

## **Privacy Notice Summary**

### **Introduction**

Hastings & Rother Credit Union Ltd is committed to protecting the privacy of its members' information. This notice explains how we collect and use your personal information and the rights that you have. More detailed information is contained in our full Hastings & Rother Credit Union Privacy Notice, which you can find on our website at <http://www.hrcu.org.uk/RegulatoryInformation.html>

### **How We Obtain Personal Information**

We obtain information directly from you when you apply to join the credit union or to obtain a loan. We also obtain information from seeing how you use our services including the transactions through your accounts with us and your communications with us such as telephone calls, emails, SMS and social media.

We may also obtain information from employers, housing providers, tracing agencies, solicitors and debt recovery agencies to assist us with the recovery of loans.

### **How We Use Your Personal Information**

We use your personal information to meet legal obligations (for example, to confirm your identity when you join the credit union, and keep details about you on our register of members). We also use your personal information to perform our contract with you (for example, to operate your savings accounts, to make and administer any loans that we make to you, and to keep you informed about the credit union). Most of our loan decisions are made by a member of staff reviewed by the Credit Committee.

### **Sharing Your Personal Information with Third Parties**

We will disclose your personal information to third parties only in limited circumstances. This will include disclosure to fraud prevention agencies, which prevent criminal activity. We will also disclose information to our suppliers and, in limited circumstances, to other organisations which provide services to you directly.

We do not directly transfer your information outside the European Economic Area. 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.

We do 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.

### **Your Privacy Rights**

You have a number of rights under data protection regulations. You have the right to see a copy of your personal data and to correct any mistakes. You have the right to object to our processing of your data or restrict that processing, in certain circumstances. You may also ask us to provide personal data in a form that is portable to a third party and to erase your data unless we have legitimate reasons to keep it.

## Contact Us

If you would like information or wish to exercise any of your privacy rights, please contact us. Our contact details are:

Hastings & Rother Credit Union Ltd, 49 Cambridge Gardens, Hastings TN34 1EN.

Phone: 01424 202651; email [info@hrcu.org.uk](mailto:info@hrcu.org.uk); web: [www.hrcu.org.uk](http://www.hrcu.org.uk)

**Hastings & Rother Credit Union Limited** is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. It is a member of the Financial Ombudsman Service and member deposits are covered by the Financial Services Compensation Scheme.