

WORKING FOR YOU



WORKING WITH YOU

## The Transport Credit Union Credit Union Privacy Statement

### About us:

“The Transport Credit Union” is the trading name of the Scottish Transport Credit Union Ltd. Founded 1981

1. Authorised by the Prudential Regulation Authority
2. Regulated by the Financial Conduct Authority
3. And the Prudential Regulation Authority Registration number FRN: 213869”



This is to certify that: Scottish Transport Credit Union Ltd is registered with the Information Commissioner's Office under registration reference: Z5270565.

### Changes to this privacy statement

The credit union reserves the right at its sole discretion to amend this privacy statement at any time, and ideally you should regularly check this privacy statement for any updates here <https://www.mycu.co.uk/privacy-statement/> . We won't alert you to every small change, but if there are any important changes to the statement or how we use your information we will let you know and where appropriate, ask for your consent.

This was last updated 24th May 2018.

### Looking after your information

The General Data Protection Regulation 2016/679 is a regulation in EU law on data protection and privacy for all individuals within the European Union and it requires that we manage personal information in accordance with the Data Protection Principles. We are required to process your personal information fairly and lawfully. This means that you are entitled to know how we intend to use any information you provide. You can then decide whether you want to give it to us in order that we may provide the product or service that you require. All of our employees are personally responsible for maintaining member confidentiality. We provide training and education to our employees to remind them about their obligations and our policies and procedures are regularly reviewed.

We are committed to protecting our members' privacy. The credit union requires any information marked as mandatory for membership to either meet legal obligations or to enable us to perform our contract with you. Where you are not able to provide us with this information, we may not be able to open an account for you. Where we request further information about you not required for these reasons, we will ask you for your consent.



## **How we obtain your information**

Your personal information will be held securely in The Transport Credit Union systems in order that we can safely manage your relationship with us. This includes the information you provide when you apply to join the credit union and any additional information provided by you or others in other ways, including:

- (a) in applications, emails and letters, during telephone calls and conversations in the credit union offices, when registering for services, in member surveys, when you participate in any promotions and through The Transport Credit Union's website.
- (b) from analysis, for example, the amount, frequency, location and origin, of your payments either to or from you or your employer and other transactions, to uniquely identify you .
- (c) information The Transport Credit Union receives from or through other organisations (for example credit reference agencies, and fraud prevention agencies) whether in the course of providing products and services to you or otherwise.

## **Recording of phone calls**

We may monitor or record phone calls with you in case we need to check we have carried out your instructions correctly, to resolve queries or issues, for regulatory purposes, to help improve our quality of service, and to help detect or prevent fraud or other crimes. Conversations may also be monitored for staff training purposes.

## **CCTV**

We operate CCTV in our offices for the ongoing security of Members and Staff and Office Bearers, this footage is kept for a reasonable time in order to facilitate evidence of any wrong doing at any time.

## **What information is collected**

1. Names
2. Addresses
3. Date of birth
4. Identity checks and address checks
5. Bank details
6. National insurance numbers
7. Pay reference numbers
8. Next of kin name, address and date of birth.
9. Household budgets
10. Credit checks
11. Correspondence
12. Copies of Insurance claims
13. Household Income and Expenditure
14. Creditors and utility providers
15. Other information required to satisfy Regulatory Responsible Lending Guidelines and protection of Members funds.



## How data is securely stored and accessed by staff

Data is stored in the encrypted servers and electronically filed with the Transport Credit Union, with access limited to trained staff using individual passwords. Some data is kept on manual records which are kept for legal purposes, and are securely locked in filing cabinets with access limited to the same trained staff.

## How long we retain your personal information

We will keep your personal information for as long as you are a member of the Transport Credit Union. After the cessation of membership we will retain information for a period of time in order to:

- To respond to any questions or complaints.
- To show that we treated you fairly.
- To maintain records according to rules that apply to us.

There may be data that we cannot delete for legal, regulatory or technical reasons. In these cases, will make sure that your privacy is protected and only use the data for those purposes.

We will not retain your personal information for longer than is necessary. For further information please contact us at: 0141 221 7474

## How we manage sensitive personal information

Certain information is defined as 'sensitive' (racial or ethnic origin, political opinions, religious beliefs, trade union membership, physical or mental health, sexual life, criminal proceedings and offences).

We do not ask for this information, but as a member there may be times when you provide sensitive information or we are made aware of this information. If so, it will be dealt with absolute respect and security. We do not to use or share this type of information and will completely remove from our records at the first opportunity.

## How we process your personal information

The lawful bases for processing are set out in Article 6 of the GDPR.

- Consent:** the member has given clear consent for the Credit Union to process their personal data for a specific purpose.
- Contract:** the processing is necessary for a contract the Credit Union has with a member such as a loan application.
- Legal obligation:** the processing is necessary for the Credit Union to comply with the law (not including contractual obligations).
- Legitimate interests:** the processing is necessary for the member's and/or Credit Union's legitimate interests or the legitimate interests of a third party unless there is a good reason to protect the member's personal data which overrides those legitimate interests.



The Transport Credit Union Ltd as a Regulated Data Controller/ Processor may process, transfer and/or share personal information in the following ways:

### **For legal reasons**

Confirming your identity  
Perform activity for the prevention of financial crime  
Carry out internal and external auditing  
Record information about you on a members' register

### **For performance of our contract with you**

Deal with your account(s) or run any other services we provide to you;  
Consider any applications made by you;  
Carry out credit checks and to obtain and provide credit references  
Undertake statistical analysis, to help evaluate the future needs of our members and to help manage our business

To send you statements, new terms & conditions (including changes to this privacy statement), information about changes to the way your account(s) operate and notifications of our general meetings.

### **For our legitimate interests**

For example, recovering any debts owed to us, referring Next of Kin details to our insurers in the event of a life insurance claim.

### **With your consent**

Maintain our relationship with you including marketing and market research (only if you agree to them).

### **Central member database**

We hold member information on a central member database which is also the register of our members. Individual account statements and communications will always be sent to the address of the first named account holder associated with the account in question. If you hold a product with The Transport Credit Union and you notify us of changes to your personal details, we will update all of your The Transport Credit Union records unless you ask us not to.

### **Sharing your personal information**

We will disclose information outside the credit union:

- To third parties to help us confirm your identity to comply with money laundering legislation
- To credit reference agencies and debt recovery agents who may check the information against other databases – private and public – to which they have access to



- To any authorities if compelled to do so by law (e.g. To HM Revenue & Customs to fulfil tax compliance obligations)
- To fraud prevention agencies to help prevent crime or where we suspect fraud;
- 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 our suppliers in order for them to provide services to us and/or to you on our behalf
- To anyone in connection with a reorganisation or merger of the credit union's business
- Other parties for marketing purposes (only if you agree to this)

### **Sharing your personal information between 2nd charge lenders**

If you have a property secured loan with us, we may need to share information with other lenders who also hold a charge on your property.

### **Debt Recovery process**

The Transport Credit Union may give details of your account and how you conduct it to credit reference agencies, including if you borrow and do not repay in full and on time. If you fall behind with your payments and a full payment or satisfactory proposals are not received within 28 days of a formal demand being issued, then a default notice may be recorded with the CRAs.

Any records shared with CRAs will remain on file for 6 years after your account is closed, whether or not it has been settled by you or as a result of a default. Other organisations may see these searches and updates if you apply for credit in the future, and these may affect your ability to borrow from other lenders.

Any loan in arrears may be subject to law court action for recovery and in Scotland be Registered for Preservation and Execution with the Books of Council and Session - Registers of Scotland. This extract will be equivalent to a Court Decree, and can be used as the basis for summary diligence in certain scenarios. If domiciled in England, we may pursue the matter through the English Courts.

In addition, we may authorise a third party such as a debt collection agent or a solicitor to act on our behalf in the recovery of the debt. If we decide to take this action, we will inform you before we disclose your details to them.

If we are unable to locate you to discuss the situation, we may pass your details to a tracing agency.



## Where we send your information

While countries in the European Economic Area all ensure rigorous data protection laws, there are parts of the world that may not be quite so rigorous and do not provide the same quality of legal protection and rights when it comes to your personal information.

The credit union does not directly send information to any country outside of the European Economic Area, however, any party receiving personal data may also process, transfer and share it for the purposes set out above and in limited circumstances this may involve sending your information to countries where data protection laws do not provide the same level of data protection as the UK.

For example, when complying with international tax regulations we may be required to report personal information to the HM Revenue and Customs which may transfer that information to tax authorities in countries where you or a connected person may be tax resident.

## Credit Reference Agencies (CRAs)

In order to process your application we will supply your personal information to credit reference agencies (CRAs) and they will give us information about you, such as about your financial history. We do this to assess creditworthiness and product suitability, check your identity, manage your account, trace and recover debts and prevent criminal activity. We will also continue to exchange information about you with CRAs on an ongoing basis, including about your settled accounts and any debts not fully repaid on time. CRAs will share your information with other organisations. This may affect your ability to get credit. Your data will also be linked to the data of your spouse, any joint applicants or other financial associates.

Main uses:

- Assess your creditworthiness and whether you can afford to take the product;
- Verify the accuracy of the data you have provided to us;
- Prevent criminal activity, fraud and money laundering;
- Manage your account(s);
- Trace and recover debts; and
- Ensure any offers provided to you are appropriate to your circumstances.

We will continue to exchange information about you with CRAs while you have a relationship with us. We will also inform the CRAs about your settled accounts. If you borrow and do not repay in full and on time, CRAs will record the outstanding debt. **This information may be supplied to other organisations by CRAs.**

When CRAs receive a search from us they will place a search footprint on your credit file that may be seen by other lenders.

If you are making a joint application, or tell us that you have a spouse or financial associate, we will link your records together so you should disclose this information to them before lodging the application. CRAs will also link your records together and these links will remain on your and their files until such time as you or your partner successfully files for a disassociation with the CRAs to break that link. This information will be used in the ways described in this privacy statement.



The identities of the CRAs, and the ways in which they use and share personal information, are explained in more detail at our website at [www.transportcu.co.uk](http://www.transportcu.co.uk) [www.equifax.co.uk/crain](http://www.equifax.co.uk/crain) or [www.experian.co.uk/crain](http://www.experian.co.uk/crain) or [www.callcredit.co.uk/crain](http://www.callcredit.co.uk/crain)

## How we check your identity

We may ask you to provide physical forms of identity verification when you open your account and/or we provide services to you. Alternatively, we may search Credit Reference Agency files in assessing your application and/or in the provision of services to you. The credit reference agency also gives us other details and information from the Electoral Register to verify your identity. The credit reference agency keeps a record of our search, whether or not your application proceeds. Our search is not seen or used by lenders to assess your ability to obtain credit.

## Your Rights

Your rights under the General Data Protection Regulations are:

- (a) The right to be informed
- (b) The right to access
- (c) The right of rectification
- (d) The right to erasure
- (e) The right to restrict processing
- (f) The right to data portability
- (g) The right to object to data processing
- (h) Rights related to automating decision-making and profiling
- (i) Right to withdraw consent

The right to complain to the Information Commissioner's Office

## Your rights explained

### Right to be informed

You have the right to be informed about how we process your personal information.

### Right to access

You have the right to access your personal data and details of the purposes of the processing, the categories of personal data concerned and the recipients of the personal data. Providing the rights and freedoms of others are not affected, we will supply to you a copy of your personal data. Please contact us at 0141 221 7474 or email us at [dataprotection@transportcu.co.uk](mailto:dataprotection@transportcu.co.uk)



### **The right to rectification**

You have the right to have any inaccurate personal data about you corrected and, taking into account the purposes of the processing, to have any incomplete personal data about you completed.

### **The right to erasure**

In some circumstances you have the right to the erasure of your personal data without undue delay.

Those circumstances include:

- the personal data is no longer needed for the purpose it was originally processed
- you withdraw consent you previously provided to process the information
- you object to the processing under certain rules of data protection law
- the processing is for marketing purposes
- the personal data was unlawfully processed

However, you may not erase this data where we need it to meet a legal obligation or where it necessary for the establishment, exercise or defence of legal claims.

### **The right to restrict processing**

In some circumstances you have the right to restrict the processing of your personal data. Those circumstances are:

- you contest the accuracy of the personal data;
- processing is unlawful but you oppose erasure;
- we no longer need the personal data for the purposes of our processing, but you require personal data for the establishment, exercise or defence of legal claims and you have objected to processing, pending the verification of that objection. Where processing has been restricted on this basis, we may continue to store your personal data.

We will only otherwise process it:

- with your consent;
- for the establishment, exercise or defence of legal claims; or
- for the protection of the rights of another natural or legal person;

### **The right to object to processing**

You have the right to object to our processing of your personal data on grounds relating to your particular situation, but only to the extent that the legal basis for the processing is that the data is necessary for the purposes of the legitimate interests pursued by us or by a third party.

If you make such an objection, we will cease to process the personal information unless we can demonstrate compelling legitimate grounds for the processing which override your interests, rights and freedoms, or the processing is for the establishment, exercise or defence of legal claims.



You have the right to object to our processing of your personal data for direct marketing purposes (including profiling for direct marketing purposes). If you make such an objection, we will cease to process your personal data for this purpose.

### **The right to data portability**

To the extent that the legal basis for our processing of your personal data is:

- (a) consent; or
- (b) that the processing is necessary for the performance of our contract with you

You have the right to receive your personal data from us in a commonly used and machine-readable format or instruct us to send this data to another organisation. This right does not apply where it would adversely affect the rights and freedoms of others.

### **Rights related to automatic decision making and/or profiling**

This credit union does not currently use an automated decision making process for processing members' loan applications, it makes its own manual assessment of loan applications after considering all factors and making decisions as a responsible lender.

### **Right to withdraw consent**

To the extent that the legal basis for our processing of your personal information is your consent, you have the right to withdraw that consent at any time. Withdrawal will not affect the lawfulness of processing before the withdrawal.

### **The right to complain to the Information Commissioner's Office**

If you consider that our processing of your personal information infringes data protection laws, you have a legal right to lodge a complaint with the Information Commissioner's Office which is responsible for data protection in the UK. You can contact them by:

1. Going to their website at: <https://ico.org.uk>
2. Phone on 0303 123 1113
3. Post to Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, SK9 5AF

### **Contact us about your rights**

For more information about how your rights apply to your membership of the credit union or to make a request under your rights you can contact us at 0141 221 7474 or [dataprotection@transportcu.co.uk](mailto:dataprotection@transportcu.co.uk). We will aim to respond to your request or query within one month or provide an explanation of the reason for our delay.

#### **Contact details of Credit Union**

Name: John Mackin

Address 186 Argyle Street Glasgow, G2 8HA

Phone 0141 221 7474

Email [dataprotection@transportcu.co.uk](mailto:dataprotection@transportcu.co.uk)



## Using your details for service contact

Making sure we deliver excellent customer service is very important to us and to do this, various methods of communication may be used when sending you information about your account. Most of the time you will be contacted by letter or telephone, but you may also be sent updates by text message or email when it is believed to be appropriate.

In addition, you may wish to choose a method of communication that suits you when you need to contact us. If you need to email The Transport Credit Union, we recommend you use the secure email facility under the members' section of the website or if you wish, through our encrypted email service (contact us for further information).

If you send us emails in other ways, such as from your personal email account, please remember that the message may be unsecure and is at risk of interception. If you choose to send an unsecured email, please keep the amount of confidential information contained to a minimum.

## Data Security

We have put in place appropriate security measures to prevent your personal data from being accidentally lost, used or accessed in an unauthorised way, altered or disclosed. In addition, we limit access to your personal data to those employees, agents, contractors and other third parties who have a business need to know such data. They will only process your personal data on our instructions and they are subject to a duty of confidentiality.

We have put in place procedures to deal with any suspected personal data breach and will notify you and any applicable regulator of a breach where we are legally required to do so.

## Use of cookies

The Transport Credit Union website is for Members information and convenience without identifying who you are or revealing any information about yourself. No cookies are used either to collect information or to be placed on your computer. You should be aware however, that where you choose to link to another website from the credit union website, that the credit union has no control over that other website. The credit union has no responsibility for the privacy practices of other websites.

*(Note: Cookies are text files that some web servers can store on your computer's hard drive when you visit many websites).*