

# Data Protection

Your Data, Our Responsibility, Your Rights



**GDPR** GENERAL DATA  
PROTECTION REGULATION

**member First**  
CREDIT UNION

*One of the biggest changes to Irish Data Privacy Law comes into effect on 25th May 2018. On that date, the General Data Protection Regulation (GDPR) will be introduced, to strengthen data protection and to make it easier for you to access your personal information and control how it is used. More information is available to you at [gdprandyou.ie](http://gdprandyou.ie).*

As a member of Member First Credit Union, you frequently share information with us. In doing so we take your privacy seriously and we put a strong emphasis on protecting your data. We understand that you trust us to protect your information and to process, share and retain this data in a secure and confidential manner.

We collect information about you:

- When you ask us to provide you with certain products & services
- When you use our products & services
- When you use our website and online services
- When you give us information verbally or in writing
- From credit reference agencies, fraud prevention agencies etc.

We use information about you to:

- decide and recommend how our products and services might be suitable for you
- provide you with relevant products and services and to fulfil our contract to you
- identify ways we can improve our products and services
- maintain and monitor your products and services
- protect your interests
- manage our business for our legitimate interests
- comply with our legal and regulatory obligations

If you do not provide the information we need, or help us keep it up to date, we may not be able to provide you with our products and services.

We share information about you only as necessary and with:

- Third parties to facilitate payments you have requested
- Guarantors
- Companies that provide support services to us
- Statutory and regulatory bodies
- Credit reference/rating agencies

To meet our regulatory and legal obligations when we collect your personal information we verify it and keep it up to date through regular checks. As a general rule, we will not retain your personal data longer than is necessary to fulfil the purpose for which it was collected. However, we may be required by applicable laws and/or regulations to hold your personal data longer than this period. Typically, this time period is 7 years.



*THE GDPR will give you greater control over your personal information by setting out additional and more clearly defined privacy rights, which you can exercise. You have rights which allow you to address any concerns or queries regarding the processing of your personal data, including the right to:*

- Be informed about the processing of your personal information
- Receive copies of your information
- Have inaccuracies/incomplete information corrected and updated
- Object to particular use of your personal data for our legitimate business interests or direct marketing purposes
- In certain circumstances have your information deleted or our use of your data restricted
- Exercise the right to data portability i.e. transfer a copy of your information to another provider
- Withdraw consent at any time where processing is based on consent

Our Data Privacy Statement and website ([www.mfcu.ie](http://www.mfcu.ie)) explains how we collect personal information about you, how we use it and how you can interact with us about it. We may change this notice from time to time, in whole or part, at our sole discretion or to fulfil a legal obligation.

You can exercise your data rights, at no cost to you, by contacting us at 01 8513400 or calling into one of our branches. Alternatively, you can contact our Data Protection Officer at [DPO@mfcu.ie](mailto:DPO@mfcu.ie) or by writing to them at Data Protection Officer, Member First Credit Union Ltd., Artane Roundabout, Malahide Road, Dublin 5.

If you have a complaint about the use of your personal information, please let a staff member know. You can also make a complaint by telephone, in writing or by email. You can also contact the Data Protection Commissioner at [info@dataprotection.ie](mailto:info@dataprotection.ie).

*While care has been taken in the preparation of this communication, you should be aware that it has been designed to give a general overview and its content is not intended to be comprehensive. Specific information is contained in our Data Privacy Notice, which we recommend you take time to review.*