makes a withdrawal from an account; and
- For purposes of the Loan and Savings insurance, the name and contact details of the next of kin and the nominated beneficiary.

Why do we need to collect your personal data?

We use personal information about you to:

- Confirm your identity when you open an account or contact us;
- Consider and assess your application for a service, an account, or a role with us;
- Manage and administer your account with us;
- Recover debts owed to us and to prevent financial crime;
- Provide you with information that you ask us for and notify you about changes to our services we offer that we think you may be interested in; and
- Improve our website, ensure its contents is presented in the most effective manner to you and keep our website safe and secure.

Your personal information may be converted into statistical or aggregated data which cannot be used to re-identify you, which may be used to produce statistical research and reports.

Where do we collect your personal information from?

We generally collect personal information directly from you (for instance, when you complete an application form or contact us). If you do not provide us with the information we need, we may be unable to provide you with our products and services or process your application.

We also obtain your personal information from other sources including Credit Reference Agencies, your employer, landlord, other lenders, HMRC, DWP, publicly available directories and information, debt recovery and/or tracing agents, other organisations to assist in prevention and detection of crime, police and law enforcement agencies. If you make an application with a guarantor, we will collect personal information about those individuals.

Keeping in contact with you

We may use your contact details to provide you with important information about your accounts. In addition, we may use your contact details to contact you to provide you with marketing information about our products and services, which may be of interest to you. Currently we only do this by post. You will have the opportunity to opt out of receiving such marketing information when you first

provide your details to us, and you can change your mind at any time by contacting our Data Protection Officer.

We may share personal data with third parties for the purpose of tracing and verifying data. We may also obtain personal data from third parties in order to trace individuals.

What is the legal basis for processing your personal data?

Data protection laws require us to explain our legal grounds for processing your personal information. The legal grounds that are relevant to us are:

- Where it is necessary to perform our contract with you (eg. For a loan application or savings products) or for taking steps prior to entering into a contract.
- Where it is necessary to comply with our legal obligations.
- Where it is necessary for our own legitimate interests or those of other organisations.
- With your consent; and
- Where it is necessary for a substantial public interest.

Is your personal information transferred outside the European Economic Area?

Your personal information is stored within the UK and we do not routinely transfer your personal information outside the UK.

Credit reference agencies.

In order to process your application, we will perform identity checks on you with one or more credit reference agencies (CRAs). To do this we will supply your name and other identifying information to the CRAs and they will give us information including information about your financial situation and financial history. CRAs will supply to us public information (including the electoral register) which we will use to identify you, to verify the accuracy of the data you have provided to us and to prevent criminal activity, fraud and money laundering. More information about CRAs can be found at <https://www.equifax.co.uk/crain>

For how long is your personal information retained by us?

We will generally hold your information for the whole time that you have an account with us, and for a period of six years after the account is closed. In some circumstances we may keep your information for longer than this, for instance where we are required by law to do so, or where we need to retain your information to defend or exercise our legal rights. We may also retain transactional history for statistical research and reporting reasons.

Your rights

Under data protection laws, you have the right to ask us to:

- Correct any personal information you think is inaccurate or incomplete;
- Stop or restrict the processing of your personal information for certain reasons;
- Delete your personal information in some circumstances;
- Provide you with copies of your personal information;

- Provide you with information in a portable format

Not all of these rights will apply in all circumstances. Please contact our Data Protection Officer if you wish to exercise any of these rights. If you are unhappy with the way that we are handling your personal information, please contact our Data Protection Officer in the first instance and we will try to resolve your complaint. You also have the right to complain to the Information Commissioner's Office, which is the regulator for data protection laws: <https://ico.org.uk/>