



# PRIVACY STATEMENT

## Collection and Use of Personal information

We collect personal information about you. This information is collected to enable you to open and operate a transaction account with the Police and Families Credit Union (Credit Union) and to use other Credit Union products and services.

We will only use personal information that you provide to us for the purposes for which you supplied it or, in exceptional situations, for other reasons permitted under the Privacy Act 1993.

The intended recipient of information is the Credit Union who provide account management facilities for administering and settling those financial transactions that you initiate through the transaction account or other accounts from time to time.

The information is collected by the Credit Union and held by the Credit Union. The member and each authorised signatory acknowledges that this information may be used by the Credit Union to offer or provide their products and services and those of selected third parties.

Failure to provide any requested information or giving incorrect information may result in your application being declined, or you being unable to open an account with the Credit Union.

If you apply for a credit facility from the Credit Union, you authorise other credit providers, and credit reference agencies to release at any time all personal information held by them and also any previous or current employers to release information about your employment history and level of income.

In the event of any default, the Credit Union may

- list you as a defaulter with credit reference agencies;
- use the services of enquiry agents;
- place the debt with a debt collection agent.

The Credit Union does not need to inform you of the above matters in any future dealings the Credit Union may have with you.

We will not use your personal information for any purpose that is not related to the Credit Union's products or services, or for any purpose for which you would not reasonably expect us to use the information. We will not sell or disclose personal information about you as an individual to any third party or entity outside of the Credit Union for marketing purposes.

The Credit Union, will for an appropriate length of time, retain the contents of any e-mails that you send us.

## **Your rights and choices**

You have the right to access the information held by the Credit Union and to correct any information that is wrong. Simply contact us on 0800 429 000.

## **How We Protect Your Information**

We restrict access to non-public personal information about you to our employees, whose mission it is to utilise your data in order to serve you better. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with regulations and leading industry practices to safeguard your non-public information.