

How Citysave will use & share your Data

Citysave Credit Union Limited will process your data in accordance with your rights under the Data Protection Act 1998

Why we collect information about you?

We collect data about you:

- to confirm your identity
- to set up and then administer your accounts
- to let you know about other relevant products and services
- to update our member records
- to carry out statistical analysis to enable us to improve our products and services
- for crime prevention and for legal and regulatory compliance
- for computer system testing
- for staff training purposes

In some instances, we will be unable to provide you with a product or service, if you do not provide us with the necessary information or give us your permission to process and store that information.

What do we do with your data?

Most of the information we hold is stored electronically on computer systems. However, some data, for example the details you handwrite on an application form are **held temporarily as manual or paper copies, before being scanned and held as an electronic image**. We are confident that our systems are secure, and that no one will be able to access your information unlawfully.

We occasionally use external suppliers to process data on our behalf, for example to print names and addresses on letters for large mailing campaigns. We only use reputable companies and always ensure that they **comply with Data Protection legislation**.

We may use the information that we hold for staff training purposes and computer system testing. This is to ensure that we continue to deliver an efficient service to all of our members.

From time to time we will tell you about new accounts or services. You can choose not to receive this information when you open your account. You can change your instructions at any time, by writing to us with details of your membership number to Citysave Credit Union Limited, 16 Waterloo Street, Birmingham, B2 5UG.

However, if you are eligible to vote, we will continue to send notice of Annual General Meetings and where appropriate information about your account.

Who we share your data with

Apart from using outside companies, as described above, there are some specific instances when we will have to pass your details on to third parties or receive information about you from third parties.

Confirming your identity

To meet our responsibilities for crime prevention and for legal and regulatory compliance, we need to confirm the identity of every applicant who applies for an account with us. Where possible we will try and do this electronically, using the services of a specialist external agency.

Credit referencing

If you apply for a loan we will perform a search with a licensed credit reference agency. The agency will keep a record of our enquiry and if the loan proceeds we will provide them with details of how you conduct your account. Other lenders may access this record if you apply to them for credit.

Fraud prevention and detection

We share personal data with a number of other financial service providers through different schemes. The main purpose of this is to protect us against fraud or any other criminal activity.

All financial institutions are required by Money Laundering legislation to collect and record personal data to confirm a customer's identity and to report any suspicious transactions to the Serious Organised Crime Agency. In addition there will be occasions where we are required by law to provide information.

Telephone calls

We may record or monitor any telephone calls you make to or from ourselves to increase your security and for staff training purposes.

Emails

If you email us we will keep a record of your contact and your email address. If you send Citysave Credit Union Limited an email, containing confidential information, it may be lost or intercepted before we receive it. We cannot accept liability for losses in these circumstances. We would therefore recommend that you keep the amount of confidential information that you send to us via email to a minimum.

In addition to specific services that you request, we may also email you with details of relevant products and services, as well as information about the Credit Union. If you do not want us to do this please let us know. For security we will not include any confidential information about you in any email we send to you, for example we will not quote account and balance information in an email to you.

Data Protection legislation

The Data Protection legislation defines the legal responsibilities of data users such as ourselves. It covers the collection, storage, use, processing, disclosure and transfer of personal data. Examples of personal data are your name, postal address, email, age, sex etc.

You have a right of access under data protection legislation to your personal records held by the Credit Union on payment of a £10 fee, payable to Citysave Credit Union Limited. Please put your request in writing to Citysave Credit Union Limited, 16 Waterloo Street, Birmingham, B2 5UG.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority
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