

# Privacy Policy

## 1. ABOUT US AND THIS POLICY

My Community Bank is a trading name of Brent Shrine Credit Union Ltd. My Community Bank is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Reference number 213245.

My Community Bank is the Data Controller in accordance with the UK General Data Protection Regulation (UK GDPR) and the Data Protection Act 2018. We are registered with the Information Commissioners Office (ICO), the supervisory authority for data protection within the United Kingdom; our registration number is Z7810002.

The purpose of this policy is to inform you how My Community Bank gathers and processes your personal information in accordance with this privacy policy and in compliance with the relevant data protection regulation and law. This policy also applies to visitors to our websites [www.mycommunitybank.co.uk](http://www.mycommunitybank.co.uk). When we collect and use your personal data we are subject to the UK General Data Protection Regulation (GDPR).

This policy provides you with information regarding your rights and obligations, and explains how, why and when we collect and process your personal data. It also explains how to contact us or supervisory authorities in the event you have a complaint.

We are committed to ensuring that your personal information is kept safe and we have put in place appropriate technical and organisational security measures to protect it.

We may update this policy at any time but if we do so, the updated copy of this policy will be available: <https://mycommunitybank.co.uk/privacy-policy/>

It is important that you read this notice, together with any other privacy notice we may provide on specific occasions when we are collecting or processing personal information about you.

We have appointed a data protection officer (DPO) who is responsible for overseeing questions in relation to this privacy policy. If anything is unclear or you have any questions about this privacy policy, including any requests to exercise your legal rights, please contact the DPO using the details set out below:

Data Protection Officer

Email address: [mcblegalcompliance@mycommunitybank.co.uk](mailto:mcblegalcompliance@mycommunitybank.co.uk)

Postal address: Data Protection Officer, My Community Bank, 30 Churchill Place, Canary Wharf, London E14 5EU, UK.

Telephone number: 020 375 0221

You have the right to make a complaint at any time to the Information Commissioner's Office (ICO), the UK regulator for data protection issues ([www.ico.org.uk](http://www.ico.org.uk)). We would,

however, appreciate the chance to deal with your concerns before you approach the ICO so please contact us in the first instance.

The Information Commissioner may be contacted using the details at <https://ico.org.uk/make-a-complaint> or by telephone: 0303 123 1113.

## **2. DATA PROTECTION PRINCIPLES**

We will comply with the relevant data protection legislation including the General Data Protection Regulation and the Data Protection Act 2018. We ensure that the personal information we hold about you is:

- Used lawfully, fairly and in a transparent way.
- Collected only for valid purposes that we have clearly explained to you and not used in any way that is incompatible with those purposes.
- Relevant to the purposes we have told you about and limited only to those purposes.
- Accurate and kept up to date.
- Kept only as long as necessary for the purposes we have told you about.
- Kept securely.

## **3. WHAT IS PERSONAL INFORMATION?**

Personal data, or personal information, means any information about an individual from which that person can be identified. It does not include data where the identity has been removed (anonymous data).

## **4. WHAT INFORMATION WE COLLECT AND PROCESS ABOUT YOU**

We need to collect certain types of information to allow us to make a decision on your request for financial products. We also need to comply with legal and regulatory requirements relating to Anti-Fraud, Anti-Money Laundering and Know Your Customer. If you choose not to provide some or all of the information requested, we cannot make a decision whether to provide you with a product.

We will only collect the information we need to be able to provide you with the product you have requested. You need to make sure that the information you provide is accurate, complete and not misleading.

Your personal information may need to be disclosed when we are obliged to by law, for purposes of national security, taxation, defence of a legal claim or criminal investigations.

Personal Information we collect about you depends on the particular products we provide to you. We collect and use the following personal information about you::

- personal details including your name, address, phone numbers, Caller ID, email address, date of birth, employment status and home ownership details;
- financial and banking information including account details and transactional information;
- demographic and lifestyle information;

- information collected from sanction screening providers, Credit and Fraud Prevention agencies at the point you first enquire about your loan and on an ongoing basis as we manage your loan;
- details of the loan(s) and / or deposit(s) you hold and have held with us including all their transactions;
- details of any contact that we have had with you;
- details of how you applied for your loan (for example which browser you applied with);
- notes of any telephone, email or other communication with you;
- information collected through customer feedback surveys; and
- your professional online presence (such as LinkedIn profile).

In some circumstances we may also collect and process certain special categories of information. The Special Category information we may collect about you is information about your:

- trade union membership; and
- health.

## 5. HOW WE COLLECT INFORMATION ABOUT YOU

Your information is made up of all the financial and personal information we collect and hold about you and your transaction. It includes:

- Information submitted through our website or through our partner websites (including through any application forms which you complete on either our or our partner websites);
- Information which we receive from various third parties when making a decision about you, your loan, or deposit application including information collected from Credit Reference Agencies, Fraud Prevention Agencies, sanction screening providers and other data providers;
- Information from any social network, or online account that you share with us.
- Information from organisations (such as your bank or building society) that have your consent, or a separate legal basis, to share data with us for a specific and defined purpose. This could include for direct marketing or assessing your eligibility for a product;
- from public sources, for instance the Companies House register, LinkedIn, the insolvency register, the 'Open Register' which is an extract of the electoral register and search engine results; and
- from cookies on our website – for more information on our use of cookies, please see our cookies policy [Cookie Policy - My Community Bank](#).

## 6. HOW AND WHY WE USE YOUR INFORMATION

Under data protection law, we can only use your personal data if we have a proper reason, e.g.:

- where you have given consent;
- to comply with our legal and regulatory obligations;
- for the performance of a contract with you or to take steps at your request before entering into a contract; or
- for our legitimate interests or those of a third party.

A legitimate interest is when we have a business or commercial reason to use your personal data, so long as this is not overridden by your own rights and interests. We will carry out an assessment when relying on legitimate interests, to balance our interests against your own. Please note that if you do not agree to provide us with the requested information, it may not be possible for us to continue to operate your account and/or provide products to you.

The table below explains what we use your personal data for and why.

What we use your personal data for	Our reasons
Providing products to you	To perform our contract with you or to take steps at your request before entering into a contract

What we use your personal data for	Our reasons
Preventing and detecting fraud against you or us	For our legitimate interest, i.e. to minimise fraud that could be damaging for you and/or us
<p>Conducting checks to identify our customers and verify their identity</p> <p>Screening for financial and other sanctions or embargoes</p> <p>Other activities necessary to comply with legal and regulatory obligations that apply to our business, e.g. under rules issued by our regulator</p>	<p>Depending on the circumstances:</p> <p>—to comply with our legal and regulatory obligations</p> <p>—for our legitimate interests</p>
To enforce legal rights, recover any debt you owe us or defend or undertake legal proceedings	<p>Depending on the circumstances:</p> <p>—to comply with our legal and regulatory obligations;</p> <p>—in other cases, for our legitimate interests, i.e. to protect our business, interests and rights</p>
Gathering and providing information required by or relating to audits, tax reporting, enquiries or investigations by regulatory bodies	To comply with our legal and regulatory obligations
Ensuring business policies are adhered to, e.g. policies covering security and internet use	For our legitimate interests, i.e. to make sure we are following our own internal procedures so we can deliver the best service to you
Operational reasons, such as improving efficiency, training and quality control	For our legitimate interests , i.e. to be as efficient as we can so we can deliver the best service to you at the best price
Ensuring the confidentiality of commercially sensitive information	<p>Depending on the circumstances:</p> <p>—for our legitimate interests, i.e. to protect trade secrets and other commercially valuable information;</p> <p>—to comply with our legal and regulatory obligations</p>

What we use your personal data for	Our reasons
Statistical analysis to help us manage our business, e.g. in relation to our customer base, product range or other efficiency measures	For our legitimate interests, i.e. to be as efficient as we can so we can deliver the best service to you at the best value
Preventing unauthorised access and modifications to systems	Depending on the circumstances: —for our legitimate interests, i.e. to prevent and detect criminal activity that could be damaging for you and/or us; —to comply with our legal and regulatory obligations
Protecting the security of systems and data used to provide our products	To comply with our legal and regulatory obligations  We may also use your personal data to ensure the security of systems and data to a standard that goes beyond our legal obligations, and in those cases our reasons are for our legitimate interests, i.e. to protect systems and data and to prevent and detect criminal activity that could be damaging for you and/or us
Updating and enhancing customer records	Depending on the circumstances: —to perform our contract with you or to take steps at your request before entering into a contract; —to comply with our legal and regulatory obligations; —for our legitimate interests, e.g. making sure that we can keep in touch with our customers about existing and new products
Statutory returns	To comply with our legal and regulatory obligations
Ensuring safe working practices, staff administration and assessments	Depending on the circumstances:

What we use your personal data for	Our reasons
	<p>—to comply with our legal and regulatory obligations;</p> <p>—for our legitimate interests, e.g. to make sure we are following our own internal procedures and working efficiently so we can deliver the best service to you</p>
<p>Marketing our products to:</p> <p>—existing and former customers;</p> <p>—third parties who have previously expressed an interest in our products;</p> <p>—third parties with whom we have had no previous dealings.</p>	<p>For our legitimate interests, i.e. to promote our business to existing and former customers</p>
<p>Credit reference checks via external credit reference agencies</p>	<p>For our legitimate interests, i.e. to ensure our customers are likely to be able to afford our products</p>
<p>External audits and quality checks, e.g. for the audit of our accounts</p>	<p>—to comply with our legal and regulatory obligations</p>
<p>To share your personal data third parties that will or may invest in our business (and professional advisors acting on our or their behalf) in connection with a corporate transaction or restructuring, including a merger, acquisition, asset sale, or in the event of our insolvency</p> <p>In such cases information will be anonymised where possible and only shared where necessary</p>	<p>Depending on the circumstances:</p> <p>—to comply with our legal and regulatory obligations;</p> <p>—in other cases, for our legitimate interests, i.e. to protect, realise or grow the value in our business and assets</p>

### How and why we use your personal data—Special category personal data

Certain personal data we collect is treated as a special category to which additional protections apply under data protection law:

- personal data revealing trade union membership
- data concerning health

Where we process special category personal data, we will also ensure we are permitted to do so under data protection laws, e.g. we have your explicit consent or



the processing is necessary to protect your (or someone else's) vital interests where you are physically or legally incapable of giving consent.

## 7. MARKETING

We will use your personal data to send you updates (by email, text message, telephone or post) about our products, including exclusive offers, promotions or new products.

You have the right to opt out of receiving marketing communications at any time by:

- by logging into your online account and amending details there;
- by emailing us at [friends@mycommunitybank.co.uk](mailto:friends@mycommunitybank.co.uk), and
- by calling us on +44(0) 203 375 0221.

We may ask you to confirm or update your marketing preferences if you ask us to provide further products in the future, or if there are changes in the law, regulation, or the structure of our business.

We will always treat your personal data with the utmost respect and never share it with other organisations for marketing purposes.

## 8. INFORMATION WE SHARE

Subject to applicable data protection law, we may share your personal data to contractors and to other third parties.

We share personal data with:

- third parties we use to help deliver our products (e.g. credit brokers, IT providers, payment service providers); and
- other third parties we use to help run our business (e.g. website hosts).

These include:

- firms and businesses that help us provide you with the right product and services such as Credit Reference Agencies such as Call Credit (Currently TransUnion LLC), Experian or Equifax, GB Group for KYC and fraud prevention agencies such as CIFAS;
- any organisation which supports our business or any of our products that you have applied for. e.g. our IT partners such as Gojoko Marketing Ltd, Amplifi Capital (U.K) Limited (trading as My Community Finance), Mambu GmbH and Persistent Systems. We adhere to the principles of Open Banking.
- Payment processors such as GoCardless, Modulr and Elavon UK to process your Direct Debit payments. More information on how GoCardless and Modulr processes your personal data and your data protection rights, including your right to object, is available at <https://gocardless.com/legal/privacy/> and <https://www.modulrfinance.com/privacy-policy> respectively;
- communications service providers offering mail, email and SMS text services;
- debt Collection Agencies and Debt Management Companies;
- customer survey providers in order to receive feedback and improve our services;
- our legal and other professional advisors including auditors and direct marketing service providers;
- third Parties who you give us explicit permission to share your personal data with;

- applicable third parties, if we must disclose your personal data to comply with the law, or to enforce our Terms and Conditions or other agreements; or to protect the rights, property or safety of us, our customers, or others; and
- if we are required to by law (law enforcement bodies), or under any regulatory code or practice we follow, or if we are asked by any public or regulatory authority - for example the Police, Financial Conduct Authority (FCA), Prudential Regulation Authority (PRA), Financial Ombudsman Service (FOS) and other appropriate authorities (including authorities outside of the UK), if we identify or suspect suspicious or criminal activity we may not be able to inform you that a disclosure has been made or the reasons for it.

All our third-party service providers are required to take appropriate security measures to protect your personal information in line with our policies and GDPR. 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 instruction.

#### **9. HOW DO CREDIT REFERENCE AND FRAUD PREVENTION AGENCIES USE YOUR DATA?**

In order to process your 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 Credit Reference Agencies to manage your account with us.

We will check the following records about you (and others where applicable):

- Any records we may already have about you;
- those held by Credit Reference Agencies ("CRAs"); and
- those held by Fraud Prevention Agencies ("FPAs").

CRAs supply us with public information (including from the electoral register, county court judgements and bankruptcies registers) and shared credit and fraud prevention information, including information about previous applications and the conduct of accounts in your and your financial associate(s)' name(s).

You should be aware that whether or not your loan or savings application is successful, when CRAs receive a search from us they will place a soft search footprint on your credit file that may be seen by other lenders. Large numbers of applications within a short time period may affect your ability to obtain credit. This is applicable whether your application is accepted or declined.

We will send the information that you submit through our website to CRAs. This information will be recorded by them. We and other organisations may access and use this information to prevent fraud and money laundering and CRAs and FPAs may use your information for statistical analysis.

Information held by CRAs and FPAs will be disclosed to us in order to:

- prevent criminal activity such as fraud and money laundering;

- assess your creditworthiness and whether you can afford to take the product;
- recover debts that you owe and trace your whereabouts;
- manage credit accounts and other facilities and decide appropriate credit limits;
- verify the accuracy of the data that you provide to us;
- make decisions on credit and other facilities for you or your business;
- check details on proposals and claims for all types of insurance; and
- check details of job applicants and employees.

When you borrow from us, we will give details of your loan and how you manage it to the CRAs. If you borrow and do not repay in full and on time, the CRAs will record the outstanding debt and, in some cases, the length of time that the debt remains outstanding. Other organisations may see these updates and this may affect your ability to obtain credit in the future.

If you fall behind with your payments on a loan and a full payment or satisfactory proposal is not received within 14 Days of a "Notice of Default" being issued then a "Formal Demand" will be issued and a default registered on your Credit File with CRAs.

This information may be supplied to other organisations by CRAs and FPAs to perform similar checks and to trace your whereabouts and recover debts that you owe.

### **False information**

If you give us false or inaccurate information and we have reasonable grounds to suspect fraud or we identify fraud we may record this and may also pass this information to FPAs and other organisations involved in crime and fraud prevention including law enforcement agencies who may then access this information. If we, or a fraud prevention agency, determine that you pose a fraud or money laundering risk, we may refuse to provide the services and financing you have requested, or we may stop providing existing services to you. A record of any fraud or money laundering risk will be retained by the fraud prevention agencies, and may result in others refusing to provide services, financing or employment to you.

Fraud prevention agencies can hold your information for different periods of time. For the applicable periods, please see:

- <https://www.equifax.co.uk/crain/retention>
- <https://www.experian.co.uk/legal/crain/data-retention-periods>
- <https://www.transunion.co.uk/legal/crain-retention>
- [Fair Processing Notices for Cifas](#)

The Credit Reference Agencies that we use are:

TransUnion LLC (formally Call Credit Information Group Ltd), Experian Limited and Equifax Limited.

The Fraud Prevention Agencies that we use are TransUnion LLC (formally Call Credit Information Group Ltd), Experian Limited and CIFAS.

<https://www.transunion.co.uk/legal/privacy-centre/pc-general>  
<https://www.experian.co.uk/consumer/privacy.html>

[https://www.equifax.co.uk/About-us/Privacy\\_policy.html](https://www.equifax.co.uk/About-us/Privacy_policy.html)  
<https://www.cifas.org.uk>

## **10. CONSEQUENCES OF PROCESSING**

If we, or a fraud prevention agency, determine that you pose a fraud or money laundering risk, we may refuse to provide the products you have requested, or we may stop providing existing products to you.

## **11. WHAT COOKIES AND OTHER TECHNOLOGIES DO WE USE?**

Our Cookie Policy explains in more detail what types of cookie we use, why we use them and how to identify and disable them, but please be aware that some of our services will not function as smoothly if your browser disables all cookies.

We may use cookie technology on our website to collect some of the information detailed in this policy.

Cookies are small text files stored on your device or internet browser when you visit us. We use cookies mainly to improve the performance of the My Community Bank website and our service for customers.

When a visitor requests any page from our web site, our web servers automatically obtain that visitor's domain name and IP address. This information does not contain sensitive data about our users and is critical to the functioning of all websites. An IP address serves as the return address, much like a post code, of your device when you request to see a webpage which allows us to send the information you want back to you. We only use this data to investigate and prevent fraud or abuse of our website.

This site uses the web analytics service that can record user clicks, movements, scrolling and selected non-personal text users enter into our website. The service does not gather personally identifiable information. We use this service to improve our website, make it more user-friendly and monitor that everything is performing as well as possible.

As part of our commitment towards transparency and customer data privacy, we need to ask for your consent to set the marketing cookies described in our cookie policy. When you arrive on our website you will be asked for your consent to place these cookies on your device, stating that if you continue to use our website you consent to the placing of such cookies. If you, or another user of your computer, wish to withdraw your consent at any time, you can do so by altering your browser settings or navigating to our Cookie Policy [Cookie Policy - My Community Bank](#).

## 12. SECURITY

We are committed to keeping your personal information safe. We have put in place physical, technical and administrative measures to prevent unauthorised access or use of your information.

## 13. INTERNATIONAL TRANSFERS

We may transfer your personal data to or outside the European Economic Area ("EEA"). Your personal data may therefore be processed by partners in the EEA who work for us or one of our suppliers.

Whenever we transfer your personal data outside the EEA, we ensure a similar degree of protection is adhered to it by ensuring at least one of the following safeguards is implemented:

- Subject to the following paragraphs, we will only transfer your personal data to countries that have been deemed to provide an adequate level of protection for personal data by the European Commission. For further details, see European Commission: Adequacy of the protection of personal data in EU and Non EU countries ([https://ec.europa.eu/info/law/law-topic/data-protection\\_en](https://ec.europa.eu/info/law/law-topic/data-protection_en)).
- Where we use certain service providers, we may use specific contracts approved by the European Commission which give personal data the same protection it has in the UK. For further details, see European Commission: Model contracts for the transfer of personal data to third countries.
- Where we share data with fraud and crime prevention agencies and fraud and/or criminal history checking service providers in the EEA, they may transfer your data outside of the EEA, in this case they impose contractual obligations on the recipients of that data to protect your personal data to the standard required in the UK and EEA and/or they may require the recipient to subscribe to certain standards, intended to enable secure data sharing.

Please contact us using the contact details at start of this policy if you want further information on the specific mechanism used by us when transferring your personal data out of the UK.

## 14. YOUR RIGHTS

You have certain rights in relation to your information including a right to access or to correct the information we hold on you. We have listed the rights you have over your information and how you can use them below.

These rights may only apply in certain circumstances and may be limited if there are outstanding contracts between us, if we are required by law to keep the information or if the information is relevant to a legal dispute.

You have the following rights, which you can exercise free of charge:

Access	The right to be provided with a copy of your personal data
Rectification	The right to require us to correct any mistakes in your personal data
Erasure (also known as the right to be forgotten)	The right to require us to delete your personal data—in certain situations
Restriction of processing	The right to require us to restrict processing of your personal data in certain circumstances, e.g. if you contest the accuracy of the data
Data portability	The right to receive the personal data you provided to us, in a structured, commonly used and machine-readable format and/or transmit that data to a third party—in certain situations
To object	The right to object: —at any time to your personal data being processed for direct marketing (including profiling); —in certain other situations to our continued processing of your personal data, e.g. processing carried out for the purpose of our legitimate interests unless there are compelling legitimate grounds for the processing to continue or the processing is required for the establishment, exercise or defence of legal claims
Not to be subject to automated individual decision making	The right not to be subject to a decision based solely on automated processing (including profiling) that produces legal effects concerning you or similarly significantly affects you
The right to withdraw consents	If you have provided us with a consent to use your personal data you have a right to withdraw that consent easily at any time. Withdrawing a consent will not affect the lawfulness of our use of your personal data in reliance on that consent before it was withdrawn

For more information on each of those rights, including the circumstances in which they apply, please contact our Data Protection Officer using the contact details at the beginning of this policy or see the Guidance from the UK Information Commissioner’s Office (ICO) on individuals’ rights.

If you would like to exercise any of those rights, please contact our Data Protection Officer using the details at the beginning of this policy and:

- provide enough information to identify yourself e.g. your full name, email, home address and number and any additional identity information we may reasonably request from you; and
- let us know what right you want to exercise and the information to which your request relates.

Please note that where you ask us to erase, correct, object to process, or seek to restrict our processing of data we may refuse your request where we have a legal obligation, contractual, or other legitimate business interest to refuse your request. If we refuse your request then we will notify you of this refusal and you will have the right to appeal.

You also have the right to complain to the Information Commissioner's Office about the manner in which we process your personal data.

#### **15. HOW DO WE USE AUTOMATED DECISION-MAKING?**

We may use your personal information in automated processes to make decisions about you. You have the right not to be subject to a decision based on solely automated processing, if this will have a legal or other significant effect on you (certain exceptions apply).

We use automated decision making in:

- credit scoring and affordability assessment. We use data collected from yourself through online forms, your usage of our site and Credit Reference Agencies and other third parties to assess your creditworthiness and affordability of the product applied for. You have the right to appeal the outcome of these automated decisions;
- fraud and money laundering risk identification. We may automatically decide that you pose a fraud or money laundering risk if our processing reveals your behaviour to be consistent with money laundering or known fraudulent conduct, or is inconsistent with your previous submissions, or you appear to have deliberately hidden your true identity;
- we may use your personal data in profiling to identify whether you are suitable for products we offer and to inform you of these. This profiling will be conducted by ourselves when assessing suitability of existing customer for top up offers. We will use profiling in conjunction with our partners when developing new prospect marketing campaigns.

#### **16. DATA RETENTION**

How long will you use my information for?

Subject to the below, we will keep your personal data for up to 7 years after you stop being a customer with us, for the following reasons:

- to respond to any query or complain you may have; and/or
- to fulfil our legal record keeping obligations.

Subject to the below, after this retention period, we'll then delete your personal data securely and safely.

We are legally required to keep our membership register data indefinitely, this is your:

- name and postal address
- email address
- number of membership shares held
- date you became a member
- date you ceased to be a member

#### **17. HOW DO WE LINK TO OTHER SITES?**

Our website may contain hyperlinks to websites that are not operated by us. We urge you to review any privacy policy posted on any site you visit before using the site or providing any personal information about yourself.

#### **18. HOW TO FIND OUT MORE**

Should you have any queries, please contact us using the details at the beginning of this policy.