

What we do with your personal information when you join Cairde Credit Union

Welcome to Cairde Credit Union, and thanks for becoming a member. We hope that you will really enjoy being part of our community and that you will stay with us for many years to come.

Why do we collect your information?

We need some information from you and your parents/guardians so as we can open an account for you and you can start saving. Credit Unions have to comply with certain rules and regulations and these state that we have to collect your information if you have an account with us.

What information do we collect?

We need to collect information like your name, address, date of birth, savings information, signature, identification documents (passport, birth certificate). We also need these details from your parents/guardians as well.

What do we do with your information?

We only collect the information we need in order to help us do our job and provide you with an account and do things like:

- To open an account for you
- To make sure we comply with the law and the rules of the credit union
- To get in touch with you and your parents/guardians when we need to

Will your information be shared with anyone?

From time to time we may need to share your information. If we do, this will only be with organisations that need to receive it, such as: regulators, the government, our IT people and other suppliers. But don't worry, all these people have to keep it safe and only use it for specific purposes.

How long will we keep your information?

We won't keep your information forever, just for as long as it is necessary for the reason you gave it to us in the first place. If you close your account, we will keep your information for 7 yrs after it's closed.

Would you like to know more?

If you or your parents/guardian would like to find out more details about how we collect, use, share and store your personal information then just drop into us, give us a call or send us a quick email using:

Address: 3-6 Parnell Street, Dungarvan. **Phone:** 058 44088 **Email:** info@cairdecu.ie

What are your rights? You and your parents have the right to:



Ask us to change information you think is wrong



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



Tell us you don't want your information to be processed.



Object to processing of your personal data where we are relying on a legitimate interest and there is something about your particular situation which makes you want to object to processing on this ground.



Ask us to remove information when it's not needed anymore



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.



Ask to see the information we hold



Please note that the above rights don't always apply and there may be some limitations.

Credit Union