

# **Warrington Credit Union Privacy Notice**

Here is how Warrington Credit Union (WCU) uses your personal details.

When you apply to become a member, apply for a loan and when managing your account, we ask for some of your personal information. We are committed to protecting our members' privacy and keeping your information secure.

This notice explains why we need this information and what we do with it. It explains the legal grounds on which we collect and use your information and outlines your rights under data protection legislation.

## ***How We Use Your Information***

### **What personal details does WCU collect?**

When you apply for membership we'll ask for the following information:

- your full name (title, forename(s) and surname)
- your maiden name (if applicable)
- date of birth
- postal address and the number of years you have lived there
- your previous address (if less than 3 years at your current address)
- phone number
- email address
- employers address (if your application is based on working in Warrington)
- in order to identify benefit payments we receive on your behalf, we may ask for your National Insurance number or Child Benefit number

### **When you apply to withdraw shares, we ask for this information:**

- bank sort code and account number. We ask for your bank details so that we can make payments to you

### **When you apply for a loan, we ask for this additional information:**

- nominated bank account details. We ask for your bank details so that we can make payments to you
- in order to identify benefit payments we receive on your behalf, we may ask for your National Insurance number or Child Benefit number

- whether you are a householder or rent your accommodation
- for larger loans we may ask for additional financial information such as bank statements and earnings
- whether you are suffering from a terminal illness (this is in order to provide loan insurance)

### ***When does WCU collect my personal information?***

We'll collect details when you apply for membership at one of our collection points or when you apply for a loan. We'll also collect some of your details whenever you make a transaction or contact us about your account. This may be in person, by phone, by post, or by email.

### ***The WCU website and social media***

Our website, [www.warringtoncreditunions.co.uk](http://www.warringtoncreditunions.co.uk), uses a third party service, Google Analytics, to collect standard internet log information such as your type of browser, your IP address and details of visitor behaviour patterns. We do this to find out things such as the number of visitors to the various parts of the site.

This information is only processed anonymously. We do not make, and do not allow Google to make, any attempt to find out the identities of visitors to our website.

We make use of social media, for example Facebook, to provide information about WCU.

### ***What does WCU do with my information?***

The main reasons we use your information are to process your membership application, administer your account, process your deposits, withdrawals and loan applications and keep you up to date with information about your account.

We may also use your information to:

- confirm your identity, address and source of funds, as legally required.
- check your credit history
- assist in the prevention or detection of fraud or other crime
- carry out internal and external auditing
- send you statements, new terms & conditions (including changes to this privacy statement) and information about changes to the way your account operates
- notify you of our annual general meeting.
- occasionally to invite you to take part in surveys

- email you marketing messages about WCU products (unless you have opted out)

### ***Sharing your personal information***

WCU uses certain organisations to assist in delivering our service. We may share your personal information with:

- credit reference agencies in connection with loan applications and money laundering checks
- debt recovery agencies to recover any debts owed to us
- insurers providing benefits to you or for us
- external auditors
- when required, we may need to share your information with government bodies, law enforcement agencies, courts or other third parties, for example to comply with legal obligations or lawful disclosure requests.

### ***How long does WCU retain my personal information?***

We retain your information where we have valid or lawful need to do so. For example, we keep most records for audit purposes for seven years and potentially for 15 years after your membership closes.

When we no longer have such a need to keep your personal information, we will delete it.

### ***Do you send my information outside Europe?***

WCU does not directly send information to any country outside Europe. Some of the IT services we use may do so but they are committed to abiding by the EU and UK General Data Protection Regulations.

### ***Keeping you informed***

WCU will give you information about your account and provide statements on request. If we need to get in touch, we will call you, send an email or write to you.

### ***Keeping us informed***

To continue to receive information from WCU, please tell us of any change of your name, address, phone number or email address. Doing this will also help protect you by making sure any information we send you doesn't fall into the wrong hands.

Please update your details by contacting us.

### ***Changes to how we use your information***

On occasion, WCU may update this privacy notice. If we make a significant change to

how we use your information, we will let you know by email, notice at our collection points or on our website.

## **Your data protection rights**

You are entitled to view, amend, or delete the personal information that we hold.

### **Write to:**

Data Protection Officer, Warrington Credit Union Ltd, St Margarets Community Center, Lindley Ave, Latchford, Warrington, WA4 1QB

### **Telephone:**

01925 495227

### **E-mail:**

warringtoncreditunion@gmail.com

### ***Right to lodge a complaint with a supervisory authority***

If you have a complaint about the way we have used your information, please contact us first and we will do our best to put things right for you.

If you're not happy with our response, you can make your complaint to the Information Commissioner's Office.

Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, SK9 5AF

Tel: 0303 123 1113

## **Contact Warrington Credit Union**

By post:

Warrington Credit Union Ltd

St Margarets Community Centre

Lindley Ave

Latchford

Warrington

WA4 1QB

Telephone: 01925 495227

E-mail: warringtoncreditunion@gmail.com