



Affordable. Flexible. Fair.

Privacy Notice

Leeds City Credit Union Ltd processes personal data and information in order to conduct our business and for the purposes of servicing accounts held with us. This data is managed and held in accordance with General Data Protection Regulation 2018 and the Data Protection Act 1998. Your personal information will be held securely and treated confidentially and will only be shared with other agencies for the purposes of credit referencing, data analysis and debt recovery, for which purpose we hold appropriate Prudential Regulation Authority (PRA) permissions.

We process your personal data in order to maintain your relationship with us for contractual reasons, if you are using one of our products or services, for legal reasons, to meet our obligations under Credit Union and other relevant legislation and with your consent to keep you informed of our other services.

Consent

We request consent to process your personal data for the purposes of assessing your application (including disclosing it to third parties necessary for its processing) and to submit your information to a Credit Reference Agency. You may decline to grant this consent however without this consent we will be unable to process your application.

We also request your consent to send you relevant marketing material regarding our products and services. You can opt out at any time.

We will not provide information about you to companies outside our Group to use for their own marketing purposes unless you have given us your consent.

Your rights

Access

Under Data Protection regulations, you have the right to request access to your personal data free of charge. For further details on how to request a copy of your information, please email services@leedscreditunion.co.uk or call 0113 242 3343.

Rectification

Where your personal data is incorrect or out of date you have the right to submit a correction and require us to correct your data.

Erasure

Where your personal data is no longer required for the purposes for which it was gathered and we have no regulatory or other obligation to retain it, you may instruct us to erase it. We will not retain your personal information for longer than is necessary for the maintenance of your account, or for legal or regulatory requirements.

Restriction

You may require us to restrict processing of your data under certain circumstances.

Object

You can object to certain types of processing, in particular any direct marketing.

Data Portability

You can request a copy of your personal data in a structured, commonly used, machine-readable format for transmission to another controller.

Withdrawal of Consent

Where our processing of your data is based on consent, for example marketing, you may withdraw that consent at any time.

Sharing your information

We may share the personal data which we hold about you for the purposes of, for example, providing you with the products and services for which you have consented to, responding to enquiries and complaints, administering offers, competitions and promotions, facilitating the secure access to online platforms and administering matters in connection with your membership. Your data may also be used for other purposes for which you give your specific permission, or, in limited circumstances, when required by law or, where, permitted under the terms of the Data Protection Act 1998. We will treat your personal information as private and confidential, but may share it with each other and disclose it outside the Leeds City Credit Union if:

- allowed by agreement;
- you consent;
- needed by our agents, advisers or others involved in running accounts and services for you or collecting what you owe Group companies;
- needed by subcontractors to help us manage your records;
- HM Revenue & Customs or other authorities require it;
- the law, regulatory bodies (including for research purposes), or the public interest permits or requires it;
- required by us or others to investigate or prevent crime;
- needed by market research companies to assist us in providing better products and services for you;
- to any other parties connected with your account (including guarantors); or
- required as part of our duty to protect your accounts, for example we are required to disclose your information to the UK Financial Services Compensation Scheme (FSCS)
- you use price comparison websites or other similar services to research or purchase financial products and services. These providers will use information about you and your relationship with us to help ensure you get the best results from their services, enabling you to make an informed choice.
- needed by associated organisations to provide services to you
- if in the future, Leeds City Credit Union companies sell, transfer or merge part or all of their business or assets, or any associated rights or interests, or to acquire a business or enter into a merger with it.

Using your information to help prevent terrorism and crime

The Government requires us to screen applications to ensure we are complying with the international fight against terrorism and other criminal activities. As a result of this we may need to disclose information to government bodies.

Joint Applicants

If you give personal information about someone else (such as a joint applicant) then you should not do so without their permission. Where information is provided by you about someone else, or

someone discloses information about you, it may be added to any personal information that is already held by us and it will be used in the ways described in this privacy notice.

Sometimes, when you open a joint account or product, this may mean that your personal data will be shared with the other applicant. For example, transactions made by you will be seen by your joint account holder and vice versa.

Using companies to process your information outside the EEA

All countries in the European Economic Area (EEA), which includes the UK, have similar standards of legal protection for your personal information. We may run your accounts and provide other services from centres outside the EEA (such as the USA and India) that do not have a similar standard of data protection laws to the UK. If so, we will require your personal information to be protected to at least UK standards.

We may process payments through other financial institutions such as banks and the worldwide payments system operated by the SWIFT organisation if, for example, you make a faster payment or a foreign payment. Those external organisations may process and store your personal information abroad and may have to disclose it to foreign authorities to help them in their fight against crime and terrorism. If these are based outside the EEA, your personal information may not be protected to standards like those in the UK.

Credit Scoring

When applying for credit, an automated system known as credit scoring may be used when considering whether to agree the borrowing. It is a method of assessing the likely conduct of an account based on a range of data, including the conduct of previous similar accounts and is a system widely used by credit providers to help make fair, un-biased and informed decisions on responsible lending.

Credit scoring takes account of information from three sources – the information you provide on your application, information provided by credit reference agencies and information that may already be held about you by companies in the Leeds City Credit Union Group. A credit scoring system will consider information from these sources, to make an overall assessment of your application.

Credit Reference Agencies (CRAs) In order to process an application, we will perform credit and identity checks on you with one or more Credit Reference Agencies (CRAs). Where you take banking services from us, we may also make periodic searches at CRAs to manage your account with us. To do this, we will supply your personal information to CRAs and they will give us information about you. This will include information from your credit application and about your financial situation and financial history.

CRAs will supply to us both public and shared credit financial situation and history, fraud prevention information, credit information including details of previous applications and the conduct of your accounts, public information such as Electoral Register, County Court Judgements, decrees and bankruptcies. Once a CRA search is made, a search footprint will be added to your credit file which may be seen by other lenders.

The information that Leeds City Credit Union companies and other organisations provide to credit reference agencies about you, your financial associates and your business (if you have one) may be provided to other organisations and used by them and us to help make decisions.

If a Leeds City Credit Union company needs to make a credit decision when you apply for a credit-based product or service or to review the amount of credit it provides under an existing agreement, such as an overdraft, your records will be searched, along with those of anyone who is financially associated with you such as your spouse or partner. The CRA will keep a record of this search and place a footprint on your credit file.

We may give details of your account and how you conduct it to credit reference agencies, including if you borrow and do not repay in full and on time. If you fall behind with your payments and a full payment or satisfactory proposals are not received within 28 days of a formal demand being issued, then a default notice may be recorded with the CRAs. Any records shared with CRAs will remain on file for six years after your account is closed, whether it has been settled by you or as a result of a default. Other organisations may see these searches and updates if you apply for credit in the future, and these may affect your ability to borrow from other lenders.

If you apply for a loan using joint income or tell us that you have a spouse or financial associate, a financial association will be created between your records, including any previous and subsequent names used by you. This means that your financial affairs may be treated as affecting each other. These links will remain on your and their files until such time as you or your partner is successful in applying for a disassociation with the CRAs to break that link. You must be sure that you have their agreement to disclose information about them. Searches may be made on all joint applicants, and search footprints will be left on all applicants' records.

You have a right to apply to the credit reference agencies for a copy of your file. We carry out most of our credit searches both using TransUnion and Experian, but details of how you have run your account(s) may be disclosed to all credit reference agencies. The information they hold may not be the same and there is a small fee that you may need to pay to each agency that you apply to. Their contact details are:

- Experian Consumer Help Service, PO Box 9000, Nottingham NG80 7WP
- TransUnion, Consumer Services Team, PO Box 491, Leeds LS3 1WZ
- Equifax plc, Credit File Advice Centre, PO Box 1140, Bradford BD1 5US

Using Fraud Prevention Agencies

We have systems that protect our customers and ourselves against fraud and other crime. Customer information can be used to prevent crime and trace those responsible. We will share your personal information from your application with fraud prevention agencies. If false or inaccurate information is provided and fraud is identified, details of this fraud will be passed to these agencies. Law enforcement agencies may access and use this information. We and other organisations may also access and use this information to prevent fraud and money laundering.

We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

How we check your identity

We may ask you to provide physical forms of identity verification when you open your account. Alternatively, we may search Credit Reference Agency files in assessing your application. The agency also gives us other details and information from the Electoral Register to verify your identity. The CRA keeps a record of our search. Our search is not seen or used by lenders to assess your ability to obtain credit.

We may also use biometric data for fraud prevention and for the purpose of uniquely identifying a natural person, including physical, psychological, and behavioural identification. In certain

instances, this is carried out using YOTI, their privacy notice can be found here

<https://www.yoti.com/privacy/>

Undertaking Anti-Money Laundering checks

To comply with money laundering regulations, there are times when we need to confirm (or reconfirm) the name and address of our customers. This information may be shared with other group companies.

Obtaining information about you, and other personal details

When you apply for borrowing it may be necessary to obtain references, details of your existing financial commitments of any kind, and any other information that is required to assess or review lending risks, to recover debts, and to prevent or detect fraud. Where applicable, your current and previous employers, accountant, landlord, lender or bank may be contacted to obtain this information. In limited circumstances these references may need to be obtained after you open your account. This may be for regulatory purposes, or if the lending decision needs to be reviewed. Your permission to obtain these references will therefore continue to apply after your account has been opened.

Using your details for service contact

Leeds City Credit Union may use various methods of communication when sending you information about your account including text, email, letter and by telephone. You can ask us to stop sending these messages at any time.

In addition, you may wish to choose a channel of communication that suits you when you need to contact us. If you need to email a Leeds City Credit Union company, we recommend you check our website to see if a secure email facility exists so that your email can be sent securely. If you send us emails in other ways, such as from your personal account, then remember that the message may not be secure and there is a risk that it could be intercepted. If you choose to send an “insecure” email, please keep the amount of confidential information you include to a minimum.

Recording phone calls

We may monitor or record phone calls with you in case we need to check we have carried out your instructions correctly, to resolve queries or issues, for regulatory purposes, to help improve our quality of service, and to help detect or prevent fraud or other crimes. Conversations may also be monitored for staff training purposes.

Changes to Privacy Notice

We keep our privacy notice under regular review and we will reflect any updates within this notice.

This Privacy Notice was last updated February 2025.