



Pennine Community Credit Union Ltd

Pennine Community Credit Union Privacy Notice

We are committed to protecting our members' privacy. The credit union requires any information marked as mandatory for membership to either meet legal obligations or to enable us to perform our contract with you. Where you are not able to provide us with this information, we may not be able to open an account for you. Where we request further information about you not required for these reasons, we will ask you for your consent.

How we use your personal information

PCCU may process, transfer and/or share personal information in the following ways;

For legal reasons

- Confirm your identity
- Perform activity for the prevention of financial crime
- Carry out internal and external auditing
- Record basic information about you on a register of members

For performance of our contract with you

- Deal with your account(s) or run any other services we provide to you;
- Consider any applications made by you;
- Carry out credit checks and to obtain and provide credit references
- Undertake statistical analysis, to help evaluate the future needs of our members and to help manage our business
- To send you statements, new terms & conditions (including changes to this privacy statement), information about changes to the way your account(s) operate and notification of our annual general meeting.

For our legitimate interests

- Recover any debts owed to us

With your consent

- Maintain our relationship with you including marketing

Sharing your personal information

We will disclose information outside the Credit Union only to;

- Third parties to help us confirm your identity to comply with money laundering legislation
- Credit reference agencies and debt recovery agents who may check the information against other databases – private and public – to which they have access to
- Any authorities if compelled to do so by law (e.g. to HM Revenue & Customs to fulfil tax compliance obligations)
- Fraud prevention agencies to help prevent crime or where we suspect fraud;
- Any persons, including, but not limited to, insurers, who provide a service or benefits to you or for us in connection with your account(s)
- Our suppliers in order for them to provide services to us and/or to you on our behalf
- Anyone in connection with a reorganisation or merger of the credit union's business
- Other parties for marketing purposes (if you have agreed to this)

Where we send your information

While countries in the European Economic Area all ensure rigorous data protection laws, there are parts of the world that may not be quite so rigorous and do not provide the same quality of legal protection and rights when it comes to your personal information.

PCCU does not directly send information to any country outside of the European Economic Area, however, any party receiving personal data may also process, transfer and share it for the purposes set out above and in limited

circumstances this may involve sending your information to countries where data protection laws do not provide the same level of data protection as the UK.

For example, when complying with international tax regulations we may be required to report personal information to the HM Revenue and Customs which may transfer than information to tax authorities in countries where you or a connected person may be tax resident.

Retaining your information

Pennine Community Credit Union will need to hold your information for various lengths of time depending on what we use your data for. In many cases we will hold this information for a period of time after you have left the credit union.

To read our policy for retaining members data please contact us at: 01282 691333 or email us at:

enquiries@pccu.co.uk

Your rights under data protection regulations are:

- (a) The right to access
- (b) The right of rectification
- (c) The right to erasure
- (d) The right to restrict processing
- (e) The right to data portability
- (f) The right to object to data processing
- (g) Rights related to automating decision-making and profiling
- (h) Right to withdraw consent
- (i) The right to complain to the Information Commissioner's Office

Please see our website www.pccu.co.uk for more information; alternatively, this information is available in branch.

Contact us about your rights

For more information about how your rights apply to your membership of the credit union or to make a request under your rights you can contact us enquiries@pccu.co.uk or 01282 691333.

We will aim to respond to your request or query within one month or provide an explanation of the reason for our delay.

Contact details of credit union

Pennine Community Credit Union

54, Manchester Road

Nelson

Lancashire

BB9 7EJ

01282 691333

Enquiries@pccu.co.uk

Changes to this privacy policy

We can update this Privacy Policy at any time and ideally you should check it regularly at www.pccu.co.uk for updates, alternatively this information can be requested at enquiries@pccu.co.uk or from any of our branches.

We won't alert you for every small change, but if there are any important changes to the Policy or how we use your information we will let you know and where appropriate ask for your consent.