

Altura Credit Union Limited

Privacy Notice – Minors Accounts

This Data Privacy Notice is effective as and from 25 May 2018

Credit Union Contact Details	
Address	Altura Credit Union Limited
	Mc Dermott Street
	Gorey
	County Wexford
Phone	0539488700
Email	info@alturacu.ie
Website	www.alturacu.ie
Privacy Notices , Cookie Policy and Information on GDPR	The 'Information' Section of our website 'GDPR & Privacy Notices'

Data Protection Officer Contact Details	
Name/Title	Data Protection Officer
Phone	0539488700
Email	dp@alturacu.ie

Introduction

The EU General Data Protection Regulation contains specific rules designed to boost the protection of children's personal data. It restricts the age at which data subjects can lawfully give consent, introduces rules for the language used in consent requests targeted at children and regulates the way online services obtain children's consent. The websites that we operate provide a forum for all of our members, including children, to view our products and what is happening in your Credit Union. While we encourage children to participate appropriately in our websites, their privacy is extremely important to us. This Children's Privacy Statement explains our information practices in connection with information provided by children under the age of 16. Our goal is to minimise the information gathered from and disseminated about children under 16 while permitting them active participation in the trustworthy information, education and independent voice for which we at Altura Credit Union are well known. Please also see the 'About' Section on our website www.alturacu.ie for other notices to include our 'Website Privacy Notice', 'Account Opening Privacy Notice' and 'General Data Privacy Notice' for more information.

What information might we collect to open a child's account?

- (a) Birth Cert/ Passport for child.
- (b) Proof of PPS No. (Document showing PPS number and name)
- (c) Photo ID for parent/guardian (Current Passport/ Drivers Licence)
- (d) Proof of Address for parent/guardian (Bank Statement or Utility Bill e.g. Electricity/Gas/Water/Phone dated within last 6 months)

Age of consent

Under the GDPR, the default age at which a person is no longer considered a child is 16, but it allows Ireland to adjust that limit to anywhere between 13 and 16. Altura Credit Union will not seek consent from anyone under 16. Instead, we must obtain consent from a person holding “parental responsibility” (a parent or guardian). We must also make “reasonable efforts” to verify that the person providing that consent is indeed a parental figure.

Privacy notices for children

Where services are offered directly to a child, we will make sure that our privacy notices are written in a clear, plain way that a child will understand.

Online services offered to children

Most consent requests for children are likely to be for our online services. The reason for these rules, the GDPR states, is because children “may be less aware of the risks, consequences and safeguards” of handing over their personal details. The Regulation emphasises that this is particularly the case with services offered directly to a child, and when children’s personal data is used for marketing purposes and creating online profiles. Altura Credit Union doesn’t need to seek the consent of parental figures when the processing is related to services or products that may be considered preventive or counselling services offered directly to a child.

Website Control

Our website will be governed by the Laws of Ireland and are not intended to subject us to the laws or jurisdiction of any state, country or territory. Our goal is to minimise the information gathered from and disseminated about children while permitting them active participation in our services.

Why do we collect and use children’s information?

We gather and process personal information for a variety of reasons and rely on a number of different legal basis to use that information. For example, we use personal information to process a minor’s membership application and to maintain an account for a minor, to help administer their accounts and services, to ensure we provide all members with the best service possible, to prevent unauthorised access to their account and to meet our legal and regulatory obligations. Some of these grounds for processing will overlap and there may be several grounds which justify our use of a Minors personal data.

How we collect and use information from children

Children can explore our website, and can view and print reviews, comments and other content without providing any personal information. We do not permit children under 16 years of age to become an on-line banking user. We may use information collected from children during the exploration of our website and use of services in the following manner:

- To confirm the child’s account

- To determine the child's current age in order to respond to any queries in an appropriate manner.

We moderate all postings including children's postings to remove personal information, and **we encourage parents to discuss with their children why they should NEVER include personal information in comments posted to social media tools**. Children may also participate in other online activities. All members, including children, have the ability to delete their postings to any social media tools or the Member/Parent/Guardian can send an email requesting deletion to dp@alturacu.ie, noting their name and date of the comment. It is possible that comments and postings will remain in our system (such as in backups of our data), but they will not be visible through any online tool. Please note that your request for deletion does not ensure complete or comprehensive removal of the content or information, as, for example, some of your content may have been re-posted by another user.

When children interact with the websites and online tools, certain technical information may automatically be collected, both to make our websites more interesting and useful and for various internal purposes related to our business. Examples of information that is automatically collected include

- the type of computer operating system,
- the device's IP address or mobile device identifier,
- the web browser,
- the frequency with which the child visits various parts of our website,
- and information regarding the online or mobile service provider.

This information is collected using technologies such as cookies, and other unique identifiers (which we define in our Cookies Policy on our Website. See also our 'Website Privacy Notice. This information may be collected by us or by a third party. Persistent identifier information is used by Altura Credit Union for the sole purpose of providing support for our internal operations, including in order to:

- Ensure that the websites function properly;
- Enable us to conduct research and analysis to understand, address and improve the use and performance of the website and products and services, and
- Diagnose and respond to problems.

We may work with third parties to perform site analytics and provide services to keep your user experience on our website free of spam.

What Information about children is shared?

We do not disclose to third parties any children's personal information that we collect other than as follows, consistent with applicable law:

- (a) with a parent's permission,
- (b) as required by any applicable law,
- (c) to third-party service providers who help us operate or manage our site,
- (d) as part of aggregated data shared with third-party service providers,
- (e) to comply with legal process,
- (f) to respond to governmental requests,
- (g) to enforce our Terms of Service,
- (h) to protect our operations,
- (i) for assistance in fraud detection and prevention;

- (j) to protect the rights, privacy, safety or property of Altura Credit Union, your child or others,
- (k) to permit us to pursue available remedies or limit the damages that we may sustain, and
- (l) in connection with a Transfer of Engagement or Merger.

What if I have provided consent as a parent or guardian?

We will only carry out processing when we have obtained your consent and will cease processing once you withdraw such consent. We use your personal information to make you aware of products and services which may be of interest to your child where you have consented to us doing so and in accordance with your preferences. You can at any time withdraw that consent using the contact details at the top of this form.

- (a) Marketing and Market Research:** To help us improve and measure the quality of our products and services we undertake market research from time to time. This may include using the Irish League of Credit Unions and/ specialist market research companies.
- (b) Art Competition:** We are involved with art competition in liason with the ILCU. Upon entry you will be given further information and asked for your consent to the processing of personal data if your child is under 16. Your information is processed only where you have given consent. Where the minor is below 16, then we ask that the parent/legal guardian provide the appropriate consent. A separate privacy notice is included in all Art Competition entry forms.
- (c) Schools Quiz:** We are involved in school quiz in liason with the ILCU. The school quiz is open to entrants up to 13 years of age. Upon entry, a parent / legal guardian will be given further information and asked for their consent to the processing of their child's personal data. This information is processed only where consent has been given. Where the person providing consent is below 16, then we ask that the parent/legal guardian provide the appropriate consent. A Separate Privacy Notice is included in all School Quiz entry forms.

Legal obligations to process data

Other reasons to process data are to comply with legal obligations such as

- a) Regulatory authorities:** to report and respond to queries raised by regulatory authorities, law enforcement and other government agencies such as the Central Bank of Ireland;
- b) Credit Union rules:** To meet our obligations under Credit Union's Standard Rules.
- c) Legal and Compliance:** to verify the personal information provided to us in order to meet our legal and compliance obligations, including to prevent money laundering, tax evasion, financing of terrorism and fraud. The information provided may be used for compliance with our customer due diligence and screening obligations under anti-money laundering and combating terrorist financing obligations under The Money Laundering provisions of the Criminal Justice (Money Laundering and Terrorist Financing) Act 2010 , as amended by Part 2 of the Criminal Justice Act 2013 ("the Act") (and any subsequent AML legislation)
- d) Duties to our Regulator:** To meet our duties to the Regulator, the Central Bank of Ireland, we may allow authorised people to see our records (which may include information about you) for reporting, and compliance purposes. For the same reason, we will also hold the information about the member or parent/guardian when a minor is no longer a member. We may also share personal data in relation to a minors account with certain statutory bodies such as the Department of Finance, the Department of Social Protection and the

Financial Services and Pensions Ombudsman Bureau of Ireland, the appropriate Supervisory Authority if required under law.

- e) **Audit:** To meet our legislative and regulatory duties to maintain audited financial accounts, we appoint an external and internal auditor. We will allow the internal and external auditor to see our minor account records (which may include information about a minor and /or parent or guardian) for these purposes.
- f) **Investigation or legal proceedings :** to co-operate with and provide information requested to legal and/or regulatory authorities in the context of investigations or proceedings;
- g) **Record retention:** to keep records of communications and minors account activities;
- h) **Registration :** to maintain a register of members of Altura Credit Union;
- i) **Operations:** to administer our internal operational requirements (including credit, compliance and risk management, system development, staff training, accounting and for audit purposes);
- j) **Member communications:** to communicate certain information to a minor account holder or parent/guardian
- k) **Security:** to undertake systems testing, maintenance and development in order to ensure network and information security;

Fulfilling contracts and processing Children's Data

This basis is appropriate where the processing is necessary for us to manage a minor's account and credit union services. In order to consider an application for membership of Altura Credit Union and to process any product/service applications, we have to gather and process some personal information on a minor applicant and/or parent/guardian. Examples of processing include the administration of accounts, authorisations and indemnities, payments, deposits etc. As part of this process, we may be required to pass some personal information to an intermediary or counter-party.

- (a) **Administrative Purposes:** We will use the information provided, for the purpose of assessing a minors application, processing applications and to maintain and administer any accounts held with Altura Credit Union.
- (b) **Third parties:** We may appoint external third parties to undertake operational functions on our behalf. We will ensure that any information passed to third parties conducting operational functions on our behalf will be done with respect for the security of a child's data and will be protected in line with data protection law.
- (c) **Irish League of Credit Unions (ILCU) Affiliation:** The ILCU (a trade and representative body for credit unions in Ireland and Northern Ireland) provides professional and business support services such as marketing and public affairs representation, monitoring, financial, compliance, risk, learning and development, and insurance services to affiliated credit unions. As this credit union is affiliated to the ILCU, Altura Credit Union must also operate in line with the ILCU Standard Rules (which members of Altura Credit Union are bound to Altura Credit Union by) and the League Rules (which Altura Credit Union is bound to the ILCU by). We may disclose information in a minors application or in respect of any account or transaction of the minor or a parent/guardian from the date of a minors original membership to authorised officers or employees of the ILCU for the purpose of the ILCU providing these services to us
- (d) **The ILCU Savings Protection Scheme (SPS):** We may disclose information in any application or in respect of any account or transaction from the date of a minor's original membership to authorised officers or employees of the ILCU for the purpose of the ILCU providing these services and fulfilling requirements under our affiliation to the ILCU, and the SPS. The Privacy Notice of ILCU can be found at www.creditunion.ie

- (e) **Electronic Payments** If you use our electronic payment services to transfer money into or out of a minors account or make payments as a parent or guardian through a debit card into a minors account, we are required to share your data with our electronic payment service provider

Legitimate interest basis to processing

In certain circumstances, we process child personal information on the basis of the legitimate interests of Altura Credit Union. A legitimate interest is when we have a business or commercial reason to use your information. But even then, it must not unfairly go against what is right and best for a Minor. If we rely on our legitimate interest, we will tell you what that is. In doing so, we ensure that the impact of the processing on member privacy is minimised and that there is a fair balance between the legitimate interests of Altura Credit Union and a minor's privacy rights. Examples of situations in which a minors personal information is processed based on our legitimate interests, include:

- (a) **Product and service improvement:** to perform research and analysis aimed at improving our products, services and technologies;
- (b) **Information:** to inform a minor about new services or special offers we may introduce from time to time.
- (c) **CCTV:** We have CCTV footage installed on the premises with clearly marked signage. The purpose of this is for security, public safety and the prevention and detection of fraud. What is our legitimate interest in doing so? With regard to the nature of our business, it is necessary to secure the premises and property therein, and any staff /volunteers/members or visitors to Altura Credit Union and to prevent and detect fraud.
- (d) **Voice Recording:** We record phone conversations both incoming and outgoing for the purpose of verifying information and quality of service. What is our Legitimate Interest? To ensure a good quality of service, to assist in training, to ensure that correct instructions were given or taken due to the nature of our business and to quickly and accurately resolves any disputes.

How we use personal information for direct marketing

From time to time, we would like to make you aware of other services that we offer which may be of interest to you or your child. We can do this by using some of the personal information we hold about you. You have a right not to receive such information. You can make changes to your marketing preferences at any time by contacting us in writing at the address at the top of this form.

How may parents access, change or delete information about their child?

Parents may at any time access or change the personal information that we have collected online from their children. Parents may also ask us to cease further collection of personal information from their children, or to make no further use of, or delete, the personal information we have collected online from their children, in which case, the child's account will be deleted. Parents may contact us at dp@alturacu.ie

For your child's protection, we may need to verify your identity before implementing your request. We will try to comply with your request as soon as reasonably practicable.

How may parents raise other questions or concerns?

If a parent has any questions or concerns about his or her child's use of our site, we encourage the parent to contact us at dp@alturacu.ie.

Is providing your child's personal information obligatory?

We are unable to enter into or administer the relationship with you or your child without some personal information. In cases where providing personal information is optional we will make this clear. In particular, it is not mandatory that any member signs up to receive marketing communications. If you or your child fails to provide certain information when requested, we may not be able to perform the contract we have entered into with your child or we may be prevented from complying with our legal obligations.

Updates to personal information

If any of the personal information given to us by a minor or parent/guardian on his or her behalf should change, please inform us without delay. Similarly, if we have collected personal information about you as a parent or guardian or your child that you consider to be inaccurate, please inform us using the contact details at the beginning of this Notice.

How long we keep your or your child's personal data for

We need to keep/store personal information for as long as necessary to fulfil the purposes for which it was collected (as described above) taking into account any legal/contractual obligation to keep it. Even when an account is closed, we must retain some personal information in order to comply with legal and regulatory requirements. The criteria we use to determine data retention periods for personal information includes the following:

- retention in accordance with legal and regulatory requirements. We will retain some of it after our agreement with a minor/parent/guardian has come to an end, based on our legal and regulatory requirements;
- retention in case of queries;
- legal disputes or some other type of dispute with another person or each other.

Where possible we record how long we will keep the data. Where that is not possible, we will explain the criteria for the retention period. Once the retention period has expired, the respective data will be permanently deleted.

Examples of Retention Periods

- **Accounting** records required to be kept further to The Credit Union Act, 1997 (as amended) must be retained for not less than six years from the date to which it relates.
- The **money laundering** provisions of anti-money laundering legislation require that certain documents must be retained for a period of five years after the relationship with the member has ended.
- We keep **income tax** records for a period of six years after completion of the transactions to which they relate.
- **CCTV** footage which is used in the normal course of business (i.e. for security purposes). 30 days
- **Telephone recordings** for 30 days

Your rights under data protection laws

You can be assured as a parent/guardian/child that we will only use data for the purpose it was provided and in ways compatible with that stated purpose. If we need to use personal data for an unrelated purpose, we will notify you and we will explain the legal basis which allows us to do so. **Please see our website www.alturacu.ie for a guide to your rights in the 'Information' Section.** You have several enhanced rights in relation to how we use your information as follows:



To find out whether we hold any of your personal data and **if we do to request access** to that data that to be furnished a copy of that data. You are also entitled to request further information about the processing.



Request correction of the personal data that we hold about you. This enables you to have any incomplete or inaccurate information we hold about you rectified.



Request erasure of your personal information. This enables you to ask us to delete or remove personal data where there is no good reason for us continuing to process it. You also have the right to ask us to delete or remove your personal data where you have exercised your right to object to processing (see below).



Object to processing of your personal data where we are relying on a legitimate interest (or those of a third party) and there is something about your particular situation which makes you want to object to processing on this ground. You also have the right to object where we are processing your personal data for direct marketing purposes.



Request the restriction of processing of your personal information. You can ask us to suspend processing personal data about you, in certain circumstances.



Where we are processing your data based solely on your consent **you have a right to withdraw that consent at any time and free of charge.**



Request that we: a) **provide you with a copy of any relevant personal data in a reusable format**; or b) **request that we transfer your relevant personal data to another controller** where it's technically feasible to do so. 'Relevant personal data is personal data that: *You have provided to us or which is generated by your use of our service. Which is processed by automated means and where the basis that we process it*

is on your consent or on a contract that you have entered into with us.

If you wish to exercise any of these rights you can contact us using the details below. **Please note that the above rights are not always absolute and there may be some limitations**

If you want access and/ or copies of any of personal data or if you want to review, verify, correct or request erasure of personal information, object to the processing of personal data, or request that we send you or a third party a copy of relevant personal data in a reusable format please contact our Data Protection Officer, at dp@alturacu.ie or in writing to Altura Credit Union, Mc Dermott Street, Gorey, County Wexford. Alternatively call in to us and our officers will help you or phone us at 0539488700.

Do I pay a Fee?

There is no fee in using any of your above rights, unless your request for access is clearly unfounded or excessive. We also reserve the right to refuse to comply with the request in such circumstances.

Identification

We may need to verify your identity if we have reasonable doubts as to who you are. This is another appropriate security measure to ensure that personal data is not disclosed to any person who has no right to receive it.

Updates

This Children's Data Privacy Notice may be updated from time to time and the current version of this Notice shall be displayed on our website.

Contact for Inquiries

We want the service provided by us to meet your expectations at all times. Please help us by telling us straightaway if there are any changes to you or your child's personal information. If you wish to avail of either of these rights, please contact us. If you have any questions about this privacy notice or your personal information, please contact: Data Protection Officer at Altura Credit Union Limited, Mc Dermott Street, Gorey County Wexford or email dp@alturacu.ie or telephone 0539488700.

Complaints

You have a **right to complain** to the **Data Protection Commissioner** in respect of any processing of your data. The Data Protection Commissioner has enforcement powers and can investigate compliance with data protection laws

Post	Telephone	E-mail
Data Protection Commissioner 21 Fitzwilliam Square South Dublin 2, D02 RD28, Ireland	+353 (0)1 7650100 1800 437 737	info@dataprotection.ie

