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.

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.

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 than 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 Referencing Agencies

In order to process credit applications, you make we will supply your personal information to credit reference agencies (CRAs) and they will give us information about you, such as about your financial history. We do this to assess creditworthiness and product suitability, check your identity, manage your account, trace, and recover debts and prevent criminal activity.

We will also continue to exchange information about you with CRAs on an ongoing basis, including about your settled accounts and any debts not fully repaid on time. CRAs will share your information with other organisations. Your data will also be linked to the data of your spouse, any joint applicants or other financial associates. This may affect your ability to get credit.

The identities of the CRAs, and the ways in which they use and share personal information, are explained in more detail at:

- Transunion at www.transunion.co.uk/crain
- Equifax at www.equifax.co.uk/crain
- Experian at www.experian.co.uk/crain

They may retain information for up to 6 years after any credit agreement between us has ended. When we share this information all parties conform to industry standards.

Credit Reference Agencies also share information about people with many financial organisations. Their records can tell us:

- whether you have kept up with paying your bills, rent or mortgage, and other debts such as loans, phone and internet contracts;
- your previous addresses;

- information on any businesses you may own or have owned or directed;
- whether you are financially linked to another person, for example by having a joint account or shared credit;
- whether you have changed your name;
- whether you have been a victim of fraud.

Where you are financially linked to another person their records can provide us with details about that person's credit agreements and financial circumstances.

They also use publicly available information to record information about people, including information from:

- The Royal Mail Postcode Finder and Address Finder;
- The Electoral Register;
- Companies House;
- The Accountant in Bankruptcy and other UK equivalents;
- The Insolvency Service and other UK equivalents;
- County Court Records.

This tells us, among other things:

- Your age, address and whereabouts;
- whether you are on the Electoral Register;
- whether you have been declared bankrupt;
- whether you are insolvent; and
- whether there are any County Court Judgements against you.

Credit Reference Agencies may also be Fraud Prevention Agencies.

We use this information to help us make sure we are lending our money responsibly and to help us decide whether a loan is appropriate for you. We cannot do this without:

- confirming your identity;
- verifying where you live;
- making sure what you have told us is accurate and true;
- checking whether you have overdue debts or other financial commitments; and
- confirming the number of your credit agreements and the balances outstanding together with your payment history.

We also have a duty to protect the Credit Union and the wider society against loss and crime, so we use and share Credit Reference Agency information:

- to identify, prevent and track fraud;
- to combat money laundering and other financial crime; and

- to help recover payment of unpaid debts.

We use information in this way to fulfil our contract to you, to meet our legal and regulatory responsibilities relating to responsible lending and financial crime, to protect the Credit Union from loss, to pursue our legitimate interests and to prevent crime.

Automated assessment
We may use automated decision making in processing your personal and financial information to make credit decisions.

It is our policy to manually review automated decisions whenever possible. However, you have the right to request a manual review of the accuracy of any decision we make if you are unhappy with it. The Credit Union uses a company called NestEgg Ltd to process this data on our behalf. NestEgg Ltd provides an automated 'decision' to help the Credit Union make it easy for members to apply for loans and savings accounts. NestEgg Ltd is not responsible for making decisions, they do not see your personal information. Their software makes a recommendation to a loans officer.

When you apply for a loan and / or savings account up to five searches may appear on your credit file. For the purposes of credit scoring, this will typically only affect your credit score as if one credit application were made.

Each of these five 'footprints' relate to the different sources of data being used to assess an application; these include the credit report itself and an affordability check. The Credit Union needs to prove the information belongs to you which is when an ID check is required. In cases where an application is made by a new member; the Credit Union will use an ID check and may also run a report to check ownership of any bank account details you may give us. These checks are required by law to prevent money laundering.

Some of these footprints will be in the name of NestEgg Ltd and others in the name of the Credit Union.

Fraud Prevention Agencies
We use your information to carry out checks for the purposes of preventing fraud and money laundering. These checks require us to process and share personal data about you.
The personal data can include information that you have shared with us in making your loan application, other information we have collected or hold about you, or information we receive from third parties such as Credit Reference Agencies.

We will share your:
- name;
- address;

- date of birth;
- contact details;
- financial information;
- employment details;
- Device identifiers, including IP address; and
- Any other information that it is in our legitimate interest to share in order to prevent or detect fraud, or that we are legally obliged to provide.

We and fraud prevention agencies may also enable law enforcement agencies to access and use your personal data to detect, investigate and prevent crime.

We process your data in these ways because we have a legitimate interest in preventing fraud and money laundering in order to protect our business and to comply with laws that apply to us.

Fraud prevention agencies can hold your personal data for different periods of time, and if you are considered to pose a fraud or money laundering risk, for up to six years.

If we, or a fraud prevention agency, determine that you pose a fraud or money laundering risk, we may refuse to provide the loan or any other services you have asked for. We may also stop providing existing services to you.

A record of any fraud or money laundering risk will be retained by fraud prevention agencies and may result in others refusing to provide services, financing or employment to you. If you have any questions about this then please contact us.

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 September 2026.