



GENERAL PRIVACY NOTICE (SHORT FORM)

PSCU, also known as Public Service Credit Union, is a member owned financial co-operative for current and former public servants and their families where our members save and borrow with us along with accessing other financial services. PSCU is regulated by the Central Bank of Ireland. This Privacy Notice describes how we collect and use personal data about you during and after your relationship with us.

We are committed to protecting the privacy and security of your personal information and take our responsibilities under applicable data protection law, including the EU General Data Protection Regulation ("GDPR") and implementing legislation such as the Data Protection Act 2018 very seriously.

Please note that this Privacy Notice provides for how we process your personal data in order to open your account, provide services to you and other general purposes. If you apply for a loan, you will be provided with our Lending Privacy Notice to take account of further processing that may be necessary. For more information on how we process your personal data, please see our General Privacy Notice (Long Form) which is available on our website www.pscu.ie

Our contact details are:

Address: 4-5 Lincoln Place, Dublin 2, D02 XR68

Phone: 01 6622 177

Email: dpo@pscui.ie

What personal data do we use?

We may collect, store and use different categories of personal data depending on the service being offered. The following are some categories of personal data we may collect depending on the service being provided:

Name	Address and previous addresses
Accommodation status	Date of birth
Telephone	Email
Gender	Age
Country of residence	Nationality
Country of birth	Spouse/partners
Financial data such as employment details	Transaction data
Contract data	Details of the credit union products you hold with us
Signatures	Identification details on documents such as passport, driving licence, birth certificate
Source of wealth	Income
Occupation/grade	Source of funds
CCTV footage, telephone voice recordings	Life assurance details – in relation to home loans
Credit history – Central Credit Register information	Remittance data

We need all the categories of information in the list above to allow us to identify you, contact you, comply with our legal obligations and in order that we perform our contract with you. We may need to process further information depending on the service being provided.

We may also use your personal information to make you aware of products and services which may be of interest to you where you have consented to us doing so and in accordance with your preferences. You can withdraw your consent at any time by using PSCU's contact details as provided above.

Purpose for which we process your personal data

We need a reason for each piece of personal data we collect and must justify it on one of the legal bases provided in the GDPR.

We rely on the following purposes, also known as the legal bases for processing personal data:

Fulfilling a contract

This basis is appropriate where the processing is necessary for us to manage your accounts and provision of credit union services to you.

Legal Duty

This basis is appropriate where we are processing personal data to comply with applicable law.

Legitimate Interest

A legitimate interest is when we have a business or commercial reason to use your information. If we rely on our legitimate interest, we will tell you what that is. We rely on this ground to process CCTV and telephone voice recording personal data.

Your consent

We will only carry out processing which is based on your consent and will cease processing once you withdraw such consent. We rely on your consent to process your personal data for marketing and market research.

How we use particularly sensitive personal data

We need to have further justification for collecting, storing and using special categories of sensitive personal data and will only collect such data in limited circumstances with your explicit written consent.

If you fail to provide personal data

If you fail to provide certain information when requested, we may not be able to perform the contract we have entered into with you or we may be prevented from complying with our legal obligations.

Updates to your personal information

If any of the personal information you have given to us should change, such as your

contact details, please inform us without delay. Similarly, if we have collected personal information about you that you consider to be inaccurate, please inform us at the contact details provided.

How secure is my information with third-party service providers?

All our third-party service providers are required to take appropriate security measures to protect your personal data in line with our policies. We do not allow our third-party service providers to use your personal data for their own purposes unless they are deemed to be controllers in their own right. We only permit them to process your personal data for specified purposes and in accordance with our instructions. Usually, information will be anonymised but this may not always be possible. The recipient of the information will also be bound by confidentiality obligations.

How long do we keep your data for?

We need to keep your personal information for as long as necessary to fulfil the purposes for which it was collected (as described above) but will not hold on to it for any longer than is necessary. Even when you close your account with us, we must retain some of your personal information in order to comply with legal and regulatory requirements and in case of claims. Once the retention period has expired, the respective data will be permanently deleted.

Credit Assessment

When assessing your application for a loan, as well as the information referred to in credit assessment, the credit union also utilises credit data from credit referencing and credit assessment agencies such as CRIF and the Central Credit Register (“CCR”). For mortgage applications, your personal data is processed by Credit Logic and MSDAC, a credit union home loan shared service provider as well as PSCU.

Account Information Service

CRIF Realtime Ireland (CRIF) is an ‘Account Information Service Provider’ or AISP. An authorised AISP can ask for permission to access bank account data and use information to provide a service. In this case the service would be to verify your income details and recent transactional data. CRIF is authorised by the Central Bank of Ireland and licenced to operate in the Republic of Ireland.

SEPA Payments Verification of Payee

To meet legal requirements under the Payments Regulations, we have implemented a Verification of Payee (“VoP”) module provided by Banfico as an anti-fraud tool for both Classic and Instant Payments.

Your rights under data protection law

You have the following rights under data protection law:

- **To find out** whether we hold any of your personal data and **if we do, to request** access to that data or to be furnished with a copy of that data. You are also entitled to request further information about the processing.
- **To request correction** of your personal data where data held is inaccurate or incorrect.
- **Request erasure** of your personal information. This enables you to ask us to delete or remove personal data 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 data where you have exercised your right to object to processing (see below).
- **Object to processing** of your personal data 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 data for direct marketing purposes.

- **Request the restriction of processing** of your personal information. You can ask us to suspend processing personal data about you in certain circumstances.
- **Withdraw your consent** to data processing where we are processing your data based solely on your consent. You have the right to withdraw your consent at any time and without incurring a charge.
- **Request that we provide you with a copy of any relevant personal data** in reusable format or request that we transfer your relevant personal data to another controller where it is technically feasible to do so. Relevant personal data is 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.
- **The right to complain to the Data Protection Commissioner (“DPC”)** in respect of any processing of your data. Contact details for the DPC are as follows:

Telephone +353 57 8684800 +353 (0)761 104 800 Lo Call Number 1890 252 231 Web Form: https://forms.dataprotection.ie/contact	Postal Address: Data Protection Commissioner 6 Pembroke Row Dublin 2 D02 X963 Ireland
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Please note that the above rights are not always absolute and there may be some limitations.