

Privacy Notice of Limerick & District Credit Union Limited

Nominations

A credit union is a member-owned financial cooperative, democratically controlled by its members, and operated for the purpose of promoting thrift, providing credit at competitive rates, and providing other financial services to its members. Data collection, processing and use are conducted solely for the purpose of carrying out the abovementioned objectives.

Our contact details are:

Address: Credit Union House, Redgate, Caherdavin, Limerick V94 D362

Website; www.mylimerickcu.ie

Email: info@lcu.ie

Phone: 061-455831

The Data Protection Officer for Limerick & District Credit Union Ltd can be contacted on 061-455831 or by email at dpo@lcu.ie or at the above address.

Limerick & District Credit Union is committed to protecting the privacy and security of your personal information. This privacy notice describes how we collect and use personal information about you before and after the nomination process.

Nominations

- The ability of a member over the age of 16 to nominate individuals to receive property in their credit union account on their death is a unique facility available for credit union members under the credit union legislation by which we operate. The nominated property does not form part of a deceased person's estate.
- The member may nominate a person(s) of choice to receive their property (i.e. shares) in the credit union presently up to a maximum value of €23,000. Any amount in excess of this balance forms part of the member's estate and must be dealt with in accordance with the law.
- The information relating to you as nominee has been provided to us by the member during their lifetime.
- A member may change the details of their nomination as often as they like during the course of their membership with the credit union. In addition, there may be instances where a nomination is revoked through marriage or civil partnership, or the death of the nominee before the nominating member. There is therefore no guarantee that a nomination will be valid until the member has passed away and the validity of the nomination is confirmed by the credit union. As such, we are unable to contact individuals directly to advise them that we are processing their information.
- Where a member makes a nomination, we are required under the credit union legislation by which we operate to keep a record of all persons nominated (along with any revocation or variation of any nomination).
- As this is the first time we have communicated with you in relation to the nomination, we are required under data protection legislation to provide you with the information contained within this privacy notice.

Why we collect the information and how we use it

We may collect, store, and use the following categories of personal information about you:

- Your name, address, relationship to member, bank details (to allow payment/transfer of nominated property)

We need the categories of information in the list above to allow us to record your details in our register of nominations, identify you, to contact you and then upon the passing of the member to process the nomination (subject to a valid

nomination) and transfer any nominated property to you, the nominee(s).

How we collect the information

We collect personal information about nominees from the following sources:

- Nomination form completed by the member.

How we may share the information

We may also need to share some of the above categories of personal information with other parties, such as the Irish League of Credit Unions (ILCU)¹ and our professional advisers such as solicitors or auditors. Usually, information will be anonymised but this may not always be possible. The recipient of the information will be bound by confidentiality obligations. We may also be required to share some personal information with our regulators the Central Bank of Ireland as required to comply with the law.

Data Retention Periods

We will retain permanently, your name in our register of nominations. Member nomination forms (and any other documentation related to the nomination will be retained for a period of seven years after the relationship with the member has ended (e.g. the member passing away).

Once the retention period has expired, the respective data will be permanently deleted. If you require further information please contact us.

Updates to this notice

We will make changes to this notice from time to time, particularly when we change how we use your information, and change our technology and products. You can always find an up-to-date version of this notice on our website at www.mylimerickcu.ie or you can ask us for a copy.

¹ The ILCU (a trade and representative body for credit unions in Ireland and Northern Ireland) provides professional and business support services such as regulatory, legal, compliance and monitoring services to affiliated credit unions. We may disclose information in the nomination form to authorised officers or employees of the ILCU for the purpose of the ILCU providing services to us

Your Rights in connection with your personal information are to:



To find out whether we hold any of your personal data and **if we do to request access** to that data that to be furnished a copy of that data. You are also entitled to request further information about the processing.



Request correction of the personal information that we hold about you. This enables you to have any incomplete or inaccurate information we hold about you rectified.



Request erasure of your personal information. This enables you to ask us to delete or remove personal information where there is no good reason for us continuing to process it. You also have the right to ask us to delete or remove your personal information where you have exercised your right to object to processing (see below).



Object to processing of your personal information where we are relying on a legitimate interest (or those of a third party) and there is something about your particular situation which makes you want to object to processing on this ground. You also have the right to object where we are processing your personal information for direct marketing purposes.



Request the restriction of processing of your personal information. You can ask us to suspend processing personal information about you, in certain circumstances.



Where we are processing your data based solely on your consent **you have a right to withdraw that consent at any time and free of charge.**



Request that we: a) **provide you with a copy of any relevant personal data in a reusable format**; or b) **request that we transfer your relevant personal data to another controller** where it's technically feasible to do so. 'Relevant personal data is personal data that: *You have provided to us or which is generated by your use of our service. Which is processed by automated means and where the basis that we process it is on your consent or on a contract that you have entered into with us.*

You have a **right to complain** to the **Data Protection Commissioner (DPC)** in respect of any processing of your data by:

Telephone +353 57 8684800 +353 (0)761 104 800

Lo Call Number 1890 252 231

E-mail info@dataprotection.ie

Postal Address

Data Protection Commissioner

Canal House Station Road

Portarlinton R32 AP23 Co. Laois

Please note that the above rights are not always absolute and there may be some limitations.

If you want access and or copies of any of your personal data or if you want to review, verify, correct or request erasure of your personal information, object to the processing of your personal data, or request that we send you a copy/a third party a copy your relevant personal data in a reusable format please contact Data Protection Officer in writing using their contact details above.

There is no fee in using any of your above rights, unless your request for access is clearly unfounded or excessive. Alternatively, we may refuse to comply with the request in such circumstances.

We may need to verify your identity if we have reasonable doubts as to who you are. This is another appropriate security measure to ensure that personal information is not disclosed to any person who has no right to receive it.

Ensuring our information is up to date and accurate

We want the service provided by us to meet your expectations at all times. Please help us by telling us straightaway if there are any changes to your personal information. If you wish to avail of either of these rights, please contact us at the contact details set out above.