

SCVO Credit Union Privacy Policy

1. Introduction

SCVO Credit Union is committed to protecting the privacy and confidentiality of our members' personal information. This policy outlines how we collect, use, store, and protect personal data in compliance with applicable data protection laws and regulations.

2. Purpose

The purpose of this policy is to:

- Inform members about the types of personal information we collect and how it is used.
- Explain the measures we take to protect personal information.
- Outline members' rights regarding their personal information.
- Ensure compliance with relevant data protection legislation.

3. Scope

This policy applies to all personal information collected, used, and stored by SCVO Credit Union, including information related to members, employees, contractors, and other stakeholders.

4. Information We Collect

4.1 Personal Information

We collect personal information that is necessary for providing our services, including but not limited to:

- Name, address, and contact details
- Date of birth and identification documents
- Financial information, such as account details and transaction history
- Employment and income details
- Information about member preferences and feedback

4.2 Sensitive Information

We may also collect sensitive information, such as health details or information about vulnerabilities, with explicit consent to provide tailored services and support when necessary.

5. How We Use Personal Information

We use personal information for the following purposes:

- To provide and manage member accounts and services
- To process transactions and payments
- To verify identity and prevent fraud
- To communicate with members about their accounts and our services
- To conduct market research and improve our services
- To comply with legal and regulatory obligations

6. Sharing Personal Information

We may share personal information with third parties in the following circumstances:

- With service providers who assist in delivering our services (e.g., IT support, payment processors)
- With regulatory and law enforcement authorities as required by law
- With credit reference agencies and fraud prevention organisations
- With member consent, to third parties for specific purposes

We ensure that any third parties we share personal information with adhere to strict data protection and confidentiality standards.

7. Protecting Personal Information

7.1 Security Measures

We implement appropriate technical and organisational measures to protect personal information against unauthorised access, disclosure, alteration, and destruction. These measures include:

- Secure storage and encryption of data
- Access controls and authentication procedures
- Regular security audits and risk assessments

7.2 Retention of Information

We retain personal information only for as long as necessary to fulfil the purposes for which it was collected and to comply with legal and regulatory requirements. When no longer needed, personal information is securely destroyed or anonymised.

8. Members' Rights

Members have the following rights regarding their personal information:

Access: Members can request access to their personal information held by SCVO Credit Union.

Correction: Members can request correction of inaccurate or incomplete personal information.

Deletion: Members can request deletion of personal information, subject to legal and regulatory requirements.

Restriction: Members can request a restriction on processing their personal information.

Portability: members can request the transfer of their personal information to another organisation.

Objection: Members can object to processing their personal information for specific purposes.

To exercise these rights, members should contact us using the contact details provided in this policy.

9. Cookies and Online Privacy

Our website uses cookies and similar technologies to enhance user experience and gather information about website usage. Members can manage their cookie preferences through their browser settings. Our Cookie Policy provides detailed information about our use of cookies.

10. Changes to This Policy

We may update this Privacy Policy occasionally to reflect changes in our practices, legal requirements, or other factors. Our website or direct communication will notify members of any significant changes.

11. Contact Us

For any questions or concerns about this Privacy Policy or the handling of personal information, members can contact us at:

SCVO Credit Union
Credit Union House
31 Dunedin Street
Edinburgh
EH7 4JG.

Approved by the SCVO Credit Union Board of Directors on Date