

Introduction

Link Credit Union Ltd (“we“, “us“, “our“) respects your right to privacy and is committed to protecting and respecting your privacy. This Privacy Statement (together with our Website T & Cs and Cookies Policy) sets out the basis on which any personal data we collect from you, or that you provide to us, will be processed by us.

Please read the following carefully to understand our views and practices regarding your personal data and how we treat it.

By using this website, you signify acceptance of this Privacy Statement. If you do not agree with or you are not comfortable with any aspect of the Privacy Statement, your only remedy is to discontinue use of the website. We reserve the right to modify this Privacy Statement at any time. Your continued use of any portion of the website following notification or posting of such changes will constitute your acceptance of those changes.

The following discloses our information gathering and dissemination practices relating to this website. In order to fully understand your rights, we encourage you to read this Privacy Statement and to consult our T & Cs. Each time you use this website you will be bound by the then current Privacy Statement and you should review this each time you use the website to satisfy yourself that you are happy with it.

This website may, from time to time, contain links to and from the websites of third parties. Any external links to other websites are clearly identifiable as such and we are not responsible for the content or the privacy statements of these other websites. If you follow a link to any of these websites, please note that these websites have their own privacy policies and we do not accept any responsibility or liability for these policies. Please check these policies before you submit any personal data to these websites.

We are a data controller for the purpose of the Irish Data Protection Acts 1988 and 2003 and compliant with Statutory Instrument Number 336 of 2011 European Communities (Electronic Communications Networks and Services)(Privacy and Electronic Communications) Regulations 2011 ("SI 336/2011") legislation.

Information we may collect about you

We may collect and process the following information about you:

- Information provided at the time of registering to use our online credit union services.
- Information that you or others provide by filling in forms on our website or which you or they otherwise provide to us.
- Any instructions we accept from you or transactions we undertake to which you are a party, whether through our website, branches or otherwise.
- If you contact us, we may keep a record of that correspondence.
- Telephone calls may be recorded. This is to verify your information, for our staff training, regulatory requirements and for service quality purposes.
- Information about your computer, including where available your IP address, operating system and browser type, for system administration. This is statistical data about our users' browsing actions and patterns, and does not identify any individual.

What We Do with Your Information

We use information held about you in the following ways:

- to provide credit union and other related services, products and facilities to you;
- to assess eligibility and credibility for the services, products and facilities we offer;
- to implement any contracts we have entered into with you; and
- to conduct credit searches with credit reference agencies in order to provide credit facilities and, where necessary, for fraud prevention and debt recovery.
- We may also use information about you to notify you about changes to our services to which you have subscribed or to provide you with information about products or services that you request from us or,
- where you have agreed to us doing so, which we feel may interest you.
- We may use anonymised or statistical information to analyse our website and services and to make improvements or other adjustments to them.
- We do not, without your consent, disclose information about identifiable individuals to third parties, but we may provide anonymised statistical data to them for research and survey purposes.

Disclosure of Your Information

We may also use your data, or disclose your data to selected third parties to use your data, to provide you with information about products and services which may be of interest to you and we may contact you about these.

If you do not want us to use your data in this way, please contact us by sending an email to <mailto:info@linkcu.ie>. You may change your preferences at any time by sending an email to <mailto:info@linkcu.ie> and amending your preferences accordingly.

We also may disclose your personal information to third parties: if we are under a duty to disclose or share your personal data in order to comply with any legal obligation, or in order to enforce or apply our Terms and other agreements; or to protect our rights, property, or safety and that of our users, or others; or as part of a due diligence exercise or sales process or other corporate transaction connected with us.

Security for CU Online

The data that we collect from you may be transferred to, and stored at, a destination outside the European Economic Area (“EEA”). It may also be processed by staff operating outside the EEA who work for us. By submitting your personal data, you agree to this transfer, storing or processing. We will take all steps reasonably necessary to ensure that your data is treated securely and in accordance with this Privacy Statement.

All information you provide to us through CU Online is stored on secure servers. Any payment transactions undertaken through CU Online are encrypted using SSL technology. You must keep your PIN, Password and Username for CU Online, and any other security device we give you, safe and secure.

You should log off CU Online and your Online Account when finished using CU Online. The use of the Internet, by its nature, is not always secure. As a result, while we have reasonable IT security measures in place, we cannot guarantee the security or privacy of communications made over the Internet including any related to CU Online, the Online

Services or your Online Account. For this reason, we cannot ensure or warrant the security of any information you transmit to us and you transfer the data at your own risk.

You are responsible for providing all you require to safely and properly access and use CU Online and the Online Services including a computer, an Internet connection and security software

Use of Cookies

We may obtain information about your general Internet usage by using a cookie file which is stored on your browser or the hard drive of your computer.

Cookies contain information that is transferred to your computer's hard drive. They help us to improve our website and to deliver a better and more personalised service. Some of the cookies we use are essential for the website to operate.

For more information please see our Cookies Policy.

Your Rights

You have rights under the Acts. You have the right to ask us not to process your personal data for marketing purposes. We will usually inform you (before collecting your data) if we intend to use your data for such purposes or if we intend to disclose your information to any third party for such purposes.

You can exercise your right to prevent such processing by checking certain boxes on the forms we use to collect your data. You can also exercise the right at any time by contacting us at <mailto:info@linkcu.ie>

You also have the right to access information held about you. Your right of access can be exercised in accordance with the Acts. Any access request may be subject to a statutory fee (which will not exceed €6.35) to meet our costs in providing you with details of the information we hold about you.

You also have the right to have changed any inaccuracies in the details we hold about you. In certain circumstances you also have the right to object to the use of your data and the right to block any specific uses of your data.

In order to exercise any of your rights under the Acts, please send a request in writing to info@linkcu.ie

Changes to our Privacy Statement

We have the right at any time to make any changes to our Privacy Statement in the future. Should we make any changes to this policy these changes will be posted on this page.

Contact us

Should you have any queries regarding this Privacy Statement, you can contact us on info@linkcu.ie or you can call our office on 0429675000