

Data Protection Privacy Notice

RMT Credit Union recognises individual concerns about how your personal or financial information is dealt with by us. This privacy notice sets out how we deal with this information and how and when it may be shared with others. We may change this notice at any time in the future.

It applies to information we collect about:

- People who apply for and use our products and services – example: current members, local tenants and other customers.
- Other people we deal with in the course of delivering our services, example: local authorities registered social landlords, private landlords, employers.
- Job applicants and our current and former employees.
- Visitors to our website.

We have to hold your details to allow us to process your application or request for services and then to provide them and ensure that we are able to carry out our responsibilities.

For example: as a member, we will hold the details which we obtain from you at the outset of your membership and records concerning share deposits and loan repayments and your conduct in relation to your membership.

This information will be retained once we stop providing services to you for so long as it is considered necessary or for a maximum of 5 years after you stop being a member. Any staff employed by us or organisations and people working on our behalf may have access to this information.

There are other types of information that apply in special cases, including:

- Health and Care details
- Other agencies that may be helping you
- Complaints
- Records of anti-social behaviour or criminal activities
- County Court Judgements (CCJ's)
- Insolvency services

Most of the above information we hold concerning you comes directly from you, as we get most of it from your application form or other forms we ask you to complete, or from when you contact us. We will often give you more details about how we will use your information on documents that we ask you to complete or sign, or when we write to you.

We may use your details to provide you with information about other services which may be of interest to you and we may contact you about these by post or telephone.

We may contact you by electronic means (example: email or text messaging) only if you have provided us with your electronic contact details for this purpose.

Credit reference and fraud prevention agencies

We may use credit reference and fraud prevention agencies to help us make decisions. What we do and how both we and credit reference and fraud prevention agencies will use your information is detailed in our Data Protection Policy which is available on request.

Your Rights

The Data Protection Act 1988 states that you have a right to request a copy of the information we hold about you. The GDPR states that you can access this information for free – however, there may be a fee charged for unfounded, repetitive or excessive requests, or requests for the same information already provided, you will be informed of the cost at the time of application. We must provide you with a copy of your information within one calendar month of the request. We can delay this for up to a further 2 months for complex or numerous requests.

You have a right to ask for any information we hold to be corrected if it is inaccurate or incomplete. We must provide you with a copy of your information within one calendar month of the request. We can delay this for up to a further 2 months for complex or numerous requests. If we do this we must inform you about it and give you an explanation about the delay. If we have shared your information with a Data Processor (third party) we must also inform them of the rectification.

You have the right to block or restrict the processing of your personal data. We have 'lawful rights' to hold certain personal data about you, but we are not allowed to further process that data once we have been asked to restrict it.

You have the right to ask that your personal data be erased, if we no longer have any 'lawful rights' for keeping your data then we will adhere to your request.

You have the right to request that we do not use your personal data for marketing purposes. You can exercise your right to prevent such processing by ticking certain boxes on the forms we use to collect your data. You can also exercise the right at any time by contact us at P.O. Box 252, Wisbech, PE14 4FX