

Privacy Notice

In accordance with Data Protection and Privacy law
Version 9 – Effective June 7th 2023

1 First Choice Credit Union Limited as a data controller

First Choice Credit Union (“FCCU”) is a member-owned financial organisation that provides financial services to its members. We are committed to the privacy of those that we engage with and this statement details our approach. While providing personal data to us in the course of business or using our website, we will manage your data in accordance with this privacy statement.

- Controller name; First Choice Credit Union Limited
- Controller contact: if you would like to contact FCCU's data protection representative regarding this policy please email us at dataprotection@fccu.ie. or call on 094 9022969

Personal data processed by First Choice Credit Union is done in accordance with current Data Protection Regulation in Ireland and GDPR.

If you are under 18 please read this statement with the assistance of a parent or guardian.

2 Key Definitions

Our or we or FCCU or Credit Union refers to First Choice Credit Union Limited

You, Your, Member or Subject refers to the individual person whose personal data is the subject of the text.

Personal Data Information relating to an identified or identifiable natural person who can be identified, directly or indirectly, in particular by reference to an identifier such as; a name, an identification number, location data, an online identifier, or one of more factors specific to the physical, psychological, genetic, mental, economic, cultural or social identity of that natural person.

Data Subject The identified or identifiable natural person

Special (often referred to as sensitive) data racial or ethnic origin, political opinions, religious or philosophical beliefs, or trades union membership, or that includes genetic data, biometric data to reveal the identity of a person, or data concerning health, sex life or sexual orientation. Personal data relating to criminal convictions is also considered sensitive.

Controller The natural or legal person or body which alone or jointly determines the purpose and means of the processing of personal data.

3 Purpose and lawful basis

The Credit Union processes your personal data for many reasons, and we are obliged to inform you of the purposes for which we use your data and legal basis for processing.

In general we may obtain personal data including name, address, phone numbers, e-mail address, other electronic identifiers, title, profession, images, IP address, photographic ID, company details, dependants or partner details, your bank or mortgage details, politically exposed status, tax identities, video recordings, e-mails and other information provided by you while engaging with the Credit Union and in particular while agreeing credit. We may also obtain similar information from third parties such as the Irish credit agencies, or

from your use of FCCU systems, or when you sign up to or attend events or otherwise engage with the credit union.

The purposes for processing your personal data may overlap, and some purposes for processing may have multiple legal basis. They are as follows:

Category	Purpose	Examples of the type of data processed	Legal basis for processing*
*Note; Where this document refers to the Legitimate interest of FCCU as a legal basis for processing, such legitimate interest refers to the management and delivery of the services of a Credit Union as provided for in the Credit Union Act 1997 as amended in 2012. Such processing also includes activities mandated, approved or deemed acceptable by Irish or EU regulatory or oversight authorities.			
Membership			
Application/membership administration	To initiate and manage our relationship with our members or potential members	General Personal Details; name, contact details, address, tax identities, Personal Public Service Number (PPSN), date of birth, nationality, tax residency, financial position, proof of identity and address details, beneficial ownership details, related parties, security details, employment details, expected turnover, origin/source of funds and the purpose of your account ,security facts, records of interactions with the CU.	<ul style="list-style-type: none"> - Entering into or performance of a contract - Consent - Legitimate interest of FCCU* - There is a legal / regulatory obligation
Savings	To manage member savings accounts	General Personal Details plus source of funds, account turnover, bank details, record of transactions and balances. For clubs or businesses, identity of officers	<ul style="list-style-type: none"> - Performance of a contract - Legitimate interest of FCCU* - There is a legal / regulatory obligation - Consent
The personal data of third parties	We may need to communicate with connected 3rd parties that are not members of the credit union to manage an event, to comply with law or regulation, or in relation to a financial product	Identification details, relationship, securities and address relating to partners, family, guarantors, beneficiaries, nominees or a director or representative of an entity or person	<ul style="list-style-type: none"> - Performance of a contract - Legitimate interest of FCCU* - There is a legal / regulatory obligation - Consent
Affiliation with the Irish League of Credit Unions ILCU or Credit Union Development Authority CUDA	Reporting and use of services provided by representative bodies and to fulfil our obligation in accordance with ILCU/CUDA rules	Member details and information relating to the provision of insurance	<ul style="list-style-type: none"> - Performance of a contract - There is a legal / regulatory obligation - Credit Union Act and amendments - Legitimate interest of FCCU*
Enquiries	To engage with individuals who make an enquiry	Details provided on the enquiry including name, and contact details	<ul style="list-style-type: none"> - Consent - Legitimate interest of FCCU*
Incapacity to act upon an account	When a person is unable to transact due to an intellectual incapacity <ul style="list-style-type: none"> - Appointment of an individual to administer the account or - board approval of transactions 	All personal data	<ul style="list-style-type: none"> - There is a legal / regulatory obligation - Vital interest of the subject - Legitimate interest of FCCU*

Loans			
Loan applications and loan management	To manage the loan process and loan agreement including; assessing creditworthiness, validating information provided during the application process, determine if you are a connected or related party borrower, assessing credit history with the Central Credit Register(CCR), effecting a legal charge over an asset and to manage the loan account.	Personal details & proof of identity plus credit history/rating, monthly income/outgoings, payslips, bank statements, connected party status, Marital status, spouse/partner/dependents details, property details, social welfare receipts, Declaration of Health, information relating to connected parties, details of a guarantor to the loan application, records of communication relating to a loan	<ul style="list-style-type: none"> - Entering into or the performance of a contract. - There is a legal / regulatory obligation (Credit Union Acts, Anti Money Laundering legislation and Central Bank regulations) - Legitimate interest of FCCU*
Medical details	For the purpose of insurance	Medical details	<ul style="list-style-type: none"> - Performance of a contract (loan agreement insurance)
Credit Control	To manage the debt recovery process including credit searches and engaging with the Irish credit agencies, the recovery of debt, the transfer of debt and the enforcement of security or guarantee against a loan.	As above (for loan application and loan management)	<ul style="list-style-type: none"> - Performance of a contract (loan and membership agreements) - There is a legal / regulatory obligation - Legitimate interest of FCCU*
Identity details;	To establish the Identity, status, address and proof of identity of the parties to a loan	Identity data relating to the member, guarantors, nominees, family members or advisors	<ul style="list-style-type: none"> - Performance of a contract (loan and membership agreements) - There is a legal / regulatory obligation - Legitimate interest of FCCU*
Connected borrowers / Related parties	To establish to full risk exposure associated with a credit application	Relationship information relating to officers / directors of the CU	<ul style="list-style-type: none"> - There is a legal / regulatory obligation - Legitimate interest of FCCU*
Spouse / Partner	To assess a loan application, validate data provided on a loan application, perform a credit search with the ICB and CCR to establish credit status and comply with law or regulation.	Name, identification and contact details, financial and creditworthiness details, dependents, relationship with applicant	<ul style="list-style-type: none"> - Performance of a contract (loan and membership agreements) - There is a legal / regulatory obligation - Legitimate interest of FCCU*
Guarantors	To evaluate suitability / creditworthiness, inform of changes to performance of a loan, the collection of debt and comply with law or regulation	Name and contact details, financial details and creditworthiness, connected party status	<ul style="list-style-type: none"> - Performance of a contract (loan and membership agreements) - There is a legal / regulatory obligation - Legitimate interest of FCCU*
Insurance & Investments			
Life savings & Loan Protection Insurance provided by ECCU. This is a condition of taking a loan with the CU	To provide loan protection and life savings protection for loans issued.	Personal data relating to loan protection insurance. Loan protection insurance personal data may include 'special' personal data including medical records	<ul style="list-style-type: none"> - The performance of a contract. - There is a legal / regulatory obligation - Legitimate interest of FCCU*
Marketing & other activities			
Direct Marketing to Members	To inform members of the services of the CU and events that you may be interested in	Contact details including postal address, e-mail, text, phone, mobile phone. (You may opt out of any of the above upon request.	<ul style="list-style-type: none"> - Consent - Legitimate interest of FCCU*

Competitions, Draws or Quizzes	To hold a competition or draw for Members or members of the public	Name and contact details	- Consent - Legitimate interest of FCCU*
Surveys	To understand the requirements or views of subjects	Name and contact details	- Consent - Legitimate interest of FCCU*
Website	To promote the activities of the CU and to inform Members.	IP address, web tracking data. We use a third party service provider, Google Analytics, to collect standard internet log information and details of visitor behaviour patterns. We also gather the following technical details about visits. • Internet Protocol (IP) address • Web browser and operating system • Date and time various pages are visited on our website	- Consent - Legitimate interest of FCCU*
Market research and member data analysis thru Holmes analytics software	To assess the common bond with regard to extent of credit union membership, demographics and loans. Assists in ensuring that FCCU's products and services remain relevant to member's needs and identify any new products or services that our membership may require. Also helps FCCU to determine areas within the common bond where membership or lending levels are low and thus target these areas with general (not direct) marketing in order to grow the membership and loan book of FCCU thus ensuring financial stability into the future.	• Account Number • Address • Age • Account type • Account balance • Employment Status • Gender • Loan details Member information is anonymised and geo-located prior to analysis.	- Legitimate interest of FCCU*
CCTV			
CCTV recordings on all premises, both internally and externally	For safety and security	Motion images from cameras (not including voice)	- Legitimate interest of FCCU* or another party - and to protect the credit union in the event of security or safety incident or other unlawful event - Vital interest of subjects
Internal cameras	For safety, security and the monitoring of transactions and cash handling	Motion images from cameras (not including voice)	- Legitimate interest of FCCU* or another party - and to protect the credit union in the event of security or safety incident or other unlawful event and to monitor transactions and resolve disputes
Voice Recording			
Voice - to maintain a record of communications and advice to member or potential members	To verify content relating to advice or communication relating to the services of the Credit Union	Voice calls	- There is a legal / regulatory obligation - Legitimate interest of FCCU*
Voice - Security	Security	Voice calls	- Vital interest of a natural person

			- Legitimate interest of FCCU* – and to protect the Credit Union against malicious harm
Voice Mail	To record a message provided by a Subject	Voice message	- Consent - Legitimate interest of FCCU*
General Legal/regulatory obligations			
Revenue	To comply with the requirements of Revenue, to pay all applicable taxes, enable tax audits and provide tax reports	Identity, PPs number, dividend or interest payments, tax residency, details relating to tax rules and income	- There is a legal / regulatory obligation
Regulatory Authorities	To enable processes that are compliant with law and regulation, and to facilitate audits and compliance reporting to the Central Bank of Ireland relating to Credit Unions, and any other mandatory requirements relating to the Credit Union		- There is a legal / regulatory obligation - Legitimate interest of FCCU*
AML	To comply with the Criminal Justice (money laundering and terrorist financing) Act and Amendments	Name, Identification, proof of address, date of birth, PEP statue, Photographic ID including passport or driving license, other form of identification, PPS number, details of transactions, AML or Fraud reports, expected turnover, origin/source of funds, source of wealth, the purpose and general information on how you intend to use the account. Our obligations include checking/ filing reports on the Beneficial Ownership Register, the Beneficial Ownership Register for Certain Financial Vehicles (“CFV”), on the Bank Account Register, the European Union Cross-Border Payments Reporting (“CESOP”), the Central Register of Beneficial Ownership of Trusts (“CRBOT”) and the Ireland Safe Deposit Box and Bank Account Register (ISBAR). These reporting obligations requires the credit union to submit certain member data to the relevant authority administering the registers, such as the Central Bank of Ireland or the Revenue Commissioners. For further information, please contact the credit union directly.	- There is a legal / regulatory obligation
Auditors & Compliance	To audit the activities of the Credit Union in line with regulation and best practice	All data	- There is a legal / regulatory obligation - Legitimate interest of FCCU*
Fraud Prevention	To protect your account and prevent unauthorised access.	IP addresses and online login data may be used to help	- There is a legal / regulatory obligation Vital interest of a natural person

		identify and protect against fraud.	- Legitimate interest of FCCU* – and to protect the Credit Union against malicious harm
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4 Where you have provided consent

Where we are processing data based on your consent you may withdraw that consent at any time.

5 Who we share Personal Data with.

We take all reasonable measures to protect your personal information while it is in our possession, however, it may be transferred to others where there is a legitimate and lawful reason. This section lists the categories and types of organisations that we may transfer personal data to.

5.1 Operational

Individuals whom you name such as guarantors, nominees or partners, professional advisors, industry representation, current account service providers, referral partners such as insurance or investment companies upon your expression of interest (currently Irish Life), Insurers, accountants, auditors, payroll bureau and oversight authorities. If we issue you a debit card, Transact Payments Malta Limited (which is an authorised e-money institution) will also be a controller of your personal data. In order for you to understand what they do with your personal data, and how to exercise your rights in respect of their processing of your personal data, you should review their privacy policy which is available at <http://currentaccount.ie/files/tpl-privacy-policy.pdf>.

5.2 Legal / Regulatory Requirements

Central Bank - Credit Union Regulator and anti-money laundering regulator, Department of Finance, Revenue, Department of Social Protection, Revenue Commissioners, Financial services and pensions ombudsman, State anti-fraud/criminal investigation (An Gardaí, CAB), Central Credit Register, Ireland's Safe Deposit Box, Bank and Payment Accounts Register (ISBAR), Irish League of Credit Unions, Credit Union Development Authority, Audit & Compliance, Solicitors and advisors representing the Credit Union, Banks.

5.3 Credit assessment, credit control, and loan in arrears or debt recovery

Guarantors, debt collection agencies or others legitimately involved in this process, a solicitor to effect a legal charge over an asset, a third party who has purchased debt, Irish credit organisations including the CCR (Central Credit Register).

For personal loans, we may use third party loan assessment software to assist with underwriting your loan application which is hosted by SFDC Ireland Limited ("Salesforce").

As part of our loan assessment process, you will have the option to avail of Open Banking through our third party provider Plaid B.V. ('Plaid'). You will be given the option to share your account data (e.g. bank statements) with First Choice Credit Union using Plaid. None of your information will be shared without your consent. Further detail on Open Banking is contained on [our website](#).

5.4 Insurance

- ECCU Assurance DAC for the purpose of insurance relating to Credit Union products.
- Irish Life for investment products on a referral basis
- Allianz for general insurance
- AXA for general insurance

5.5 Information technology & support services

Your personal information may also be transferred to third party service providers who process information on the Credit Union's behalf, including providers of information technology, website hosting and management, data analysis, anti spam services, data back-up, security, e-mail, voice recording and storage services. The Credit Unions principal operating system is provided by Progress, and other material providers include Payac and Metamo.

5.6 Market research and analytics

We may use analytics software to assess the common bond with regard to extent of credit union membership, demographics and loans. Member information is anonymised and geo-located prior to analysis. Research and analysis assists in ensuring that FCCU's products and services remain relevant to member's needs and identify any new products or services that our members may require. It also helps FCCU to determine areas within the common bond where membership or lending levels are low and thus target these areas with general (not direct) marketing in order to grow the membership and loan book of FCCU thus ensuring financial stability into the future. Member information is anonymised and geo-located prior to analysis.

6 International transfer

The Credit Union does not currently transfer personal data to any recipients outside of the EEA European Economic Area unless;

- members use online identity validation software thru ID-Pal. We use this software so our members can update their identity and address verification documents and information remotely thru the app. This may include the transfer of data to other jurisdictions for processing at a destination outside the European Economic Area ("EEA"). ID Pal's privacy notice can be viewed here: https://www.id-pal.com/wp-content/uploads/2019/07/privacy_notice_june_19.pdf
- You consent to our marketing email lists. We use MailChimp to send our newsletter and administer our mailing list. MailChimp's privacy policy can be viewed here: <https://mailchimp.com/legal/privacy> Member email addresses are stored outside the EEA on MailChimp's servers in the USA.
- Our third party loan assessment software support team are located in India and Singapore and may be requested to assist with technical software issues if they arise.
- requested to do so by the subject or
- in the course to the recovery of a debt where connected parties are outside of the EEA.

In the event that a service provider to the Credit Union is international in nature, or sub processes with entities that are not within the EU, we will take steps to ensure that personal data is retained in the EU and that any further processing that may expose such data to international transfer is subject to the protections provided by a lawful basis of transfer.

7 Responsibility of Members and others who provide personal data to us

You warrant that personal information provided to us by you that relates to third parties (e.g. family, guarantors, nominees) for the administration and delivery of services being provided, or while engaging with us in any other way, has been obtained fairly and lawfully and that such information is accurate. You also warrant that third parties introduced by you are aware of the purpose for which their personal data is being used and that their privacy rights have been upheld.

8 Information relating to children and vulnerable persons

The processing of personal data relating to children receives special attention under Data Protection Regulation and we shall treat this information with particular care. Children are defined as under 16's in Ireland. Information obtained about children shall comply with the requirement for parental consent and shall receive additional consideration while planning an operational process.

9 Special (Sensitive) Data

The Credit Union recognises special categories of data, specifically personal data revealing racial or ethnic origin, political opinion, religious or philosophical beliefs, trades union membership, genetic or biometric data, or a subject's health or sexual life. The processing of these categories of information shall typically require consent. We may also process Special data where there is a legal/regulatory obligation, there is a legitimate interest or where it is in the public interest.

Health data may be processed for the processing of an insurance or mortgage product. Such processing will not normally require your consent.

10 Nominations

Irish legislation enables the nomination of successors to a deceased member's property in their Credit Union account and provides for special treatment independent of the deceased persons estate. This is a unique facility available to Credit Unions and all members are entitled to a nominate successor(s). A Member's nomination together with a record of revocations (the revoking of a nomination) shall be retained confidentially by the Credit Union. Personal data relating to nominations will be retained for up to six years following the completion of the nomination process.

The Credit Union will request confirmation of a Nominees identity, relationship to the member, and payment details to administer a valid nomination following the death of a member. Nomination information may be transferred to advisors, auditors, administrative staff and with recognised oversight authorities for the administration of this facility and will always be bound by confidentiality obligations.

11 Confidentiality & Security

First Choice Credit Union have implemented generally accepted standards of technology and operational security to protect personal data from alteration, unauthorised disclosure or destruction, and from use for unauthorised purposes. Furthermore, we have taken measures to ensure that contracts with all third parties that provide technical and processing services include terms that specify appropriate technical and organisational security measures to prevent accidental, unauthorised or unlawful disclosure or processing of personal data.

12 Your Rights

Subjects have the right to:

1. Be informed of information on whether we have personal data relating to a subject, the categories of data and the purpose of processing
2. Where information is collected directly from the subject, to be informed of the controller and representative, the purpose and legal basis for processing, where we rely on our legitimate interest we will inform you of that interest, who we may transfer that personal data to, if the data is being transferred internationally, the retention duration or criteria for storage for personal data, the consequences of not providing the data
3. Where data was not provided by you, we will identify the source of that data together with data categories.
4. Be informed if a failure to provide the personal data will have any direct and material personal consequences
5. Access your personal data. Where the format is not reasonably understood, this shall be delivered in an intelligible format
6. Have inaccurate, incomplete or out-of-date personal data that we hold about you corrected, or deleted
7. Withdraw consent for your personal data to be processed - where it was obtained from you on the basis of consent.
8. Make a submission on any automated decisions making processes or profiling of you.
9. Transfer your data to another controller
10. Have your personal data excluded from certain categories of processing.
11. Lodge a complaint with the Data Protection Commissioner. Contact details for the DPC can be found at www.dataprotection.ie.

Please note

- There are some limitations to these rights.
- You can contact us to exercise these rights by e-mail at dataprotection@fccu.ie. We will ask for additional information to verify your identity prior to acting upon such requests.

13 Removal from mailing lists

You may unsubscribe from our mailing lists at any time by using the 'unsubscribe' button on marketing communications, or by contacting us at dataprotection@fccu.ie.

14 Reporting of Data Breaches

Where a data breach occurs that poses a risk to the subject it shall be reported to the Data Protection Commission. Where such a breach occurs and poses a high risk to you we will also inform you. All breaches will be managed in accordance with Irish law and GDPR.

15 Profiling

We may profile personal data in certain instances. This is typically be in the context of applying for a loan, fulfilling our obligations under Anti Money Laundering legislation or for the purpose of marketing. Such processing shall not be fully automated and shall always be subject to the intervention of an officer of the Credit Union.

16 Data Retention

We retain personal data that you submit to us only for as long as is necessary and for the purposes for which it was obtained, or as required by law. We have detailed retention periods for which personal data shall be retained for particular purposes below. The Credit Union reserves the right to delete personal data prior to the conclusion of the retention period or where such retention is not absolutely necessary for the provision of service to a subject.

Storage of personal data -		
Purpose of processing	Duration	Criteria for the storage of personal data
Membership information	7 years	From closing of the account, or greater where regulation mandates.
Identity verification data for the provision of services	2 years	Upon expiry of use (and it has been replaced) or; From closing of the account, or greater where regulation mandates.
Loan application denied - application and supporting documents	1 year	From loan final denial
Loan related data	7 years	From full repayment of the loan
Loan protection insurance	1 year	From closure of a membership account
Employment/volunteer data		Generally for the duration of employment plus 7 years. Where categories of data have - regulatory limitations to possible liability, or - mandatory retention periods, We will retain for these periods plus one year.
Marketing data relating to non members	12 months	From the last communication
CCTV	1 month	From recording. Up to 6 years In the event of an incident where a material risk of a liability exists. CCTV in higher risk areas may be held for longer.
Incidents or complaint reports	Permanent	
Small balance write-offs / Un-cashed Cheque details	Permanent	Mandatory requirement
Documentation relating to revenue		Stored as mandated by law plus 12 months
AML and Fraud prevention documentation		Stored as mandated by law plus 12 months
Records and explanation of transactions, and of the provision of service		As mandated by the CU Handbook published by the Central Bank plus 12 months
Nothing in this section creates an obligation upon the Credit Union to retain personal data on behalf of a data subject.		

17 Cookies

While using our web site we use cookies – small text files – which are placed on your hard drives to provide a more intuitive website experience. Cookies are a typical part of operating procedure for most websites and most browsers permit users to opt-out of receiving them if the user would prefer.

You can opt out of the use of certain categories of cookies on the cookie notice tool that is always visible while you use the FCCU website. This may reduce some of the functionality of the site.

Cookies can also be deleted by you from your browser at any time.

18 Updates

This notice may be updated to comply with precedent that has been established or to provide further clarification. The most up to date version is available in all branches and a record of updates is published on the Credit Union website. We advise you to use a current version of this document when considering your rights.