

## ACCOUNT OPENING PRIVACY NOTICE

Altura Credit Union Limited

This Data Privacy Notice is effective as and from 25 May 2018

Credit Union Contact Details	
Address	Altura Credit Union Limited
	Mc Dermott Street
	Gorey
	County Wexford
Phone	0539488700
Email	info@alturacu.ie
Website	<a href="http://www.alturacu.ie">www.alturacu.ie</a>
Privacy Notices , Cookie Policy and Information on GDPR	The 'Information' Section of our website ' GDPR & Privacy Notices'

Data Protection Officer Contact Details	
Name/Title	Data Protection Officer
Phone	0539488700
Email	dp@alturacu.ie

### Introduction

The purpose of this Data Privacy Notice is to explain how Altura Credit Union Limited may process your personal information at and following account opening. **It is also important that you read our separate General Privacy Notice on the 'Information' section of our website [www.alturacu.ie](http://www.alturacu.ie), which further sets out how we process your data beyond account opening stage and for the duration of your relationship with us.**

Data protection has always been a priority for us and keeping the data you entrust to us secure is a core part of our business. This new regulation is designed to increase the level of transparency in how personal data is managed and we wholeheartedly embrace this. To facilitate this, we are constantly reviewing our procedures and updating our approach to managing our members' data, to ensure we fully reflect and embrace these new standards. To improve how we inform and communicate with our members in relation to data protection, we have drawn up this Account Opening Data Privacy Notice which sets out in more detail how your data is treated and managed within Altura Credit Union at account opening stage and to provide you with information regarding the processing of your data for account related purposes and other general purposes. If you are applying for a loan with us, you will be provided with our lending Privacy Notice to take account of further processing that may be necessary. Our lending privacy notice can be found on our website.

A Data Privacy Notice is a document that every organisation who controls and processes personal information must make available. This 'Account Opening' Privacy Notice (supported by our Cookies Policy, Website Privacy Notice, General Data Privacy Notice, Lending Privacy Notice, Nominations Privacy Notice, Guarantor Privacy Notice and Children's Privacy Notice) sets out the basis on which

any personal data we collect from you, or that you provide to us, will be processed by us and so that you are aware at account opening stage. It details how we will collect, use, disclose, transfer and store your personal information.

This Account Opening Data Privacy Notice and our other privacy notices may be updated from time to time and the current version of this Notice shall be displayed on our website. Amendments will not be made retrospectively.

We will always comply with the General Data Protection Regulation 'GDPR' when dealing with your personal data. Further details on the GDPR can be found at Office of the Data Protection Commissioner's dedicated [GDPR website \(gdprandyou.ie\)](https://www.gdprandyou.ie).

For the purposes of the 'GDPR', we will be the "controller" of all personal data which we hold about you. You can find our contact details at the end of this Account Opening Data Privacy Notice. If you are providing personal information on behalf of a third party to open an account, you must ensure that the third party receives a copy of this Account Opening Data Privacy Notice and our General Data Privacy Notice and, if applicable, a copy of our Children's Privacy Notice before their personal information is shared with us (e.g. minors).

#### **Why do we collect and use your personal information at account opening stage?**

We gather and process your personal information for a variety of reasons and rely on a number of different legal basis to use that information. For example, we use your personal information to process your membership application and to open your account and to maintain an account for you, to help administer your accounts and services, to ensure we provide you with the best service possible, to prevent unauthorised access to your account and to meet our legal and regulatory obligations. Some of these grounds for processing will overlap and there may be several grounds which justify our use of your personal data. We will also require the information to comply with our obligations under Credit Union Standard Rules.

##### **1. To comply with a legal obligation**

We are required to process your personal information to comply with certain legal obligations, for example:

- a) Regulatory authorities:** to report and respond to queries raised by regulatory authorities, law enforcement and other government agencies such as the Central Bank of Ireland;
- b) Credit Union rules:** To meet our obligations under Credit Union Standard Rules.
- c) Tax Regulation compliance:** to comply with tax regulations at account opening stage that require us to report the tax status of our members. We may share information and documentation with domestic and foreign tax authorities to establish your liability to tax in any jurisdiction. Where a member is tax resident in another jurisdiction Altura Credit Union has certain reporting obligations to Revenue under the Common Reporting Standard. Revenue will then exchange this information with the jurisdiction of tax residence of the member. We shall not be responsible to you or any third party for any loss incurred as a result of us taking such actions. Under the "Return of Payments (Banks, Building Societies, Credit Unions and Savings Banks) Regulations 2008" credit unions are obliged to report details to the Revenue in respect of dividend or interest payments to members, which include PPSN where held;

- d) **Legal and Compliance:** to verify the personal information provided to us at account opening in order to meet our legal and compliance obligations, including to prevent money laundering, tax evasion, financing of terrorism and fraud. The information provided by you will be used for compliance with our customer due diligence and screening obligations under anti-money laundering and combating terrorist financing obligations under The Money Laundering provisions of the Criminal Justice (Money Laundering and Terrorist Financing) Act 2010 , as amended by Part 2 of the Criminal Justice Act 2013 (“the Act”) (and any subsequent AML legislation)
- e) **Duties to our Regulator:** To meet our duties to the Regulator, the Central Bank of Ireland, we may allow authorised people to see our records to include account opening documentation (which may include information about you) for reporting, and compliance purposes. For the same reason, we will also hold the information about you when you are no longer a member. We may also share personal data with certain statutory bodies such as the Department of Finance, the Department of Social Protection and the Financial Services and Pensions Ombudsman Bureau of Ireland, the appropriate Supervisory Authority if required under law.
- f) **Audit:** To meet our legislative and regulatory duties to maintain audited financial accounts, we appoint an external and internal auditor. We will allow the internal and external auditor to see our account opening records (which may include information about you) for these purposes.
- g) **Investigation or legal proceedings :** to co-operate with and provide information requested to legal and/or regulatory authorities in the context of investigations or proceedings;
- h) **Record retention:** to keep records of communications, account opening forms and member account activities;
- i) **Registration :** to maintain a register of members of Altura Credit Union;
- j) **Operations:** to administer our internal operational requirements (including membership, credit, compliance and risk management, system development, staff training, accounting and for audit purposes);
- k) **Member communications:** to communicate certain information to you such as providing notice of the AGM;
- l) **Security:** to undertake systems testing, maintenance and development in order to ensure network and information security;
- m) **Nominations:** The Credit Union Act 1997 (as amended) allows members to nominate a person(s) to receive a certain amount from their account on their death, subject to a statutory maximum. Where a member wishes to make a nomination at account opening stage, Altura Credit Union must record personal data of nominees in this event.
- n) **Incapacity to Act on your account:** The Credit Union Act 1997 (as amended) provides, in the circumstances where you become unable to transact on your account, due to a mental incapability and no person has been legally appointed to administer your account, that the Board may allow payment to another who it deems proper to receive it, where it is just and expedient to do so, in order that the money be applied in your best interests. In order to facilitate this, medical evidence of your incapacity will be required which will include data about your mental health. This information will be treated in the strictest confidentiality.

## 2. To enter into and perform a contract with you for the services which you require

This basis is appropriate where the processing is necessary for us to manage your accounts and credit union services to you. In order to consider your application for membership of Altura Credit Union and your relationship with us thereafter and to process any product/service applications you

may make, we have to gather and process some personal information. Examples of processing include the administration of accounts, payments, deposits or lending decisions. As part of this process, we may be required to pass some personal information to an intermediary or counter-party (e.g. if you perform a payment transaction, we pass information on the transaction to the payee concerned).

- (a) Administrative Purposes:** We will use the information provided by you, either contained in membership application forms or any other form or application, for the purpose of assessing this application, processing applications you make and to maintain and administer any accounts you have with Altura Credit Union.
- (b) Third parties:** We may appoint external third parties to undertake operational functions on our behalf. We will ensure that any information passed to third parties conducting operational functions on our behalf will be done with respect for the security of your data and will be protected in line with data protection law.
- (c) Irish League of Credit Unions (ILCU) Affiliation:** The ILCU (a trade and representative body for credit unions in Ireland and Northern Ireland) provides professional and business support services such as marketing and public affairs representation, monitoring, financial, compliance, risk, learning and development, and insurance services to affiliated credit unions. As this credit union is affiliated to the ILCU, Altura Credit Union must also operate in line with the ILCU Standard Rules (which members of Altura Credit Union are bound to Altura Credit Union by) and the League Rules (which Altura Credit Union is bound to the ILCU by). We may disclose information in your application or in respect of any account or transaction of yours from the date of your original membership to authorised officers or employees of the ILCU for the purpose of the ILCU providing these services to us
- (d) The ILCU Savings Protection Scheme (SPS):** We may disclose information in any application from you or in respect of any account or transaction of yours from the date of your original membership to authorised officers or employees of the ILCU for the purpose of the ILCU providing these services and fulfilling requirements under our affiliation to the ILCU, and the SPS. The Privacy Notice of ILCU can be found at [www.creditunion.ie](http://www.creditunion.ie)
- (e) Electronic Payments** If you use our electronic payment services to transfer money into or out of your credit union account or make payments through your debit card into your credit union account, we are required to share your data with our electronic payment service provider
- (f) Member Service:** We may use information about your account to help us improve our services to you
- (g) Insurance:** As part of our affiliation with the ILCU, we purchase insurance from ECCU Assurance DAC (ECCU), a life insurance company, wholly owned by the ILCU. To administer these insurances we may pass your information to ECCU and it may be necessary to process 'special category' personal data about you. This includes information about your health which will be shared with ECCU for the purposes of our life assurance policy to allow ECCU to deal with insurance underwriting, administration and claims on our behalf. Further information can be found in our lending privacy notice.
- (h) Debit Cards etc:** *If we issue you a debit card, Transact Payments Limited (which is an authorised e-money institution) will also be a controller of your personal data. In order for you to understand what they do with your personal data, and how to exercise your rights in respect of their processing of your personal data, you should review their privacy policy which is available at <https://www.transactpaymentsltd.com/privacy-policy/>.*

### 3. To enable Altura Credit Union to function as a business

In certain circumstances, we process your personal information at account opening and thereafter on the basis of the legitimate interests of Altura Credit Union. A legitimate interest is when we have a business or commercial reason to use your information at that stage. But even then, it must not unfairly go against what is right and best for you. If we rely on our legitimate interest, we will tell you

what that is. In doing so, we ensure that the impact of the processing on your privacy is minimised at account opening stage and that there is a fair balance between the legitimate interests of Altura Credit Union and your privacy rights. Examples of situations in which your personal information is processed based on our legitimate interests, include:

- (a) **Telephone records:** to keep records of communications and record telephone calls in order to evidence what has been discussed and keep a record of your instructions and to prevent or detect crime;
- (b) **Information:** to inform you about new services or special offers we may introduce from time to time.
- (c) **CCTV:** We have CCTV footage installed on the premises with clearly marked signage. The purpose of this is for security, public safety and the prevention and detection of fraud. What is our legitimate interest in doing so? With regard to the nature of our business, it is necessary to secure the premises and property therein, and any staff /volunteers/members or visitors to Altura Credit Union and to prevent and detect fraud.
- (d) **Voice Recording:** We record phone conversations both incoming and outgoing for the purpose of verifying information and quality of service. What is our Legitimate Interest? To ensure a good quality of service, to assist in training, to ensure that correct instructions were given or taken due to the nature of our business and to quickly and accurately resolves any disputes.

#### 4. What if I have already provided consent ?

We will only carry out processing when we have obtained your consent and will cease processing once you withdraw such consent. We use your personal information to make you aware of products and services which may be of interest to you where you have consented to us doing so and in accordance with your preferences. You can at any time withdraw that consent using the contact details set out at the beginning of this Notice. In the event that you apply for a loan, we may require certain sensitive personal information on your health. You will be asked for your consent to process this type of sensitive personal information. You do not have to provide this information but it may not be possible to provide you with the loan requested if you do not. Other examples are:

- (a) **Marketing and Market Research:** To help us improve and measure the quality of our products and services we undertake market research from time to time. This may include using the Irish League of Credit Unions and/ specialist market research companies.
- (b) **Art Competition:** We are involved with art competition with the ILCU. Upon entry you will be given further information and asked for your consent to the processing of personal data. Your information is processed only where you have given consent. Where the person providing the consent is below 16, then we ask that the parent/legal guardian provide the appropriate consent. A separate privacy notice is included in all Art Competition entry forms.
- (c) **Schools Quiz:** We are involved in school quiz in liason with the ILCU. The school quiz is open to entrants up to 13 years of age. Upon entry, a parent / legal guardian will be given further information and asked for their consent to the processing of their child's personal data. This information is processed only where consent has been given. Where the person providing consent is below 16, then we ask that the parent/legal guardian provide the appropriate

consent. A Separate Privacy Notice is included in all School Quiz entry forms. Please see also our 'Children's Privacy Notice' on our website [www.alturacu.ie](http://www.alturacu.ie).

- (d) If you choose to enter into our **Members' Draw**, we will use your personal information to enter you into the draw and where you are a winner your name will be published on our website as a winner and on our social media and other digital media channels.

### What Personal Information we collect about you

We need all categories of information as follows in order to allow us identify you, contact you, comply with our legal obligations and in order that we perform our contract with you. The personal information we collect about you at account opening stage may include:

- home address, date of birth, full name, marital status, place of birth, identification documents, number of dependents, home ownership status, telephone number, email address, signature, eligibility for membership, details of income and source of wealth, nationality and tax identification number, mortgage details, previous addresses, spouse, partners, nominations;
- status and history
- transaction data; contract data, details of products you hold with us, signatures, identification documents
- details of employment status and occupation;
- sensitive personal information concerning your health ( See next section);
- information on power of attorney or ward-ship appointments;
- recordings of calls between you and employees of Altura Credit Union;
- closed circuit television may be used in and around our premises for the purposes of security and preventing crime, therefore we may have images of you captured by our CCTV cameras;
- information relating to member transactions (such as dates, amounts, currencies, payer and payee details);
- current or past complaints.

### How we use particularly sensitive personal data

At account opening stage we may also collect "special categories" of particularly sensitive personal data which requires higher levels of protection, such as information about your health including any medical conditions and sickness. We need to have further justification for collecting, storing and using this type of personal data. We may process special categories of personal data in the following circumstances:

- (a) In limited circumstances, with your explicit written consent.
- (b) Where we need to carry out our legal obligations and in line with our data protection policy.
- (c) Where it is needed in the public interest, and in line with our data protection policy.

Less commonly, we may process this type of information where it is needed in relation to legal claims or where it is needed to protect your interests (or someone else's interests) and you are not capable of giving your consent, or where you have already made the information public.

### **Profiling**

We sometimes use systems to assist our decisions based on personal data we have (or are allowed to collect from others) about you. This information is used for loan assessments anti-money laundering purposes and compliance with our legal duties in that regard.

### **How we use personal information for direct marketing**

From time to time, we would like to make you aware of other services that we offer which may be of interest to you at account opening stage. We can do this by using some of the personal information we process at this stage. You have a right not to receive such information. You can make changes to your marketing preferences at any time by contacting us in writing at the address below.

### **Who we share your information with**

We may share your personal information with trusted third parties who perform important functions for us based on our instructions and apply appropriate confidentiality and security measures, for example:

- a. our legal and professional advisers such as auditors and external legal counsel;
- b. any sub-contractors, agents or service providers engaged by Altura Credit Union (including our employees, directors and officers), such as back up and server hosting providers, IT software and maintenance providers, document storage providers and suppliers of other back office functions;
- c. payment recipients and other financial institutions;
- d. joint account holders.

We may also share your personal information with any third parties to whom you have instructed us to share your information with at account opening stage. We are required to co-operate by law with Irish and EU regulatory and enforcement bodies such as the Central Bank of Ireland, the courts, fraud prevention agencies or other bodies. We are also required to report personal and account information to Irish Revenue for interest reporting.

### **How secure is my information with third-party service providers?**

All our third-party service providers are required to take appropriate security measures to protect your personal data in line with our policies. We do not allow our third-party service providers to use your personal data for their own purposes unless they are deemed to be controllers in their own right. We only permit them to process your personal data for specified purposes and in accordance with our instructions. Usually, information will be anonymised but this may not always be possible. The recipient of the information will also be bound by confidentiality obligations.

### **Transfers or mergers**

We may disclose personal information relating to our members to any third party in the event of a transfer or merger (or potential transfer or merger).

### **Other jurisdictions**

The people and organisations that we may share your personal information with may be located in a country that does not have data protection laws which provide the same level of protection as the laws in Ireland. Some countries already have adequate protection for personal information under their applicable laws. In other countries safeguards will be applied to maintain the same level of

protection as the country in which the products and services are supplied. These safeguards may be contractual agreements with the overseas recipient or it may require the recipient to subscribe to international data protection frameworks. For more information about the European Commission's decision on the adequacy of the protection of personal information in countries outside the EEA, please visit: [https://ec.europa.eu/info/law/law-topic/data-protection\\_en](https://ec.europa.eu/info/law/law-topic/data-protection_en)

### Is providing your personal information obligatory?

We are unable to enter into or administer the relationship with you without some personal information about you. In cases where providing your personal information is optional we will make this clear. In particular, it is not mandatory that our members sign up to receive marketing communications. If you fail to provide certain information when requested, we may not be able to perform the contract we have entered into with you or we may be prevented from complying with our legal obligations.

### Updates to your personal information

If any of the personal information you have given to us at account opening stage should change thereafter, such as your contact details, please inform us without delay. Similarly, if we have collected personal information about you at account opening stage that you consider to be inaccurate, please inform us. Our contact details are set out at the beginning of this document.

### How long we keep your personal data for

We need to keep/store your personal information for as long as necessary to fulfil the purposes for which it was collected (as described above) taking into account any legal/contractual obligation to keep it. Even when you close your account with us, we must retain some of your personal information in order to comply with legal and regulatory requirements. The criteria we use to determine data retention periods for your personal information includes the following:

- retention in accordance with legal and regulatory requirements. We will retain some of it after our agreement with you has come to an end, based on our legal and regulatory requirements;
- retention in case of queries. We will retain some of it in case of queries from you (for instance, if you submit an application for a product or service and if that is unsuccessful);
- legal disputes or some other type of dispute with another person or each other.

Where possible we record how long we will keep your data. Where that is not possible, we will explain the criteria for the retention period. Once the retention period has expired, the respective data will be permanently deleted.

### Examples of Retention Periods

- **Accounting** records required to be kept further to The Credit Union Act, 1997 (as amended) must be retained for not less than six years from the date to which it relates.
- The **money laundering** provisions of anti-money laundering legislation require that certain documents must be retained for a period of five years after the relationship with the member has ended.
- We keep **income tax** records for a period of six years after completion of the transactions to which they relate.



- Loan application information is retained for a period of seven years from the date of discharge, final repayment, transfer of the loan.
- **CCTV** footage which is used in the normal course of business (i.e. for security purposes). 30 days
- **Telephone recordings** for 30 days

### Your rights under data protection laws

You can be assured that we will only use your data for the purpose it was provided and in ways compatible with that stated purpose. If we need to use your personal data for an unrelated purpose, we will notify you and we will explain the legal basis which allows us to do so. Please see our website for a guide to your rights. You have several enhanced rights in relation to how we use your information as follows:



**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 information. 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 information. 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.

If you wish to exercise any of these rights you can contact us using the details below. **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 information, object to the processing of your personal data, or request that we send you or a third party a copy your relevant personal data in a reusable format please contact our Data Protection Officer (contact details at the beginning of this Notice). Alternatively call in to us and our officers will help you.

#### Do I pay a Fee?

**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.

#### Identification

**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.

#### Updates

This Data Privacy Notice may be updated from time to time and the current version of this Data Privacy Notice shall be displayed on our website.

#### Contact for Inquiries

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 information. If you wish to avail of either of these rights, please contact us. If you have any questions about this privacy notice or your personal information, please contact: Data Protection Officer at Altura Credit Union Limited, Mc Dermott Street, Gorey County Wexford email [dp@alturacu.ie](mailto:dp@alturacu.ie) or telephone 0539488700

#### Complaints

You have a **right to complain** to the **Data Protection Commissioner** in respect of any processing of your data. The Data Protection Commissioner has enforcement powers and can investigate compliance with data protection laws

Post	Telephone	E-mail
21 Fitzwilliam Square South, Dublin 2, D02 RD28. Ireland	+353 (0)1 7650100 1800 437 737	<a href="mailto:info@dataprotection.ie">info@dataprotection.ie</a>