



DATA PROTECTION STATEMENT FOR MEMBERS

HOW THE CREDIT UNION WILL USE AND SHARE YOUR INFORMATION

This credit union will process your data in accordance with your rights under the Data Protection Act 1998. Your information may be processed by this credit union in any form and on any database used by us for the following purposes:

- to consider any applications made by you;
- to help us to make credit decisions about you and anyone to whom you are linked financially or other members of your household;
- to deal with your account(s) or run any other services we provide to you;
- to undertake statistical analysis, financial risk assessment, money laundering checks (which may include telephoning you), compliance and regulatory reporting, fraud prevention and debt tracing;
- to help us identify products and services which may be of interest to you (unless you have asked us not to);

Please tick this box if you would like to be contacted for marketing purposes

You do agree that we can forward any newsletter, statement message, new terms and conditions or information about any changes to the way your account(s) operate.

Sharing Information

We hold a relevant Consumer Credit Licence and will disclose information outside the credit union only:

- to our agents or subcontractors for operational reasons;
- to any persons, including, but not limited to, insurers, who provide a service or benefits to you or for us in connection with your account(s);
- to licensed credit reference agencies in accordance with the Data Protection Act and the terms of the Consumer Credit Act
- to fraud prevention and other agencies to help prevent crime or where we suspect fraud;
- if compelled to do so by law;
- for the purpose of compliance and regulatory reporting and to confirm your identity for money laundering purposes, which may include checking the electoral register;

Joint Accounts

A link between joint applicants and/or any individual identified as your financial partner will be created at credit reference agencies, which will link your financial records. You and anyone else with whom you have a financial link understand that each other's information will be taken into account in all future applications by either or both of you. This linking will continue until one of you successfully files a disassociation at the credit reference agencies.

Subject Access Rights

If you write to us and pay a fee of £10 you have a right of access to your information held by us. You have a right of access to your information held by credit reference agencies on payment of a fee to them. If you ask we will tell you the name and address of the credit reference agencies we may use.

POLICE CREDIT UNION LIMITED

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