



The Management Board First Choice Credit Union Ltd advise all its Members that it is registered under the General Data Protection Regulation (GDPR) May 2018 E.U. Directive.

Privacy Policy Your Personal Data and First Choice Credit Union Ltd

This Privacy Policy is to inform **YOU** of the understanding of the EU General Data Protection Regulation (GDPR) brought into force in May 2018 and explains how First Choice Credit Union makes use of the information to open an account with First Choice Credit Union.

This information not only establishes your ID but also provides ongoing transaction agreement between yourself and First Choice Credit Union Ltd. The information is strictly confidential and will only be used by the credit union officials in the day to day running of its business. This includes information on any of the following documents:-

- Membership Application
- Loan Application
- Share Withdrawals
- Transfers either manually or on First Choice Credit Union Database
- Bank Transfers (to your personal bank account) of Shares/Loans at YOUR request/instruction.
- Transfer of Shares/Loans onto the pre-paid Engage Card at YOUR request/instruction.
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YOU, (The Member), are responsible for maintaining that your personal details remain correct. Therefore, you should notify First Choice Credit Union Ltd of any changes at the earliest convenience. All changes will have to be accompanied by proof & signature (where applicable).

YOU (the member)

- Have a right to request what information First Choice Credit Union Ltd hold about you and will provide you with a copy, in line with the General Data Protection Regulation E.U. Directive My 2018.
- Have the right to 'close' your account, providing there is no outstanding Loan balance.
- Have a right to withdraw consent.
- Have a right to complain if you consider, that our processing of your personal information infringes data protection laws. (See Foot of this page).

WE (First Choice Credit Union Ltd)

1. Will contact you as soon as possible if WE discover any differences, to enable the correct information to be established.

2. Will always require answers to security questions, if you contact us by phone.

The questions will only relate to information provided when you opened the account.

The confidential information we hold about you should only be disclosed outside First Choice Credit Union Ltd,:

- At the Member's request or with your consent
- To investigate or prevent fraud
- If the law permits it or it is in the public interest.

ID For YOUNG Members (Under 16 years)

The information we hold for you to open an account would be in the form of a birth certificate. This information would have been presented to First Choice Credit Union Ltd in the form of a birth certificate by a Parent or Guardian. The Parent or Guardian has the same rights as above, for any account held in YOUR name. This is until the age of 16 years is reached. After which, the Young Member takes responsibility of their own details.

Complaint Details

Privacy Policy You have a legal right to lodge a complaint to the Information Commissioner's office if your personnel information infringes data protection laws. Contact details:

Contact Details:

Post; I.C Office, Wycliffe House, Water Lane, Wilmslow, SK9 5AF

May 2018 Phone: 0303 123 1113

<https://ico.org.uk>