

## **GENERAL DATA PROTECTION REGULATIONS (UK-GDPR) 2020**

A new domestic data privacy law called the UK-GDPR took effect on January 31, 2020, and – alongside the Data Protection Act of 2018 and the PECR – governs all processing of personal data from individuals located inside the United Kingdom. However, the key principles, rights and obligations remain the same”.

At Derry Credit Union, we have been working hard to ensure that the rights of all of our members under GDPR are protected and maintained.

The new law gives people greater control over their data by setting out additional and more clearly defined rights for individuals whose personal data is collected and processed by organisations.

The credit union has published its revised Privacy Notice(s) including how it uses and shares members’ personal information and where it is sent and stored. It also explains the rights of members. We urge all of our members and potential members to read our Privacy Notice(s) available by following the links on our website.

## **COLLECTION AND USE OF INFORMATION**

If at any time after giving us personal information you decide that you no longer wish us to hold or use this information, or in the case that the information becomes out of date, you are free to notify us, and we will remove or rectify the information within a reasonable time and in accordance with legislative requirements.

You acknowledge and agree that in certain circumstances we may be obliged to disclose personal information relating to you to third parties, for example, in order to conform to any requirements of law or to comply with any legal process, as well as to protect and defend the rights of property of the Credit Union, our licensors and/or our other customers.

Telephone calls may be monitored or recorded to ensure that we carry out your instructions correctly and to help improve the quality of our service and in the interests of security.

## **COOKIES**

Cookies are small text files that are sent to and stored on your computer, smartphone, tablet or other device for accessing the Internet, whenever you visit a website or use on-line apps. The lifespan of some cookies varies in that some just last for the time that you spend website (sessional cookies) and some persist on your device for longer pre-set periods of time (persistent cookies). Cookies are also set on this website by third parties. In our case, third party cookies provided from this Site are still subject to the provisions set out below.

We use cookies to:

- Gather your journey information across our sites.
- Ensure your privacy in our secure sites.
- Temporarily store details input into our calculators, tools, illustrations and demonstrations.

We use both our own (first party) and partner companies' (third party) cookies to support these activities. We don't use cookies to track your Internet usage after leaving our sites or for any purpose other than the one stated.

## **THE TYPES OF COOKIES WE USE ON OUR WEBSITE AND WHY**

The Derry Credit Union website employs the following cookies:

- Necessary: Necessary cookies help make a website usable by enabling basic functions like page navigation and access to secure
- Preferences: Preference cookies enable a website to remember information that changes the way the website behaves or looks, like your preferred language or the region that you are in. Statistical Statistic cookies help website owners to understand how visitors interact with websites by collecting and reporting information anonymously.

## **LAWFUL BASIS ALLOWING US TO EMPLOY THESE COOKIES**

In the case of certain cookies we are legally obliged to obtain your consent prior to setting these cookies. However not all cookies require consent to be provided before being set.

Cookies which don't require consent are those which are essential to delivering the service requested by the user of our website for example session cookies, authentication cookies (for the duration of the session,) and user security cookies. We are also required to give you certain information, as is described in this notice. For a fuller picture of how we process data in general, including a point of contact and what your rights are, please see the General Privacy Notice of Derry Credit Union on this website.

Where consent is not required it is in our legitimate interest to place cookies in order that the site can function for security purposes.

## **HOW TO MANAGE YOUR PREFERENCES AND DISABLE COOKIES**

To ensure your cookie settings are to your preference you should modify your personal browser preferences. More general information on cookies can be found on [aboutcookies.org](http://aboutcookies.org). This includes information on how to disable cookies.

For more information about how to manage cookies, including opting-out of different types of cookies please visit: <http://www.aboutcookies.org>. You can also find more information about how to opt-out of targeting cookies by visiting: <http://www.youronlinechoices.com>

## **DISCLAIMER**

The Credit Union, its directors, employees, servants and agents, affiliates or other representatives and their respective parent and subsidiary companies, shall not be liable in respect of any claims, emergencies, demands, causes of action, damages, losses, expenses, including without limitation, reasonable legal fees and costs of proceedings arising out of or in connection with the use and/or dissemination of personal information relating to you in accordance with this privacy policy and your consents.

You should be aware that where you link to another website from the Credit Union website, that the Credit Union has no control over that other website. The Credit Union has no responsibility for the privacy practices of other websites.

## **AMENDMENTS**

The Credit Union reserves the right at its sole discretion to amend its privacy statements at any time, and you should regularly check the linked Privacy Notices for any amendments.