

Minor Account Opening Privacy Notice of KRD Credit Union Limited

KRD Credit Union collects your information and that relating to your parents or legal guardian for a number of reasons.

Under the law, we have to tell you how we will collect that information, how we will use it and how long we will hold it for.

In this notice, you will see different names or terms used that you may not be familiar with, such as:

- **Data controller:** This person (or group of people, like a credit union) is in charge of the information we collect.
- **Data processor:** This person processes information for the data controller (i.e. the credit union).
- **Data Protection Rep:** We have appointed this person to make sure we do everything the law says.
- **Personal data/your information:** This means any information that can be used to identify someone, such as your name, address or date of birth.

Who looks after your information?

The credit union is the data controller of the personal data you / your parents/legal guardian gives us - we look at how and why your information is collected and used.

Do you have to give us your information?

We need quite a lot of information for us to open your credit union account, but there is some information that you can choose whether to let us have or not. When we ask you for information that you don't have to give us, we will ask for your permission and let you know why we want it and what we will do with it. If you don't want us to have the information in those cases, you won't have to give it to us.

What information do we collect?

Your name, address, date of birth, information about your savings, your signature, and identification documents like passport or birth certificate (for you and your parent/legal guardian).

Getting in touch

If you're worried about how we get and use your information, you can speak to our Data Protection Rep at the credit union, who will be able to help you and answer any questions that you have.

If you want to speak to somebody not at the credit union, you can call the people who make sure that organisations like us are looking after your information correctly. They are called the Information Commissioners Office (ICO) and you can contact them by:

Telephone: 028 9027 8757 or 0303 123 1114

Email: ni@ico.org.uk

Post: ICO, 3rd Floor, 14 Cromac Place, Belfast, BT7 2JB

We will only collect your information when we need it to help us do our job or to follow the law. When we've collected it, here's how we use it:

- To open and maintain your account
- To make sure we do things correctly under the rules of the credit union and the law;
- To get in touch with you and your parents/legal guardians when we need to.

Will your information be shared?

Sometimes the credit union has to give your information to other people, such as our data processors, our regulators and the government. When your data is given to someone else, they must use it only in the way in which we tell them to and look after it and keep it safe. Sometimes we need to send information to our advisors, and sometimes they are based outside the UK in the EU. This transfer of information is permitted by an Adequacy Decision made by the UK in favour of the EU.

How long will we keep your information?

We don't keep it forever, only for as long as we need it to help us do the thing we needed it for. We have a policy that tells us when to keep it and when to get rid of it.

Would you like to know more?

If you or your parents/legal guardian would like to find out more information about how we collect, use and store your personal information, please speak to the Data Protection Rep at the credit union by contacting at the details provided below or alternatively visit our website www.krdcreditunion.com

Our contact details are:

Address: KRD Credit Union, 25/27 Church Street, Kilrea, Coleraine, BT51 5QU

Phone: 028 295 41007

Keep an eye out for changes to this notice online. If we make big changes the version date at the bottom of the notice will be updated.

Getting in touch:

What are your rights?¹ You and your parents have the right to:



Ask to see the information we hold about you



Ask us to change your information if you think it is wrong



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



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



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



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.



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.

¹ Please note that the above rights don't always apply and there may be some limitations.