Dragonsavers Credit Union Privacy Notice – Junior Accounts

**This notice provides information about how Dragonsavers Credit Union (“Credit Union”) collects, processes and shares your personal data.**

For the purposes of the applicable data protection law including the Data Protection Act 1998 and, from its entry into force on 25 May 2018 the General Data Protection Regulation (Regulation (EU) 2016/679) (“Data Protection Law”), Dragonsavers Credit Union, 107 Bute Street, Treorchy, CF42 6AU is the Data Processor and Data Controller of the information it collects from you.

Should you have any queries or require further information please contact General Manager Christina Stoneman on 01443777043, enquiries@dragonsavers.org or by post using the address above

The credit union needs to have and keep some information about you and your account trustee to open and account and for you for the account to be used. The credit union also needs some information for legal reasons to make sure the people who are opening the account are who they say they are.

A trustee is the adult responsible for your account with the credit union until you are 18.

We will only ask for the information we need and will only keep it as long as we need to. If we are not able to get all of the information we need, we may not be able to open an account for you. If we need any other information, we will ask for your permission to have it and keep it and tell you exactly why we need it and for how long.

How we collect your information

The Credit Union will collect personal information about you throughout your dealings with the Credit Union on the forms completed by your account trustee or you and through any letters or emails your account trustee or you send us. This includes for example:

* Full Name
* Date of Birth
* Address
* E-mail address
* Contact telephone number
* Gender
* National Insurance Number (If it is a Child Trust Fund Account)
* Bank details
* Trustee for your account for your account – Name, address, contact number, relationship to you
* Any other information provided to the Credit Union in contact us forms or through letter or emails

How we use your personal information

The reason we need your information and what we do with it, depends on what the information is and why we have asked for it. We need to do this for one of the reasons below:

For legal reasons

* confirm your identity
* confirm the identity of your trustee
* because the credit union has to make sure that all accounts are protected against financial crime

For genuine (legitimate) reasons

* carry out checks on accounts to make sure they are correct
* record basic information about you on a register of members
* consider any applications made by you or your trustee;
* look at the accounts we have to decide if they are offering the right things and decide if we need to make any changes or improvements
* maintain our relationship with you

For performance of our contract with you

* to send you statements, new terms & conditions, information about changes to the way your account(s) operate
* deal with how your account(s) are run or any other services we provide to you;

Sharing your personal information

We would not usually have to give any of the information we have to anyone else outside the credit union. There may be times, for legal reasons that we have to. These times are listed below:

* to confirm you or your trustee are who you say you are to meet anti money laundering rules.
* If we have to do so by law e.g. to HM Revenue & Customs for tax reasons (there is usually no tax to pay on children’s accounts)
* to any authorities if it is the law
* to fraud prevention agencies to help prevent crime or where we suspect fraud;
* to anyone in connection with a reorganisation or merger of the credit union’s business

**Where we send your information**

All of your information held by the credit union will be kept in UK or Europe (European Economic Area). However, if we have to send your data to anyone else, they 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 than information to tax authorities in countries where you or a connected person may be tax resident.

**Retaining your information**

The credit union will need to hold your information for various lengths of time depending on what we use your data for. In many cases we will hold this information for a period of time after you have left the credit union.

To read our policy for retaining members data please see: [URL] or contact us at: Dragonsavers Credit Union, 107 Bute Street, Treorchy, CF42 6AU or enquiries@dragonsavers.org

**Your Rights**

Your rights under data protection regulations are:

1. The right to access
2. The right of rectification
3. The right to erasure
4. The right to restrict processing
5. The right to data portability
6. The right to object to data processing
7. Rights related to automating decision-making and profiling
8. Right to withdraw consent
9. The right to complain to the Information Commissioner’s Office

**Your rights explained**

**Right to Access**

You have the right to access your personal data and have details of the data we have, why we have it, what we do with it and who else has it. As long as the rights and freedoms of others are not affected, we will supply to you a copy of your personal data that we hold.

**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:

1. consent; or
2. 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.

**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 enquiries@creditunion.com or 01443777043. 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

Dragonsavers Credit Union

107 Bute Street

Treorchy

CF42 6AU

01443777043

enquiries@dragonsavers.org

**Changes to this privacy policy**

We can update this Privacy Policy at any time and ideally you should check it regularly here [URL] for updates. We won’t alert you for every small change, but if there are any important changes to the Policy or how we use your information we will let you know and where appropriate ask for your consent.