



BALLYHACKAMORE  
CREDIT UNION

**bhcu**.co.uk

**Registered Office**

171-173 Upper Newtownards Road,  
Belfast, BT4 3HZ

Tel: 028 9047 1753 | Email: [info@bhcu.co.uk](mailto:info@bhcu.co.uk)



Welcome to Ballyhackamore Credit Union!

Congratulations on making one of the best decisions when it comes to your finances! Our Credit Union lets people in your community come together to save and borrow money at reasonable rates of interest and is operated on a not-for-profit basis – any surplus we make is paid back to our members! Please register for CUOnline+ at [www.bhcu.co.uk](http://www.bhcu.co.uk) where you can check account transactions and balances, make debit card payments, and apply for loans online.

You can now enjoy the benefits of credit union membership which include:

#### Flexible & Convenient Loans

You can apply for a loan as soon as you join, provided you can afford the repayments. For loans over shares we will look at your savings record, income, other borrowings and overall ability to repay your loan when assessing your loan application. Please check our website ([www.bhcu.co.uk](http://www.bhcu.co.uk)) for full information on our loans. Another bonus is that the interest you pay on your loan throughout the year may be eligible for an interest rate rebate agreed at the Annual General Meeting.

Your credit union relies on its members borrowing. Members save together and lend to each other at reasonable rates of interest. You pay 1% per month on the reducing balance (12.68%APR) and as long as you pay the minimum amount on the loan agreement, you can overpay allowing you to pay the loan off quicker and save yourself interest. We offer promotional loans from time to time – check our website!

The fastest way to apply for a loan is through CUOnline – download our app today!

Members should consider taking a covered by savings loan rather than lifting savings – this way you can build up a track record for future loans and leave your savings intact. No need to fill out a lengthy form, just ask staff for details. Repayments can be set to suit your budget.

If you are in good health when you join the credit union and when you take out a loan, then your loan is insured against death or total permanent disability, at no direct cost to you (eligible members, subject to policy terms and conditions\*).

#### CUOnline+

Check your account balances, lodge to savings and pay loans. You can also apply for loans on-line! All for your convenience! Download our app today! Remember to follow us on Facebook!

#### Dividend on Savings

Every year we strive to pay a dividend on members' savings (not guaranteed). You can save up to £10,000 in this credit union, capped at £500 per month. Your eligible savings are covered by the FSCS compensation scheme. More information is available on request.

#### Quality Service, No Fees

You can be assured of a professional service from Ballyhackamore Credit Union at all times. You do not pay a transaction fee for saving with us or for borrowing money.

#### Juvenile members

If you have children under the age of 16, help them build up good savings habits by encouraging them to open accounts with the credit union! Only a parent or legal guardian may open an account for a child – child must be living in our common bond. Full details of what is required is available at [www.bhcu.co.uk](http://www.bhcu.co.uk). Remember, that funds are held in trust for the child and can only be withdrawn by them. When the child turns 16, they have sole access to the funds. Children age 7+ must be present to open the account and to make withdrawals.

#### Hours of Business

Monday: 09.30 - 14.00 and 18.30 - 20.30 | Wednesday: 10.30 - 15.30 | Friday: 09.30 - 14.00 | Saturday: 10.00 - 12.00

### What happens to my savings when I die?

Ballyhackamore Credit Union offers life savings insurance to eligible members, at no direct cost to you. In the event of your death your savings and insurances will be paid to your nominated person. The amount of insurance depends on your savings pattern, and making a share withdrawal can affect the amount paid. This is one reason why it's good to leave your savings intact and borrow instead. Eligible members can also benefit from Loan Protection Insurance at no direct cost to you – please ask for more details \*

Please complete your nomination form as soon as possible. This gives the credit union instructions regarding who is paid the shares in your account and any insurance due, in the event of your death. If your circumstances change or you need to complete a new nomination form, just ask the staff for a new one.

### Death Benefit Insurance

If you are under 70 and in good health when you join, you may be eligible for Death Benefit Insurance\*. Members pay for this once a year and it provides a one-off payment (currently £2000) in the event of your death, to help with funeral costs. The premium amount is notified to members annually in our AGM mailing. A consent form must be completed to be included in the scheme.

### Is my money safe in the credit union?

Yes, your savings are secure. Ballyhackamore Credit Union is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Your eligible savings are covered by the Financial Services Compensation Scheme – full info available.

BALLYHACKAMORE CREDIT UNION LTD

171-173 UPPER NEWTOWNARDS ROAD

BELFAST

BT4 3HZ

TEL: 028 9047 1753

EMAIL: [info@bhcu.co.uk](mailto:info@bhcu.co.uk)

[www.bhcu.co.uk](http://www.bhcu.co.uk)

A copy of the Standard Rules for NI is available on request, free of charge. Subsequent copies will be charged.

### **Opening hours:**

Monday 9.30am-2pm & 6.30pm-8.30pm

Wednesday 10.30am-3.30pm

Friday 9.30am-2pm

Saturday 10am-12

*\*Insurances apply to members who join before age 70, are in good health when they join (able to carry out normal occupational duties) and meet applicable criteria.*

Ballyhackamore Credit Union was established in 1967, not long after the credit union movement was first introduced to NI. We are a member-owned, not-for-profit co-operative (any surplus we make is paid back to our members). Our members save together and lend to each other at reasonable rates of interest. We have served our local community for over 50 years, and with your help we can continue to do so into the future. This credit union is governed by volunteers. People volunteer for many reasons – enhances their CV, meet new people, give something back to the community – if you feel you have a skill you could bring to this credit union we would be delighted to hear from you. Who knows, you may be just what we've been looking for!

**Ballyhackamore Credit Union Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority**

Mar 2022



## ANNEX 2 EXCLUSIONS LIST (CHAPTER 16) Section A

A deposit is excluded from protection if:

1. The holder and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements. For further information, contact your bank, bank building society or credit union.
2. The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.
3. It is a deposit made by a depositor which is one of the following:
  - credit institution
  - financial institution
  - investment firm
  - insurance undertaking
  - reinsurance undertaking
  - collective investment undertaking
  - pension or retirement fund<sup>1</sup>
  - public authority, other than a small local authority.

The following are deposits, categories of deposits or other instruments which will no longer be protected from 3 July 2015:

- deposits of a credit union to which the credit union itself is entitled
- deposits which can only be proven by a financial instrument<sup>2</sup> unless it is a savings product which is evidenced by a certificate of deposit made out to a named person and which exists in a Member State on 2 July 2014)
- deposits of a collective investment scheme which qualifies as a small company<sup>3</sup>
- deposits of an overseas financial services institution
- which qualifies as a small company<sup>4</sup>
- deposits of certain regulated firms (investment firms, insurance undertakings and reinsurance undertakings) which qualify as a small business or a small company<sup>5</sup> – refer to the FSCS for further information on this category

**For further information about exclusions, refer to the FSCS website at [www.fscs.org.uk](http://www.fscs.org.uk)**

1. Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are not excluded
2. Listed in Section C of Annex 1 of Directive 2014/65/EU
3. Under the Companies Act 1985 or Companies Act 2006
4. See footnote 3
5. See footnote 3

# INFORMATION



Ballyhackamore Credit Union is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

## ANNEX 1 INFORMATION SHEET (CHAPTER 16)

Basic information about the protection of your eligible deposits

**Eligible deposits in Ballyhackamore Credit Union are protected by:** the Financial Services Compensation Scheme ("FSCS")<sup>1</sup>

**Limit of protection:** £85,000 per depositor per bank / building society / credit union.<sup>2</sup>

**If you have more eligible deposits at the same bank / building society / credit union:** All your eligible deposits at the same bank / building society / credit union are "aggregated" and the total is subject to the limit of 85,000.<sup>2</sup>

**If you have a joint account with other person(s):** The limit of £85,000 applies to each depositor separately.<sup>3</sup>

**Reimbursement period in case of bank, building society or credit union's failure:** 20 working days.<sup>4</sup>

Currency of reimbursement: Pound sterling (GBP, £) or, for branches of UK banks operating in other EEA Member States, the currency of that State.

**To contact Ballyhackamore Credit Union for enquiries relating to your account call: 028 9047 1753**

**To contact the FSCS for further information on compensation:**  
Financial Services Compensation Scheme  
10th Floor Beaufort House  
15 St Botolph Street  
London EC3A 7QU

Tel: 0800 678 1100 or 020 7741 4100 Email: [ICT@fscs.org.uk](mailto:ICT@fscs.org.uk)  
More information: <http://www.fscs.org.uk>  
Acknowledgement of receipt by the depositor.



# ADDITIONAL INFORMATION

## 1 SCHEME RESPONSIBLE FOR THE PROTECTION OF YOUR ELIGIBLE DEPOSIT

Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank, building society or credit union should occur, your eligible deposits would be repaid up to £85,000 by the Deposit Guarantee Scheme.

## 2 GENERAL LIMIT OF PROTECTION

If a covered deposit is unavailable because a bank, building society or credit union is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers at maximum £85,000 per bank, building society or credit union. This means that all eligible deposits at the same bank, building society or credit union are added up in order to determine the coverage level. If, for instance a depositor holds a savings account with £80,000 and a current account with £20,000, he or she will only be repaid £85,000.

In some cases eligible deposits which are categorised as "temporary high balances" are protected above £85,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits connected with certain events including:

- (a) certain transactions relating to the depositor's current or prospective only or main residence or dwelling;
- (b) a death, or the depositor's marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;
- (c) the payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.

More information can be obtained under <http://www.fscs.org.uk>

## 3 LIMIT OF PROTECTION FOR JOINT ACCOUNTS

In case of joint accounts, the limit of £85,000 applies to each depositor.

However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of £85,000.

## 4 REIMBURSEMENT

The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU, Tel: 0800 678 1100 or 020 7741 4100, Email: [ICT@fscs.org.uk](mailto:ICT@fscs.org.uk). It will repay your eligible deposits (up to £85,000) within 20 working days until 31 December 2018; within 15 working days from 1 January 2019 until 31 December 2020; within 10 working days from 1 January 2021 to 31 December 2023; and within 7 working days from 1 January 2024 onwards, save where specific exceptions apply.

Where the FSCS cannot make the repayable amount available within 7 working days, it will, from 1 June 2016 until 31 December 2023, ensure that you have access to an appropriate amount of your covered deposits to cover the cost of living (in the case of a depositor which is an individual) or to cover necessary business expenses or operating expenses (in the case of a depositor which is not an individual or a large company) within 5 working days of a request. Again, there are specific exceptions to this obligation.

In the case of a depositor which is a large company, where the FSCS cannot make the repayable amount available within 7 working days, it will, from 3 July 2015 until 1 December 2016, ensure that you have access to your covered deposits within fifteen working days of a request containing sufficient information to enable it to make a payment, save where specific exceptions apply.

In the case of a depositor which is a small local authority, where the FSCS cannot make the repayable amount available within 7 working days, it will, from 3 July 2015 until 1 June 2016, ensure that you have access to your covered deposits within fifteen working days of a request containing sufficient information to enable it to make a payment, save where specific exceptions apply.

If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained under <http://www.fscs.org.uk>.

## OTHER IMPORTANT INFORMATION

In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your bank, building society or credit union will also inform you of any exclusions from protection which may apply. If deposits are eligible, the bank, building society or credit union shall also confirm this on the statement of account.



## **Account Opening Privacy Notice Ballyhackamore 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 solely for the purpose of carrying out the abovementioned objectives.

This Privacy Notice is to provide you with information regarding the processing of information about you for account related purposes and other general purposes. If you apply for a loan with us, you will be provided with our Lending Privacy Notice to take account of further processing that may be necessary.

Our contact details are:

Address: 171-173 Upper Newtownards Road, Belfast BT4 3HZ.

Phone: 028 9047 1753

Email [info@bhcu.co.uk](mailto:info@bhcu.co.uk)

Data Protection Lead - Contact 028 9047 1753 or email [info@bhcu.co.uk](mailto:info@bhcu.co.uk)

Ballyhackamore Credit Union Limited is committed to protecting the privacy and security of your personal information. 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, date of birth, email, telephone, financial data, status and history, transaction data; contract data, details of the credit union products you hold with us and have held with us, signatures, identification documents, salary, occupation, source of funds, Politically Exposed Status, accommodation status, mortgage details, previous addresses, spouse, partners, nominations, Tax Identification Numbers (TIN)/National Insurance numbers, tax residency, passport details, driver licence, interactions with credit union staff and officers on the premises, by phone, or email, current or past complaints, CCTV footage.

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.

### **The purpose for which we process your personal data**

- To open and maintain an account for you
- To meet our obligations to you under the Credit Union's Standard Rules
- To contact you in respect of your account and any product or service you avail of
- To comply with our legal obligations for example anti-money laundering, to identify connected borrowers

Some of the above grounds for processing will overlap and there may be several grounds which justify our use of your personal information.

### **Special Categories**

We may also collect, store and use the following "special categories" of more sensitive personal information:

- Information about your health, including any medical condition and sickness.

### **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 information. We may process special categories of personal data in the following circumstances:

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 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.

### **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. 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.

### **If you fail to provide personal information**

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.

### **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.

### **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 Retention Policy.

Once the retention period has expired, the respective data will be permanently deleted. If you require further information please contact us. The data retention Schedule is held at the Credit Union office and is available for inspection on request.

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

- Evidence of identity checks to be maintained for 7 years after an individual ceases to be a member of the credit union;
- Details of member transactions are maintained for a period of 10 years after the transaction;

- Loan application information is maintained for a period of 7 years from the discharge, final repayment or transfer of the loan and 12 years where the document is under seal;
- Forms and records will be retained in individual member files for 7 years after the relationship with the member has ended

### Planned data transmission to third countries

There are no plans for a data transmission to third countries.

### Updates to this notice

We will make changes to this notice from time to time, particularly when we change how we use your information, and change our technology and products. You can always find an up-to-date version of this notice on our website at [www.bhcu.co.uk](http://www.bhcu.co.uk) or you can ask us for a copy.

### 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 maintaining and administer any accounts you have with the credit union.

**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 do so with respect for the security of your data and will be protected in line with data protection law.

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

**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)

**Insurance:** 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. To administer these insurances we may pass your information to ECCU and it may be necessary to process 'special category' personal data about you. This includes information about your health which will be shared with ECCU for the purposes of our life assurance policy to allow ECCU to deal with insurance underwriting, administration and claims on our behalf. Further information can be found in our lending privacy notice.

**Electronic Payments [not through CUSOP]:** If you use our electronic payment services to transfer money into or out of your credit union account or make payments through your debit card into your credit union account, we are required to share your personal data with our electronic payment service provider, **First Trust Bank**.

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

**Incapacity to Act on your account:** The Credit Unions (Northern Ireland) Order 1985 (as amended) provides, in the circumstances where you become unable to transact on your account, due to a mental incapability and no person has been legally appointed to administer your account, that the Board of Director may allow payment to another who it deems proper to receive it, in order that the money be applied in your best interests. In order to facilitate this, medical evidence of your incapacity will be required which will include data about your mental health. This information will be treated in the strictest confidentiality.



#### **Our legal duty**

This basis is appropriate when we are processing personal data to comply with UK, Northern Ireland or EU Law

**Tax liability:** We may share information and documentation with domestic and foreign tax authorities to establish your liability to tax in any jurisdiction. Where a member is tax resident in another jurisdiction the credit union has certain reporting obligations to HM Revenue and Customs (HMRC) under the Common Reporting Standard. HMRC will then exchange this information with the jurisdiction of tax residence of the member. We shall not be responsible to you or any third party for any loss incurred as a result of us taking such actions. The legal basis upon which we do this is compliance with HM Revenue and Custom's Automatic Exchange of Information standard. We may also share information in respect of dividends and interest payments to members to HMRC where required by law.

**Regulatory and statutory requirements:** To meet our duties to regulators (the Financial Conduct Authority (FCA) and the Prudential Regulation Authority ((PRA), 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 information with certain statutory bodies such as Department for the Economy (DofE), the Financial Services Compensation Scheme (FSCS) and Financial Ombudsman Service (FOS) if required by law.

**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, Terrorist Financing and Transfer of Funds (Information on the Payer) Regulations 2017 and associated legislation.

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

**Nominations:** The Credit Unions (Northern Ireland) Order 1985 (as amended) allows members to nominate a person(s) to receive a certain amount from their account on their death, subject to a statutory maximum. The credit union must record personal data of nominees in this event.



#### **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:** We may share information you have provided to us with credit reference agencies to verify your identity and suitability for a loan, using information from the Electoral Register and other public sources. When you apply to us for a loan, we may check the following records about you:

- (a) our own records;
- (b) records at credit reference agencies. When credit reference agencies receive a search from us they will place a search footprint on your credit file that may be seen by other lenders. They supply to us both public (including the electoral register) and shared credit and fraud prevention information; and
- (c) Those at fraud prevention agencies.

**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. The searches may also assess your application for the purpose of verifying identities, to prevent and detect crime and money laundering. We may also make periodic searches at credit reference agencies and fraud prevention agencies to manage your account with us a part of our ongoing customer due diligence.

If you are making a joint application or tell us that you have a spouse or financial associate, we will link your records together so you must be sure that you have their agreement to disclose information about them. Credit reference agencies also link your records together and these links will remain on your and their files until such time as you or your partner successfully files for a disassociation with the credit reference agencies to break that link. If you give us false or inaccurate information and we suspect or identify fraud we will record this and may also pass this information to fraud prevention agencies and other organisations involved in crime and fraud prevention.

In order to process your application we will supply your personal information to CRAs and in return they will give us information about you, such as about your financial history. We do this to assess creditworthiness and product suitability, check your identity, manage your account, trace and recover debts and prevent criminal activity. We will also continue to exchange information about you with CRAs on an ongoing basis, including about your settled accounts and any debts not fully repaid on time. CRAs will share your information with other organisations.

Further information about credit reference agencies, and financial connections and how they may be ended, can be obtained from the Credit Reference Agency Information Notice (CRAIN) which sets out how the three main credit reference agencies Callcredit, Equifax and Experian, each use and share the personal data they receive about you and/or your business that is part of or derived from or used in credit activity. CRAIN is accessible from each of the three CRAs – clicking on any of the three links will also take you to the same CRAIN document. Callcredit [www.callcredit.co.uk/crain](http://www.callcredit.co.uk/crain) ; Equifax: [www.equifax.co.uk/crain](http://www.equifax.co.uk/crain) Experian: [www.experian.co.uk/crain](http://www.experian.co.uk/crain) .

**CCTV:** We have CCTV footage installed on the premises with clearly marked signage. The purpose of this is for security.

**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.



## Your consent

### Marketing and Market Research

#### Art Competition

This credit union is involved with the Art competition in liaison with the ILCU. Upon entry you will be given further information and asked for your consent to the processing of personal data. Your information is processed only where you have given consent. Where the person providing consent is below 16\* then we ask that the parent/legal guardian provide the appropriate consent. A separate privacy notice is included in all Art Competition entry forms. (\*This is subject to change)

#### Schools Quiz

This credit union is involved in the Schools Quiz in liaison with the ILCU. The Schools Quiz is open to entrants aged 4 to 13. Upon entry parent/legal guardians will be given further information and asked for their consent to the processing of their child's personal data. This information is processed only where consent has been given. Where the person providing consent is below 16\* then we ask that the parent/legal guardian provide the appropriate consent. A separate privacy notice is included in all School Quiz entry forms. (\*This is subject to change).

## **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 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).



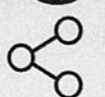
**Object to processing** of your personal data where we are relying on a legitimate interest (or those of a third party) and there is something about your particular situation which makes you want to object to processing on this ground. You also have the right to object where we are processing your personal 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.



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 **Information Commissioners Office (ICO)** in respect of any processing of your data by;

**Tel:** 028 9027 8757 or 0303 123 1114 **Email:** [ni@ico.org.uk](mailto:ni@ico.org.uk)

**Post:** ICO, 3rd Floor, 14 Cromac Place, Belfast, BT7 2JB

### **\*\*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 information, object to the processing of your personal data, or request that we send you or a third party a copy your relevant personal data in a reusable format please contact the Data Protection Lead in writing using their contact details on Page 1 of this Notice.

**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 information. If you wish to avail of either of these rights, please contact us at Tel: 028 9047 5753 or email on [info@bhcu.co.uk](mailto:info@bhcu.co.uk)





# Ballyhackamore Credit Union

## LOAN INFORMATION

We've improved how we offer loans to our members!

Our standard rate on loans is 12%pa (12.68% APR). Please check our website for promotional rates that may be available when you apply.

### Summary:

You can apply for up to £10,000 above your shares, no need to wait or save for a specific time – join today and borrow today!

The maximum loan available in this credit union is £20,000 - maximum £10,000 over shares.

If you are considering joining (or have just joined) Ballyhackamore Credit Union, you do not need savings to apply for a loan – you can apply for a loan same day you join.

All loan decisions are based on affordability, so when you apply for your first loan you will need to provide 3 months recent bank statements and a full credit report\*. These may also be required in some circumstances if you have an existing loan. We will let you know what is required when you apply.

Loans are repaid by setting up a recurring debit card payment or standing order.

Covered by shares loan – where you borrow instead of withdrawing your shares.

Loans over shares – for first loans you will need to provide 1 months bank statement. In some cases we will need 3 months bank statements and a full credit report – we can help you source this.

\*Free credit reports are available from:

[www.totallymoney.com](http://www.totallymoney.com)

Please note, we need to see the full report – not just the score. Each section must be downloaded and printed or saved as a pdf and uploaded to the documents area of your CU app.

All loans are subject to terms and conditions.

Ways to apply:

- Our app – download today – we offer full remote processing in most cases
- complete a loan form in our office