



Privacy Notice Minor Account Applicants

Please note this information need only be given to a data subject once

In this notice, we use names and terms that you may not know. Hopefully the following will be helpful but let us know if you have any questions.

- **Personal data/your information:** This means any information that can be used to identify you, such as your name, your address, and your date of birth.
- **Data controller:** This is us, The Lough Credit Union Limited. We collect personal information from you, and we decide why we process your information and how we process it. We are also responsible for protecting the information you give us. If you want to contact us, you can use:
 - 100-103 Bandon Road, Cork, T12 FE43
 - Tel: 021 496 3384
 - Email: staff@loughcu.ie
- **Data processor:** We sometimes use people or companies to help us process the information we collect, for example, the company who gives us the software we use.
- **Data Protection Officer (DPO):** This is the person who makes sure we do everything the law says. You can contact our DPO any time by e-mailing dpo@loughcu.ie, or at the address above.

What we do with your personal data when you join the credit union

We gather information from you (and your parent or guardian) at first to check you are eligible to join the credit union, and then to operate and protect your account once you have become a member.

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, 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 (or your parent or guardian) when we need to.

What information do we collect?

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

Do you have to give us your information?

There is a lot of information we need to open, and run, your account. If you do not give us this

information, we may not be able to open your account, or allow you put money in to, or take money out of, your account.

Giving consent

When we ask you for information that you don't have to give us, we will let you know why we want it, what we will do with it, and we will always ask for permission from you (or your parent or guardian). You can always withdraw your permission later, if you change your mind.

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 they must look after it and keep it safe.

How long will we keep your information?

We only keep your information for as long as we need it, but sometimes we are required by law or other rules to keep it for longer. For instance, when you apply to join the credit union you give us information. We keep all of this for as long as you are a member to help us run your account. If you close your account, by law, we have to keep your information for at least another six years.

You (and your parent or guardian) can:

- Find out how we use your information, what information of yours we have, and also to receive copies of this information
- Ask us to update any information we have about you that you think is wrong
- Ask us to delete your personal information if it is no longer needed to run your credit union account.
- Tell us if you don't want us to process your information.
- Ask to have a person review any decisions we make about you where these are done only using a computer model or system.
- Withdraw your permission for us to use your personal information at any time.
- Get a transferable copy of information we hold about you, to give to another provider.

If you have a question to do with data protection: or a complaint, or you are unhappy with how we are using your personal information you can contact our Data Protection Officer (at the address / email above), who will be able to help you and answer any questions that you have.

The Data Protection Commission are the people who make sure that we are looking after your information correctly, and you can also make a complaint to them. Their contact details are:

Telephone +353 (0)1 765 0100 / 1800 437 737	Address: Data Protection Commission
E-mail info@dataprotection.ie	21 Fitzwilliam Square South
Web: https://forms.dataprotection.ie/contact	Dublin 2 D02 RD28

Updates: This information may be updated from time to time. You'll always find the most recent version on our website. You can also get a copy from our DPO, or the CEO (Manager).

We have more detailed information on what personal information we process and how we process it in our main Privacy Notice on our website www.loughcu.ie