

Privacy Policy

We are committed to protecting our members' privacy. Nottingham Credit Union requires any information marked as mandatory for membership to either meet legal obligations or to enable us to perform our contract with you. Where you are not able to provide us with this information, we may not be able to open an account for you. Where we request further information about you not required for these reasons, we will ask you for your consent.

How we use your personal information

Nottingham Credit Union may process, transfer and/or share personal information in the following ways:

For legal obligations

- to confirm your identity
- to perform activity for the prevention of money laundering and financial crime
- to carry out internal and external auditing
- to record basic information about you on a register of members

For performance of our contract with you

- to deal with your account(s) or run any other services we provide to you;
- to consider any applications made by you;
- to carry out credit checks and to obtain and provide credit references
- to undertake statistical analysis, to help evaluate the future needs of our members and to help manage our business

For legitimate interests

- to conduct activity for the purposes of debt recovery

With your consent

- to inform you of products and services by direct marketing (unless you specifically object to this), or to conduct market research.

By joining the credit union you agree that we can send you statements, new terms & conditions, information about changes to the way your account(s) operate, notification of our annual general meeting and any other legal notices we are required to send.

Sharing your personal information

We will disclose information outside the credit union only:

- to third parties to help us confirm your identity to comply with anti-money laundering legislation

- to credit reference agencies and debt recovery agents who may check the information against other databases – private and public – to which they have access
- to any authorities if compelled to do so by law (e.g. to HM Revenue & Customs to fulfil tax compliance obligations)
- to fraud prevention agencies to help prevent crime or where we suspect fraud;
- to any persons, including, but not limited to, insurers, who provide a service or benefits to you or for us in connection with your account(s);
- To our suppliers in order for them to provide services to us and/or to you on our behalf
- to anyone in connection with a reorganisation or merger of the credit union's business
- other parties for the administration of marketing communications (We will NEVER sell or share your information to other companies for marketing of products and services not provided by the credit union or in connection with your credit union account)

Where we send your information

While countries in the European Economic Area all ensure rigorous data protection laws, there are parts of the world that may not be quite so rigorous and do not provide the same quality of legal protection and rights when it comes to your personal information.

The credit union does not directly send information to any country outside of the European Economic Area, however, any party receiving personal data 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 that 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.

For a copy of our policy for retaining members data please contact us at info@nottinghamcu.co.uk or 0115 8283121

Credit referencing agencies

In order to process credit applications you make we will supply your personal information to credit reference agencies (CRAs) and they will give us information about you, such as about your financial history. We do this to assess creditworthiness and product suitability, check your identity, manage your account, trace and recover debts and prevent criminal activity.

We will also continue to exchange information about you with CRAs on an ongoing basis, including about your settled accounts and any debts not fully repaid on time. CRAs will share your information with other organisations. Your data will also be linked to the data of your spouse, any joint applicants or other financial associates. This may affect your ability to get credit.

The identities of the CRAs, and the ways in which they use and share personal information, are explained in more detail on:

Our website at www.nottinghamcu.co.uk/legal

CallCredit at www.callcredit.co.uk/crain

Equifax at www.equifax.co.uk/crain

Experian at www.experian.co.uk/crain

Your Rights

Click [here](#) to find out about your Data Protection Rights

Cookies

To provide you with a good online journey, we will store a number of cookies on your machine, to help us associate important information with you.

External links

You may encounter links to external websites when using our website, this policy does not cover these websites and we encourage you to view each website's privacy policy before submitting any information.

Contact us

If you want more information on how we use and hold your data, or if you think we may be holding incorrect information, please get in touch on the details below and we will happily review the information we store. We will keep all the records we have on you unless you tell us otherwise.

If you would like to request a copy of all the personal details we are holding on you then please get in touch on the details below.

In person at – 69 Maid Marian Way, Nottingham, NG1 6AJ

By email to – info@nottinghamcu.co.uk

By telephone on – 0115 8283121

In writing to – 69 Maid Marian Way, Nottingham, NG1 6AJ