



## **Mortgage Privacy Notice of Cois Sionna Desmond Credit Union Limited**

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 for the purpose of facilitating the below mentioned objectives. This notice is so that we provide you with information around the use of your data for lending or lending related purposes.

Our contact details are:

Address: Church Street, Askeaton, Co. Limerick  
Website: [www.csdcu.ie](http://www.csdcu.ie)  
Email: [info@csdcu.ie](mailto:info@csdcu.ie)  
Phone: 061-392237

The Data Protection Officer for Cois Sionna Desmond Credit Union Ltd can be contacted on 061-392237 or by email at [dpo@csdcu.ie](mailto:dpo@csdcu.ie) or at the above address.

Cois Sionna Desmond Credit Union is committed to protecting the privacy and security of your personal data. This privacy notice describes how we collect and use personal data about you during and after your relationship with us.

### **What personal data do we use?**

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

- Your name, address, title, date of birth, member number, gender, marital status, email, telephone number (s), financial data, status and history, credit control status, transaction data, contract data, details of the credit union products you hold with us, signatures, identification documents – passport/driving licence details, salary, occupation, employment status, dependents, outgoings and financial commitments, credit history, accommodation status, mortgage details, credit card statements, personal bank statements, P60, savings held elsewhere, salary cert, family home declaration, previous addresses, previous names, spouse details, partner details, spouse/partners income details, Tax Identification/PPSN numbers, relationship with joint borrower, business ownership, directorships held, interactions with credit union staff and officers on the premises, by phone or email, current or past complaints, CCTV footage, retirement age, first time buyer, pension details, residency, nationality, criminal sanctions

### **The purposes for which we use your personal data:**

The credit union will use your personal data to assist it in carrying out the following:

- Assessing your loan application and determining your creditworthiness for a loan.
- Verifying the information provided by you in the application.
- We are obliged to purchase loan protection and life savings protection from ECCU.
- Conducting credit searches and making submissions to the Central Credit Register.
- Administering the loan, including where necessary, to take steps to recover the loan or enforce any security taken as part of the loan.
- We may use credit scoring techniques and other automated decision-making systems to either partially or fully assess your application.
- Meeting legal and compliance obligations and requirements under the Rules of the Credit Union.

- To comply with Central Bank Regulations to determine whether you are a connected borrower or related party borrower.
- Providing updates on our loan products and services by way of directly marketing to you.

We may also collect, store and use the following “special categories” of more sensitive personal data:

- Information about your health, including any medical condition, health and sickness (See Insurance for further details)

We need all the categories of information in the list above to allow us to identify you and contact you and in order that we perform our contract with you.

We also need your personal identification data to enable us to comply with legal obligations. Some of the above grounds for processing will overlap and there may be several grounds which justify our use of your personal data.

#### **How we use particularly sensitive personal data**

“Special categories” of particularly sensitive personal data require higher levels of protection. We need to have further justification for collecting, storing and using this type of personal data. We may process special categories of personal data where we have an appropriate legal basis and we have met a necessary precondition. Examples of when we will process special category data are as follows;

1. In limited circumstances, with your explicit written consent.
2. Where we need to carry out our legal obligations and in line with our data protection policy.
3. Where we are required to process it for the purpose of insurance on the loan.
- 4 Where it is needed in the public interest, and in line with our data protection policy.

Less commonly, we may process this type of information where it is needed in relation to legal claims or where it is needed to protect your interests (or someone else’s interests) and you are not capable of giving your consent, or where you have already made the information public.

#### **Standing orders, direct debit, pay deduction and disbursement instructions**

If you set up a direct debit with the credit union, the form will be retained in the credit union. To facilitate standing orders, direct debits and pay deductions, we must share the relevant information with third parties such as payment providers (PAYAC) and banks.

You may set up a pay deduction, standing order, direct debit to pay a credit union account which is not your own. You may also disburse part or all of; your own direct debit, standing order or pay deduction to an account which is not your own. However, should you choose to do this, under the Data Protection Acts, Cois Sionna Desmond Credit Union cannot provide you with the balance, transaction history or any other personal information on that account, under any circumstances. There may be cases where we can disclose some information to you, such as if you are guaranteeing a loan on that account.

#### **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<sup>1</sup>. 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.

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<sup>1</sup> As a data controller, the organisations will be required to have provided you with a separate privacy notice setting out what it does with its data.

### **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.

### **Change of purpose**

You can be assured that we will only use your data for the purpose it was provided and in ways compatible with that stated purpose. If we need to use your personal data for an unrelated purpose, we will notify you and we will explain the legal basis which allows us to do so.

You agree to notify your credit union without delay in the event of any change in your personal circumstances, to enable your credit union to comply with its obligations to keep information up to date.

### **Profiling**

We sometimes use systems to make decisions based on personal data we have (or are allowed to collect from others) about you. This information is used for loan assessment and anti-money laundering purposes and compliance with our legal duties in that regard.

### **Third Parties**

The credit union utilises a third party Outsourced Service Provider 'BCMGlobal' who carry on the business of, inter alia, servicing, administering and managing mortgage loans secured on residential properties in Ireland. This business will support the credit union in the processing, fulfilment and special servicing (arrears management) of residential mortgages based on a standardised consistent and reliable methodology and is therefore of ultimate benefit to its member.

The BCM Global privacy notice can be viewed at <https://www.bcmglobal.com/privacy-notice/>

The credit union utilises a third party valuation management solutions company 'VMS' who provide, inter alia, valuation management services on residential properties in Ireland. This service will ensure that valuations are carried out by professional valuers and that the valuations follow mandatory valuation standards and is therefore of ultimate benefit to its members

The VMS privacy statement may be viewed at <https://www.vmsireland.ie/termsandconditions.html>

The credit union may utilise a third party storage solution company to ensure safe, secure storage of Title Deeds and security documents and is therefore of ultimate benefit to its members.

The credit union provides your information to insurance companies for the purpose of insuring the loan.

### **Data Retention Periods**

We will only retain your personal data for as long as necessary to fulfil the purpose(s) for which it was obtained, taking into account any legal/contractual obligation to keep it. Where possible we record how long we will keep your data, where that is not possible, we will explain the criteria for the retention period. This information is documented in our Records Management Policy.

Once the retention period has expired, the respective data will be permanently deleted. Please see our retention periods below.

- Credit agreements are **contracts and as such the credit union** retains them for seven years from date of expiration or breach, and twelve years where the document is under seal.
- Loan applications form part of your credit agreement and as such we retain them for seven years.

### **Planned data transmission to third countries**

BCM Global ASI Limited stores data on physical servers in the UK. The data in the UK is hosted and processed by BCM Global in a BCM Global-owned server. BCM Global rely on their existing Binding Corporate Rules which ensure that the same rigorous security and privacy controls that BCM Global uphold within the EEA are upheld outside the EEA.

However, to ensure that your personal data does receive an adequate level of protection to ensure that your personal data is treated by those third parties in a way that is consistent with and which respects the EU and UK laws on data protection, any transfer shall be made in accordance with EU approved adequacy decisions for the EU GDPR and the Law Enforcement Directive (LED).

**Our use and sharing of your information**

We will collect and use relevant information about you, your transactions, your use of our products and services, and your relationships with us. We will typically collect and use this information for the following purposes:



**Fulfilling contract** This basis is appropriate where the processing is necessary for us to manage your accounts and credit union services to you

**Administrative Purposes:** We will use the information provided by you, either contained in this form or any other form or application, for the purpose of assessing this application, processing applications you make and to maintain and administer any accounts you have with the credit union.

**Security:** In order to secure repayment of the loan, it may be necessary to obtain security such as a charge on your property or other personal assets.

**Third parties:** We may appoint external third parties to undertake operational functions on our behalf. We will ensure that any information passed to third parties conducting operational functions on our behalf will be done with respect for the security of your data and will be protected in line with data protection law.

**Guarantors:** As part of your loan conditions, we may make the requirement for the appointment of a guarantor a condition of your loan agreement as an additional security for the repayment of your loan. Should your account go into arrears, we may need to call upon the guarantor to repay the debt in which case we will give them details of the outstanding indebtedness. If your circumstances change it may be necessary to contact the guarantor.

**Change in personal circumstances:** You agree to notify us without delay in the event of any change in your personal circumstances, to enable us to comply with our obligations to keep information up to date.

**Irish League of Credit Unions (ILCU) Affiliation:** The ILCU (a trade and representative body for credit unions in Ireland and Northern Ireland) provides professional and business support services such as marketing and public affairs representation, monitoring, financial, compliance, risk, learning and development, and insurance services to affiliated credit unions. As this credit union is affiliated to the ILCU, the credit union must also operate in line with the ILCU Standard Rules (which members of the credit union are bound to the credit union by) and the League Rules (which the credit union is bound to the ILCU by). We may disclose information in your application or in respect of any account or transaction of yours from the date of your original membership to authorised officers or employees of the ILCU for the purpose of the ILCU providing these services to us.

**The ILCU Savings Protection Scheme (SPS):** We may disclose information in any application from you or in respect of any account or transaction of yours from the date of your original membership to authorised officers or employees of the ILCU for the purpose of the ILCU providing these services and fulfilling requirements under our affiliation to the ILCU, and the SPS.

The Privacy Notice of ILCU can be found at [www.creditunion.ie](http://www.creditunion.ie)

For the processing of **electronic payments** services on your account (such as credit transfers, standing orders and direct debits), the Credit Union is a participant of PAYAC. Payac is credit union owned and operated company that assists participating credit unions in obtaining regulatory approval, developing, implementing and providing ongoing

support for payment account services. This includes among other activities assisting in the establishment of operating standards, negotiating third party services and outsourcing arrangements on behalf of participating credit unions.

#### **Insurance:**

**Life Savings/Loan Protection:** As part of our affiliation with the ILCU, we purchase insurance from ECCU Assurance DAC (ECCU), a life insurance company, wholly owned by the ILCU. This includes Life Savings (LS), Loan Protection (LP), and optional related riders (where applicable).

If you choose to take out a loan with us, it is a term of your membership, by virtue of our affiliation with the ILCU that the credit union will apply to ECCU for Loan Protection (LP). In order that we apply for LP it may be necessary to process 'special category' data, which includes information about your health. This information will be shared with ECCU to allow it deal with insurance underwriting, administration and claims on our behalf.

#### **Credit Control/Debt Recovery:**

If your account falls into arrears or pre-arrears, you will be contacted by BCMGlobal' to notify you.

**Member Service:** To help us improve our service to you, we may use information about your account to help us improve our services to you.



**Legal Duty** This basis is appropriate when we are processing personal data to comply with an Irish or EU Law.

**Regulatory and statutory requirements:** To meet our duties to the Regulator, the Central Bank of Ireland, we may allow authorised people to see our records (which may include information about you) for reporting, compliance and auditing purposes. For the same reason, we will also hold the information about you when you are no longer a member. We may also share personal data with certain statutory bodies such as the Department of Finance, the Department of Social Protection, Data Protection Commissioner and the Financial Services and Pensions Ombudsman Bureau of Ireland, the appropriate Supervisory Authority if required under law.

**Purpose of the loan:** We are obliged to ensure that the purpose for the loan falls into one of our categories of lending.

**Compliance with our anti-money laundering and combating terrorist financing obligations:** The information provided by you will be used for compliance with our customer due diligence and screening obligations under anti-money laundering and combating terrorist financing obligations under The Money Laundering provisions of the Criminal Justice (Money Laundering and Terrorist Financing) Act 2010 , as amended by Part 2 of the Criminal Justice Act 2013 ("the Act"), as amended by the Criminal Justice (Money Laundering & Terrorist Financing)(Amendment)Act 2018 and 2021. This will include filing reports on the Beneficial Ownership Register, the Beneficial Ownership Register for Certain Financial Vehicles ("CFV"), on the Bank Account Register, the European Union Cross-Border Payments Reporting ("CESOP"), the Central Register of Beneficial Ownership of Trusts ("CRBOT") and the Ireland Safe Deposit Box and Bank Account Register (ISBAR).

**Audit:** To meet our legislative and regulatory duties to maintain audited financial accounts, we appoint an external and internal auditor. We will allow the internal and external auditor to see our records (which may include information about you) for these purposes.

#### **Credit Assessment:**

When assessing your application for a loan or overdraft, as well as the information referred to above in credit assessment, the credit union also utilises credit data from credit referencing agencies such as the Central Credit Registrar.

**Credit Reporting:** Where a loan is applied for in the sum of €2,000 or more, the credit union is obliged to make an enquiry of the Central Credit Register (CCR) in respect of the borrower and where applicable guarantor. Where a loan is granted in the sum of €500 or more, the credit union is obliged to report both personal details and credit details of the borrower and guarantor to the CCR.

Data we provide to the Central Credit Register (CCR) in respect of your loan will now be shared with the Central Statistics Office (CSO). (The Statistics Act 1993 provides that the CSO may obtain information from public bodies including the Central Bank). Personal data held on the Central Credit Register includes your name, date of birth, address, gender, telephone number and personal public service number (PPSN). Your PPSN, Eircode and contact telephone number is not transferred to the CSO. The Central Bank is the data controller for the Central Credit Register and the obligations of the GDPR and general and data protection law apply to them.

The Central Statistics Office, (CSO) is the data controller for the information when it is transferred to them and the obligations of the GDPR and Data Protection law apply then to the CSO. Please refer to the [www.centralcreditregister.ie](http://www.centralcreditregister.ie) for more information. More information in relation to the CSO is available at [www.cso.ie](http://www.cso.ie)

**House Loan:** Where you obtain a house loan from us, it will be necessary for the credit union to obtain a first legal charge on the property to be purchased and it will be necessary for us to process your personal data in order to register this charge or have this charge registered on our behalf.

**Connected/Related Party Borrowers:** We are obliged further to Central Bank Regulations to identify where borrowers are connected in order to establish whether borrowers pose a single risk. We are also obliged to establish whether a borrower is a related party when lending to them, i.e. whether they are on the Board/Management Team or a member of the Board/ Management teams family or a business in which a member of the Board /Management Team has a significant shareholding.



**Legitimate interests** A legitimate interest is when we have a business or commercial reason to use your information. But even then, it must not unfairly go against what is right and best for you. If we rely on our legitimate interest, we will tell you what that is.

#### **Credit Assessment and Credit Reference Agencies:**

When assessing your application for a loan or overdraft, as well as the information referred to above in credit assessment, the credit union also utilises credit data from credit referencing agencies such as the Central Credit Registrar[See legal duty].**Our legitimate interest:** The credit union, for its own benefit and therefore the benefit of its members, must lend responsibly and will use your credit scoring information in order to determine your suitability for the loan applied for. When using the service of a credit referencing agency we will pass them your personal details and details of your credit performance.

#### **Mortgage Lending and transfer/assignment of mortgage**

When assessing your application for a mortgage loan the credit union may use the information which it obtains about you and the secured property, for the purposes of servicing the mortgage and the secured property, credit checks which may involve group reporting and management purposes, any transfers or other dealings with the secured property, the mortgage and the mortgage conditions.

The credit union may share the information it obtains when assessing your application for a mortgage loan for the said purposes and for the following:

- any (or any proposed) assignee, transferee, mortgagee, chargee ,sub-mortgagee, sub-chargee, trustee or other grantee or dispose or successor and their respective officers employees agents and advisers;
- any other person directly or indirectly participating in or promoting or underwriting or managing or auditing (or proposing to do so ) any transfer, assignment disposal, mortgage, charge, sub-mortgage, sub-charge, trust securitization scheme, mortgage backed promissory note facility or other transaction or arrangement relating to or involving the mortgage and the conditions attached to the mortgage;
- agents and advisers of your credit union and
- Any other party to whom you have agreed the credit union may disclose your information, each of whom in turn may use that information for the above and other purposes which have been disclosed to you.

You agree to notify your credit union without delay in the event of any change in your personal circumstances, to enable your credit union to comply with its obligations to keep information up to date.



## Personal Data from others

Where you provide to your credit union personal data relating to individuals ( which for these purposes shall include, without limitation , any employees, agents, spouses, partners and personal representatives of the persons included in the expression Mortgagor ) you warrant that you are acting in accordance with the requirements of the Data Protection Act in providing that information to your credit union for the purposes set out in your mortgage for the purposes set out in this clause and for such other purposes as have been disclosed to you by your credit union prior to you providing such personal data to your credit union.

**Debt Collection:** Where you breach the loan agreement we may use the service of a debt collection agency, solicitors or other third parties to recover the debt. We will pass them details of the loan application in order that they make contact with you and details of the indebtedness in order that they recover the outstanding sums. We may use tracing agents in order to locate you in the event that you fail to make repayments on your loan and or fail to make contact with the credit union. Your account will only be referred to a tracing agency where all other attempts to contact you have been unsuccessful.

**Judgements Searches:** We carry out searches in order to assess your credit worthiness to repay a loan.

Our legitimate interest: The credit union, where appropriate will take the necessary steps to recover a debt to protect the assets and equity of the credit union

Our legitimate interest: The credit union, for its own benefit and therefore the benefit of its members, must lend responsibly and will use your credit scoring information in order to determine your suitability for the loan applied for. In carrying out such a search we can better determine your overall financial position in order to lend to you.

**CCTV:** We have CCTV footage installed on the premises with clearly marked signage. The purpose of this is for [security, public safety and the prevention and detection of fraud

Our legitimate interest: With regard to the nature of our business, it is necessary to secure the premises, property herein and any staff /volunteers/members or visitors to the credit union and to prevent and detect fraud.

**Call Recording:** We may record phone conversations both incoming and outgoing for the purpose of verifying information.

**Our Legitimate interest:** To ensure that correct instructions were given or taken due to the nature of our business.



## Your consent

### Marketing and Market Research

When applying for membership of the credit union, we do ask for your preferences in relation to direct marketing. To help us improve and measure the quality of our products and services we undertake market research from time to time. This may include using the Irish League of Credit Unions and/specialist market research companies. See section on Your Marketing Preferences.

If you had previously consented to us using your personal information for marketing purposes and would like to withdraw such consent, you will be able to do so by clicking “unsubscribe” option at the end of any marketing email sent to you or by following instructions to “unsubscribe” on any text message sent for marketing purposes. Alternatively, you could email us at [memberservices@csdcu.ie](mailto:memberservices@csdcu.ie) to withdraw your consent or change your preferences.

## Complaints

Cois Sionna Desmond Credit Union endeavours to meet the highest standards when collecting, using, storing and destroying your personal information. We urge you to notify us if you think that our processing activities are unfair, misleading or inappropriate. We also welcome any suggestions for improving our procedures. This mortgage privacy notice aims to provide you with comprehensive detail of all aspects of our data processing; however we are happy to provide any additional information that may be necessary. All complaints, queries or suggestions should be addressed to:

The Data Protection Officer,	061-392237
Cois Sionna Desmond Credit Union Limited,	<a href="mailto:dpo@csdcu.ie">dpo@csdcu.ie</a>
Church Street,	
Askeaton,	
Co. Limerick	

## Exercising your Rights

If you wish to exercise any of the below rights, you can request a copy from our office. This form has a guidance document attached which will assist you in completing your request. You can send your request by post, email or by handing it to our office. All requests should be addressed to the Data Protection Officer. Please note we may need to verify you, in which case we may ask you to provide us with a copy of your photo ID and proof of address before we can complete the request.

## Breach Notification

In the unlikely event that the credit union suffers a data breach, we have an appropriate response plan in place. If your personal data has been breached and is likely to result in a high risk to your rights and freedoms, we will notify you without undue delay. We will also notify the Data Protection Commissioner within 72 hours of becoming aware of the breach. An incident report will be carried out on each breach that occurs to analyse the effects of the breach, why the breach occurred and how we can prevent it happening again.

If you have any concerns regarding data breaches in the credit union or would like to report a data breach to us, you can do so by contacting the Data Protection Officer (details above).

**If you are in receipt of information that does not concern you, please do not destroy the information but return it to our office as soon as possible.**

## Contact us

Questions, comments and requests regarding this Lending Privacy Notice are welcomed and should be addressed to the Data Protection Officer.



## **Your Rights** in connection with your personal data 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 data 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 data. 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 data. You can ask us to suspend processing personal data 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 (01) 765 01 00**  
**Lo Call Number 1800 437 737**

**Postal Address: Data Protection Commissioner**  
**21 Fitzwilliam Square South**  
**Dublin 2**  
**D02 RD28**  
**Ireland**

**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 data, 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 The Data Protection Officer in Desmond Credit Union (see section Exercising your rights).

**There is no fee in using any of your above rights**, unless your request for access is clearly unfounded or excessive. We also reserve the right to 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 data 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 data.