

Privacy Notice – Darlington Credit Union

How We Process Your Information

Darlington Credit Union (DCU) processes personal data and information 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 to maintain your relationship with us for contractual reasons if you are using one of our products or services, for legal reasons. It allows us to meet our obligations as a 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 of DCU to use it for 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 info@darlingtoncreditunion.co.uk or call 01325 529 829. You will receive a copy of your personal data in a structured, commonly used, machine-readable format.

Retaining your information

DCU will hold your information for various length of time depending on what we use your data for. This includes holding information for a period after you have ended your relationship with DCU.

Rectification

You have the right to have any inaccurate personal data about you corrected. This will be carried out within one month of DCU receiving a request.

Restriction

In some circumstances you may have the right to restrict processing of your data.

Erase

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.

Objection

You have the right to object to our processing of your personal data on grounds relating to your particular situation. If you made an objection, we would cease processing.

Data Portability

You have the right to receive a copy of your personal data in a structured, commonly used, machine-readable format for transmission to yourself or another organisation. This right does not apply where it would adversely affect the rights and freedoms of others.

Withdrawal of Consent

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

Information Commissioner's Office

At any time if you consider that our processing of your data infringes data protection laws, you have the right to lodge a complaint with the Information Commissioner's Office which is responsible for data protection in the UK. You can contact them by:

- Going to their website at: <https://ico.org.uk>
- Phone on 0303 123 1113

Sharing your information

We may disclose information outside DCU to provide 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.

Using companies to process your information outside the European Economic Area

While countries in the European Economic Area all ensure rigorous data protection laws, there are parts of the world that may not be quite so rigorous and do not provide the same quality of legal protection and rights when it comes to your personal information.

DCU does not directly send information to any country outside of the European Economic Area, however, any party receiving personal data may also process, transfer and share it for the purposes set out above and in limited circumstances this may involve sending your information to countries where data protection laws do not provide the same level of data protection as the UK. For example, when complying with international tax regulations we may be required to report personal information to the HM Revenue and Customs which may transfer that information to tax authorities in countries where you or a connected person may be tax resident.

Credit Scoring

When applying for credit, an automated system known as credit scoring may be used when considering whether to agree to lend to you. 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 DCU.

Credit Reference Agencies (CRAs)

To process an application, we will supply your personal information to credit reference agencies (CRAs). We will continue to exchange data about you with CRAs on an ongoing basis. 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 once a CRA search is made, a search footprint will be added to your credit file which may be seen by other lenders.

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 using Equifax, but details of how you have run your account(s) may be disclosed to all credit reference agencies set out below.

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

Using Fraud Prevention Agencies

We have systems to detect fraud and other crime. If false or inaccurate information is provided and fraud is identified details of the fraud will be passed to the appropriate agency.

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.

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 companies.

Obtaining information about you, and other personal details

When you apply for borrowing it may be necessary to obtain 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.

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 April 2025.