



## Data Protection

West Cheshire Credit Union is a data controller of the information provided on application and other forms in terms of the Data Protection Act 1998 as amended. This information will be used internally by the credit union in order to process your membership and other entitlements.

In order to comply with money laundering regulations, before we provide any service, we may search the records of one or more registered credit reference agencies who will provide us with information from the Electoral Register and any other data appropriate to the search. The agency will keep a record of that search. This may be used by other lenders when processing future applications for credit you may make.

Information held about you by the credit reference agencies may already be linked to records relating to one or more of your partners. Where appropriate, any loan applications submitted may be treated as financially linked and your application may be assessed with reference to any 'associated' records.

In addition, if the application is successful, details of how you repay the agreement may be provided to the credit reference agency who will make this available to other lenders who may use the information for credit assessment, tracing of absconders and fraud prevention.

If your loan application is successful, your details will be held by West Cheshire Credit Union to enable your loan to be managed. Details of any financial transactions involved (such as payroll deduction) will be made to the company/organisation concerned.

In the event that you default on your loan or any terms and conditions in relation thereto, details of such default or defaults may be passed to debt recovery agencies and courts. In such circumstances, it is understood that the lender may disclose details of the borrower's account and any matters relating to the account to any credit reference agency and to any individual, individuals or organisations for this purpose registered by the lender with the Data Protection Registrar.

Members of West Cheshire Credit Union can opt in to receive information about the credit union, its products, services, promotions and developments as well as account statements.