

# Privacy Policy

## Privacy

The Credit Union is committed to keeping your information private. We understand that as a customer of the Credit Union, the privacy and the security of your information is very important to you.

### Collection and Use of Information.

We only ask for personal information from which you can be identified where the information is required for particular purposes e.g. applying online for a loan, to register for online member's area access or online share withdrawals. Examples of details that may be sought include your account number, e-mail address etc. All information provided to us by you will be treated with the utmost confidentiality in accordance with all applicable legislative and regulatory standards, including the Data Protection Acts.

We use cookies to improve your customer experience of our products, service and online applications. Our web server collects information about your visit, for example;

- number of people who visit the website;
- date and time of visits;
- number of pages viewed;

## Cookies

Cookies are files which are transferred to your computer's hard disk by a website. Cookies can store information about your preferences and other information which you need when you visit a website. The Credit Union uses cookies to monitor our website traffic and to ensure better service levels. To prevent the use of cookies you should activate the facility which is available in most web browsers that enables a user to deny or accept cookies. Statistical and analytical information collected through the standard operation of our internet servers and logs provides us with general and not individually specific information. The Credit Union will make no attempt to identify individual users, or to associate any technical information collected with any individual user.

### Cookie Types

#### Necessary

These cookies are essential in order to enable you to move around websites and use the websites' features, such as accessing secure websites or secure areas of websites.

#### Performance

These cookies collect information about how visitors use a website, for instance which pages visitors go to most often, and if they get error messages from web pages. These cookies don't collect information that identifies a visitor. All information these cookies collect is aggregated and therefore anonymous.

#### Analytics Cookies

Finally, we use analytics cookies to help us make our websites and Apps even better for those who visit them regularly. This type of cookie helps us to further understand how individual visitors

use our on-line services and allows us to improve the overall service and products offered to you

### **Accessing, updating, modifying and deleting your personal information.**

As part of the online registration process, you will be asked to create a PIN and a password to access the member's area. You are responsible for all activities occurring under this login and for keeping your PIN and password secure.

You can change your PIN and password at any time via the website.

You maintain the right to ensure the information held by the Credit Union is accurate and up to date. If there is an error in the information held by the Credit Union, you can contact the Credit Union to have any inaccuracies rectified.

You may also request that your details are deleted by the Credit Union, this can be done by contacting the Credit Union in writing. The contact details are listed below.

### **Sharing your Data**

The Credit Union will not divulge member information to a third party unless we have received member authorisation or we are required to do so by law or legitimate interest.

### **Security**

Keeping your information private and secure is our top priority. We will do everything that is reasonably within our control to protect your information at all times. To protect your information we use security measures that comply with Irish Law and meet International Standards. This includes computer safeguards and secure files and buildings. However, no data transmission over the internet cannot be guaranteed 100% secure and, as with all electronic communication, the Credit Union cannot guarantee the privacy or confidentiality of information relating to you passing over the internet. The website is encrypted and any personal data is only available in the member's area, which is secured also with your login details.

### **Disclaimer**

The Credit Union, its directors, employees, affiliates or other representatives, shall not be liable in respect of any claims, emergencies, demands, causes of action, damages, losses, expenses, including without limitation, reasonable legal fees and costs of proceedings arising out of or in connection with the use and/or dissemination of personal information relating to you in accordance with this privacy policy and your consents. You should be aware that where you link to another website from the Credit Union website that we have no control over that other website. The Credit Union has no responsibility for the privacy practices of other websites.

### **Changes to our Privacy Statement**

The Credit Union reserves the right in its sole discretion to amend this privacy statement at any time, and you should regularly check this privacy statement for any amendments.

### **How to contact us:**

Waterside Credit Union Ltd.  
55-57 Spencer Road  
Derry

BT47 6AA

Phone: 02871 345579

Email: [mail@watersidecreditunion.co.uk](mailto:mail@watersidecreditunion.co.uk)

### **Complaints or Access Requests**

Should you have a complaint or wish to make an access request - which you are entitled to make under the Data Protection Acts - you can send an email to the email address listed above.

### **Overseeing Body**

Should you have an unresolved complaint regarding the use of your personal data you may contact:

Information Commissioner's Office

3rd Floor  
14 Cromac Place  
Belfast  
BT7 2JB

Phone: 028 9027 8757 or 0303 123 1114

Email: [ni@ico.org.uk](mailto:ni@ico.org.uk)