

Cookies, Privacy & Terms of Use Statement

Thank you for visiting the Wherry Dragon Credit Union website. Please find below further information about cookies, our privacy (data handling) policy and web terms of use.

Cookies

We do not knowingly use any form of cookies, tracking or third party advertising.

You can find out more about cookies (including how to delete them)

here: www.aboutcookies.org.uk.

Continued use of our web site implies your acceptance of our cookie policy.

Our Data Handling and Privacy Policy

Wherry Dragon Credit Union gathers and processes your personal information securely and in accordance with this Privacy Notice and in compliance with the relevant Data Protection Regulations and the laws. This Privacy Notice provides you with the necessary information regarding your rights and our obligations, and explains how, why and when we process your personal data.

We can update this Privacy Policy at any time and ideally you should check it regularly here for updates. We won't alert you for every small change, but if there are any important changes to the Policy or how we use your information we will let you know and where appropriate ask for your consent.

How We Use Your Personal Information

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

For legal reasons

- confirm your identity
- for the prevention of fraud and financial crime
- carry out internal and external auditing
- record basic information about you on our member database

For performance of our contract with you

- for processing any services we provide to you
- to make membership and lending decisions
- carry out credit checks and to obtain and provide credit references
- undertake statistical analysis, to help evaluate the future needs of our members and to help manage our business
- To send you statements, new terms & conditions (including changes to this privacy statement), information about changes to the way your account(s) operate and notification of our annual general meeting.

For our legitimate interests

- recover any debts owed to us

With your consent

- maintain our relationship with you including marketing and market research (if you agree to them)

Sharing your personal information

We will disclose information outside the credit union:

- to third parties to help us confirm your identity to comply with 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
- 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 marketing purposes (if you agree to this)

Your Rights

You have the right to access the personal information we hold about you. If you would like a copy of the personal information we hold about you, please contact us via email creditunion@norwich.gov.uk.

You have the right to request that we rectify any inaccurate personal information and to update any incomplete information. You have the right to request erasure of your personal information (in certain circumstances) or to restrict processing in accordance with the UK GDPR which includes the right to object to direct marketing from us.

Where applicable you have the right to data portability and the right to object to any automated decision we may use.

You have the right to withdraw your consent at any time.

We will always make it clear where we need your consent to undertake specific processing activities. If you have any concerns on how we handle your personal information, please contact us as we hope we can address any concerns you may have.

You do have the right to lodge a complaint with the Supervisory Authority in the UK, the Information Commissioner's Office (ICO) if you are unhappy with the way we have handled your personal information. If you consider that our processing of your personal information infringes data protection laws, you have a legal right to lodge a complaint with the Information Commissioner's Office which is responsible for data protection in the UK. You can contact them by:

1. Going to their website at: <https://ico.org.uk>
2. Phone on 0303 123 1113
3. Post to Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, SK9 5AF

Failure to provide personal information where we need to collect personal information by law, or under the terms of a contract we have with you and you fail to provide that data, we may not be able to perform, or enter, the contract. In this case, we may have to cancel such product or service we provide to you. We will notify you directly if this is the case.

If at any time your contact details change, please tell us promptly to ensure we can communicate with you and your personal information remains accurate.

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.

Credit Rating 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 the following websites:

- CallCredit at callcredit.co.uk/crain
- Equifax at equifax.co.uk/crain
- Experian at experian.co.uk/crain

Retaining Your Information

We will only retain personal information for as long as necessary to comply with legal and regulatory requirements. Retention periods for records are determined based on the type of record, the nature of the activity, product or service.

We normally keep Member account records for up to six years after your relationship with the Credit Union ends. This is to allow us to respond to any questions or complaints, evidence we treated you fairly and to maintain our records according to the rules that apply to us.

We may keep your data for longer than six years if we cannot delete it for legal, regulatory or technical reasons. We may also keep it for research or statistical purposes. If we do, we will ensure your privacy is protected and only use it for those purposes.

Downloads

You may use the download links provided to download and complete forms for completion. Any forms you download, complete and return will be used by us to respond to your request. We may save your details on our computer database to service your contact request.

Third Parties

We will not share or sell your details to a third party or use them for any other purpose than to respond to your request and/or facilitate the delivery of our products and services. If you require any clarification please contact us.

Web Terms Of Use

Our web site aims to provide accurate and up to date information. If you are considering joining and/or using any of our services we strongly recommend that you contact us to discuss your individual needs and our products. Wherry Dragon Credit Union does not accept liability for any consequences arising from the information given on this web site.

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Third Party Websites

Our web site contains links to other web sites. We are not responsible for the privacy practices of these other sites. We encourage you to be aware of this when you visit these sites and to read the privacy statements on other web sites you visit. This Privacy Notice applies solely to our web site.

Errors and Omissions Expected (E&OE).