



Summary Privacy Notice

Privacy notice summary

This Privacy Notice provides information about the ways in which Cairde Credit Union collect, use, secure, retain, share and update the personal data provided by our members and any other individuals.

We are a data controller. As a data controller, we respect and protect the privacy of all individuals whose data we process. We ensure that all processing of personal data is carried out in line with the principles of data processing and our obligations as a data controller.

Our detailed Privacy Notice is available online at <https://www.cairdecu.ie/services/downloads> with further information on the details provided in this summary Privacy Notice.

Personal data we collect

We collect personal data from you including your name, address, phone number, email address, date of birth, PPSN, proof of ID, proof of address, account number, transaction details, financial details, PEP status, source of funds, employment status, income details and any other information provided by you when availing of additional services. For loans, this may include details such as employment details, salary, credit history, financial history, income & expenditure information, family details, and any other details relevant to your loan.

The information we collect is collected at the following stages:

- Creating an account, opening a current account, applying for a loan
- Registration to use our online Credit Union services
- Interacting with us for account administration, financial services or products related to your account or through other communications channels such as online, email or over the phone
- Application for additional services or products such as insurance
- Information about your computer when using our website, including where available, IP addresses and other related electronic information; and
- Recording through CCTV footage and telephone conversations.

How we use and process your personal

The personal data we collect is used to assist in carrying out the following functions:

- Administering your account and the services we provide to you
- Verifying your identity and the information you provide to us
- Facilitating the provision of additional products and services such as loans, current accounts and insurance
- Assessing eligibility for loan applications and determining credit worthiness
- Assessing how we can improve the products and services we provide to you with and future services which may be of interest
- Developing strategy, undertaking statistical analysis, and assessing current and future Credit Union financial performance
- Meeting legal and regulatory compliance obligations and requirements under the Rules of the Credit Union
- For providing updates about our services by way of direct marketing to you unless you have opted out of receiving such updates
- Sending you obligatory information such as AGM notification and Annual Accounts;
- Undertaking due diligence exercises including credit searches with credit search agencies, and where required, making submissions to the Central Credit Register (CCR), or for fraud and debt recovery purposes; and

- Obtaining information about your general Internet usage when accessing our online website by using a cookie file which is stored on your browser or the hard drive of your computer, if you opt-in to such cookies.

We use your personal data for the purpose it was collected. We rely on specific lawful basis for processing your information. For example, we rely on ‘performance of a contract’ for the creation of your membership or a loan application with us or for administering your account or any other additional service you request. We rely on ‘compliance with a legal obligation’ to process certain personal data such as proof of ID, address and PPSN and monitoring transactions, reporting lending details to the CCR, reporting details to Revenue or other relevant authorities when obliged by law. We rely on consent for any direct e-marketing to you. We rely on ‘legitimate interest’ for other processing such as CCTV and phone recordings, to carry out credit assessments, data analytics, monitoring for fraud, debit collection or contact tracing and recruitment.

Keeping your personal data secure

We have security measures in place including physical, technical and administrative safeguards to protect the integrity, confidentiality and security of your personal data.

Appropriate technical and organisational policies, procedures and practices are used to protect your personal data from loss, corruption, misuse and unauthorised access.

Retention of your personal data

We are required to retain your personal data in certain instances for legal and compliance purposes and where a statutory retention period applies. Where your personal data is retained, it is kept in accordance with our Records Management Policy. As a general rule, most account information will be retained for 7 years from cessation of relationship. For further detail on retention of specific records please contact us.

Sharing your personal data

We will share your personal data from time to time with third parties for specific purposes such as for the administration of services we are offering you, legal, compliance and regulatory purposes and to engage certain service providers such as IT or other business advisors, or to avail of third party software/databases such as our banking database, transaction monitoring software, fraud monitoring software and common bond analysis software.

We may share your personal data as required with regulatory authorities or with law enforcement agencies.

When we share personal information with third party agents or subcontractors who work on our behalf, we ensure appropriate contracts are in place with these agents or subcontracts to ensure the protection and security of your personal data. Where we outsource the processing of personal data, we do so under a Data Processing Agreement.

If we issue you with a debit card, Transact Payments Malta Limited (which is an authorised e-money institution) will also be a controller of your personal data. In order for you to understand what they do with your personal data, and how to exercise your rights in respect of their processing of your personal data, you should review their Privacy Policy which is available here

<http://currentaccount.ie/files/tpl-privacy-policy.pdf>.

When we share data with parties located outside of EEA we ensure one of the following is in place:

- a contract based on “model contractual clauses” (also called Standard Contractual Clauses) approved by the European Commission, obliging them to protect your personal data;
- Binding Corporate Rules approved by relevant data protection authorities, ensuring your data is protected within a group of companies; or
- with companies located in a third country approved by the European Commission under an adequacy decision, such as the UK.

Your privacy rights

You have a number of rights around the personal data we collect, process and store, including the right to:

- Be kept informed. This includes details on how your data is collected, used and secured,
- Request a copy of your personal data by way of a subject access request,
- Rectify and update your personal data,
- Request the erasure of your personal data,
- Object to the processing of your personal data,
- Restrict the processing of your personal data,
- Port your data to another organisation,
- Not be subject to automated decision-making including profiling, without human intervention being available,
- Lodge a complaint with the Data Protection Commission (www.dataprotection.ie)

Please note that the above rights are not absolute, and some restrictions and limitations may apply.

Obligatory Notices

There are certain notices that Credit Unions are required by law to provide to members, such as AGM notifications and our Annual Accounts (AGM Booklet). We will issue these notices to you by email where one has been provided. This email correspondence will direct you to our website for full details. Members without an email will receive the AGM notification by post. AGM Booklets will be made available for collection in our offices or can be sent by post upon request.

How to contact us

If you have any questions or concerns related to our Privacy Notice, you can contact us using the below details. Alternatively, you can refer to the more detailed long form Privacy Notice which is available on our website <https://www.cairdecu.ie/services/downloads>.

Data Protection Officer: dpo@cairdecu.ie

General Contact: info@cairdecu.ie

Phone: 058 44088

Post: 3 - 6 Parnell Street, Dungarvan, Co. Waterford,

We may update this Privacy Notice from time to time; members are advised to always check our website for the most recent version.

Last updated: April 2026