

## COMPLAINTS

You have a right to complain to the relevant Supervisory Authority (Data Protection Commissioner in ROI) (Information Commissioners Office NI) about any of our processing.

## FOR MORE INFORMATION



**Credit Union**

Credit Unions in the Republic of Ireland are regulated by the Central Bank of Ireland. Credit Unions in Northern Ireland are authorised by the Prudential Regulation Authority, and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

# THE GDPR

GENERAL DATA PROTECTION REGULATION



**Credit Union**

## WHAT IS THE GDPR?

The GDPR is a piece of EU legislation which will overhaul our current data protection legislation.

It aims to strengthen and unify data protection for all EU individuals and in some cases those outside of the EU.

It brings with it further obligations for organisations (like your credit union) who process your personal data in order that your personal data is fully respected. Processing is basically doing anything with, even storing, your personal data.

## THE PRINCIPLES OF DATA PROTECTION

When we process your data we must do so in line with the following principles:

### Personal data must be;

- ▶ Adequate, relevant and limited to what is needed;
- ▶ Accurate and up to date;
- ▶ Kept no longer than is necessary.

### It must be processed;

- ▶ Lawfully, fairly and transparently;
- ▶ For specific, explicit and legitimate purpose(s);
- ▶ In a secure manner.

## PRIVACY NOTICE

Under the GDPR, the credit union must provide you with a Privacy Notice where we outline certain information for example what personal data we use, what purpose(s) we use it for, how long we keep it, to whom we disclose it etc.

You are entitled to receive a copy of our Privacy Notice so please ask for your copy today from any member of staff or locate it on our website:

## WHAT LAWFUL BASIS DO WE HAVE?

Before we even collect your data we must ensure that we have a 'lawful basis' to process it. There are six lawful bases upon which we can rely to process your data:

1. Where you have **consented**.
2. To fulfil/enter a **contract**.
3. Where we are **legally obliged** to.
4. Where we have a **legitimate interest** in doing so.
5. To protect a person's **vital interests**.
6. To complete a **public task**.

We discuss the relevance of these bases in our Privacy Notice.

## WHAT ARE YOUR RIGHTS?

The GDPR enhances your rights in respect of your personal data.

You have a right to:

- ▶ **Information** about our processing of your data, this is detailed in our Privacy Notice.
- ▶ **Access** your data, information, and copies of your data.
- ▶ **Object** to processing, including profiling/direct marketing.
- ▶ **Restrict** our use of your data while you challenge our processing.
- ▶ **Erasure** of your data in certain circumstances (aka 'to be forgotten').
- ▶ **Rectify** your data where it might be incomplete or inaccurate.
- ▶ **Portability:** Be sent a copy of your data in a machine readable format.
- ▶ **Automated Decisions:** Know about and intervene in automated decision making including profiling.



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