



Account Nominee

Privacy Notice

Please note this information need only be given to an Account Nominee when you first write to them or meet with them.

The data controller is The Lough Credit Union Limited
100 -103 Bandon Road
Cork
Phone: 021-4963384
Email: staff@loughcu.ie

Our Data Protection Officer can be contacted by e-mailing dpo@loughcu.ie, or by post at the address above. Under our Rules¹, by filling in a **form of nomination**, our members can nominate their property to a person (or persons). This means that, should the member die, on the credit union receiving satisfactory proof of the death of a member, payment of the nominated property² is made to the nominated person(s). This payment is made independent to any will or probate processes.

You are receiving this privacy notice because you have been named as a nominee on a members' account. On the form of nomination, our member provided us with your **name** and **address**.

To validate your identity, we will require **photographic ID** and **proof of address** before processing a nomination request.

The **purpose of the processing** is to facilitate our members in nominating a person (or persons) to receive their property, in line with the Rules. When our member dies, we process your information to contact you, establish your identity and release any appropriate funds to complete this instruction from our member.

The **legal basis for processing** is for the performance of a contract to which the data subject is party or in order to take steps at the request of the data subject prior to entering into a contract.

Source of your personal data – Our member provided us with your personal data as part of the process to nominate you on their account. It is also in the best interest of the nominee that we process this information.

The **categories of personal data** we received includes your name and your address. In some cases, we were also given a date of birth.

Who we share your data with – sharing of your data can occur with the following:

- employees of the credit union.
- statutory and regulatory bodies, and law enforcement authorities

¹ Rule 23

² Subject to certain limits and restrictions

- systems suppliers providing systems support, off-site data backups, testing backup data, etc.

Retention of your data – Where an existing form of nomination is replaced or revoked, we are required under our Rules³ to retain these, even where there is no longer any entitlement to a payment on the death of the member. Subsequently:

- Where a member closes their account and there is no longer any property to nominate, we will immediately send any Forms of Nomination for destruction.
- If a payment has been made on a form of nomination, we will retain all forms of nomination relating to that account for a period of seven years following the closure of the account.

There are no **transfers of your personal data outside of the EEA**

Your rights as a data subject – you have the right to:

- Data access – find out how we use your information, what information of yours we have, and receive copies of this information
- Rectification or erasure of data – have inaccurate/incomplete information corrected and updated, and, in certain circumstances, to have your information deleted
- Restriction of processing – in certain circumstances, to have our use of your data restricted
- Objection to processing – in certain circumstances, to object to particular use of your personal data for our legitimate business interests (e.g. for direct marketing purposes). You also have the right not to be subject to solely automated decisions, and the right to have a person review such decisions.
- Data portability – exercise the right to data portability (i.e. obtain a transferable copy of your information we hold to transfer to another provider)

Processing based on consent – if our lawful basis for processing your data is your consent to do so, you have the right to withdraw consent at any time. You may do this by dropping into one of our offices, or by writing to, or emailing us.

Failure to provide the required information, your photo ID and address validation, means we cannot process the form of nomination.

We do not use any **automated decision making** as part of this processing.

We do not use any **profiling** as part of this processing.

Notification of additional processing – please note that, if, at some future time, we wish to use the data you are providing for a purpose other than that outlined here, we are obliged to let you know beforehand. Please note that, where this is required or permitted by law, we may process your personal data without your knowledge or consent.

Updates - This Privacy Notice may be updated from time to time and the current version of this Privacy Notice shall be available from our website, the DPO, or the CEO.

Lodging a complaint – you have the right to lodge a complaint about your personal data being processed, either with our Data Protection Officer (as above), or directly with the Data Protection Commission, whose contact details are as follows:

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

³ Rule 23(5)(b)

You can find more detailed information on what personal data we process and how we process it in our main Privacy Notice on our website www.loughcu.ie