

USING AND SHARING YOUR INFORMATION

Your information may be held by us in any form and used by us for the purpose set out below.

8.1 We may use, analyse and assess your information to maintain and develop our relationships with you. Other organisations may also access and use this information to prevent fraud and money laundering. This may include the following purposes:

- checking details on applications for credit and credit related facilities;
- to make credit decisions about you and anyone to whom you are linked financially or other members of your household;
- managing credit and credit related facilities;
- to consider and implement business, product and technology developments;
- to undertake statistical analysis, financial risk assessment, money laundering checks (which may include telephoning you), compliance and regulatory reporting, fraud prevention and recovering debt;
- checking details on proposals and all types of insurance for you and anyone else linked to your insurance proposal or claim;
- to help us identify products and services which may be of interest to you;
- checking details of job applicants and employees;
- meeting any obligations we may have under the card scheme your card is issued under.

8.2 We may link your information between your account(s) and other products and services you have with us and with information about others with whom you have a financial link.

8.3 We may identify and tell you by letter, telephone, fax, including automated dialling, e-mail or any other means of communication about products and services which may be of interest to you and which are offered by us (if you do not wish to receive such information please write to us at Castle & Minster Credit Union, Upperhead Row, Huddersfield HD1 2JL for more details, but please note this may mean you will not receive information about business, product or service developments which may be of benefit to you). You do agree that we can forward any newsletter, statement message, new terms and conditions or information about any changes to the way your account(s) operate to provide information on card carriers.

8.4 We will disclose information outside the Credit Union only:

- where you have provided your agreement;
- to our agents or subcontractors for operational reasons;
- to any persons, including, but not limited to, insurers, who provide a service or benefits to you for us in connection with your account;
- to licensed credit reference agencies as set out below;
- to fraud prevention and other agencies to help prevent crime or where we suspect fraud;
- if compelled to do so by law;
- for the purpose of compliance and regulatory reporting and to confirm your identity for money laundering purposes, which may include checking the electoral register;
- to any person to whom we will or intend to transfer our rights or obligations;
- if your card or PIN are lost or stolen, or to meet any obligation we may have under any card scheme your card is issued under.

8.5 We may disclose your information to licensed credit reference and/or fraud prevention agencies to help make financial or insurance proposals and claims decisions (this will be during the application process and on an ongoing basis, to decide whether to continue to make products or services available to you or adjust any level of credit) for you and anyone with whom you are linked financially or other members of your household

– our enquiries or searches may be recorded – and credit reference agencies may supply us with financial information.

8.6 We may also disclose information to licensed credit reference agencies about how you conduct your account(s) and this information may be shared with other financial institutions to help make financial decisions about you and anyone with whom you are linked financially or other members of your household. If you borrow and do not repay in full and on time, we may tell credit reference agencies who will record the outstanding debt.

8.7 A link between any individual identified as your financial partner will be created at credit reference agencies, which will link your financial records. You and anyone else with whom you have a financial link understand that each other's information will be taken into account in all future applications by either or both of you. This linking will continue until one of you successfully files a disassociation at the credit reference agencies.

8.8 You agree that your information may be transmitted to, from and/or through any country as a result of your use of your account(s) and any services which form part of your account(s) irrespective of the levels of data protection provided in any particular country and at your own risk. If we transfer your information to an agent or subcontractor who provides a service to us in another country outside the European Economic Area we will ensure they agree to treat your information with the same level of protection as us.

8.9 If you write to us and pay a fee you have a right of access to your information held by us. Write to us at Castle & Minster Credit Union, Upperhead Row, Huddersfield HD1 2JL.

8.10 If you ask we will tell you the name and address of the credit reference and fraud prevention agencies we may use. You have a right of access to your information held by credit reference and fraud prevention agencies on payment of a fee.

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

8.12 Law enforcement agencies may access and use this information.

8.13 We may record and/or monitor telephone calls to enhance security, sort out complaints, improve our customer service and for staff training purposes.