



# Managing Your Information Privacy Notice Summary



## Introduction

Lewisham Plus Credit Union Limited (also known as Bromley Plus Credit Union, a registered trading name) is committed to protecting the privacy of its members' information.

This notice explains how we collect and use your personal information, and the rights that you have. More detailed information is contained in our full Lewisham Plus Credit Union Privacy Notice, which you can obtain from any of our branches or on our website at [www.pluscu.co.uk/terms-and-conditions](http://www.pluscu.co.uk/terms-and-conditions)

## How We Obtain Personal Information

We obtain information directly from you when you apply to join the credit union or to obtain a loan. We also obtain information in other ways, for example from third-party credit reference agencies (CRAs) and from seeing how you use our services including the transactions through your accounts with us and your communications with us such as telephone calls, emails, SMS and social media.

We may also obtain information from employers, housing providers, tracing agencies, solicitors and debt recovery agencies to assist us with the recovery of loans. Lastly, we may also obtain information by recording and monitoring telephone calls or from CCTV, either for training and quality control or for safety purposes or legal reasons.

## How We Use Your Personal Information

We use your personal information to meet legal obligations (for example, to confirm your identity when you join the credit union, and keep details about you on our register of members). We also use your personal information to perform our contract with you (for example, to operate your savings accounts, to make and administer any loans that we make to you, and to keep you informed about the credit union).

From time to time we may provide you with information about our products and services, or conduct market research. You can ask us to stop contacting you for these purposes at any time.

Most of our loan decisions are reviewed by a member of staff. We use an automated decision-making process to assist us with certain types of loan applications. Where we rely on this process to make an automated decision, you have the right to have that decision reviewed by a member of staff.

## Sharing Your Personal Information – Credit Reference Agencies and Other Third Parties

We will disclose your personal information to third parties only in limited circumstances. This will include disclosure to CRAs and fraud prevention agencies, who help us to assess creditworthiness and affordability, recover debts and prevent criminal activity. We will also disclose information to our suppliers, and in limited circumstances to other organisations who provide services to you directly.

CRAs keep a record of any search that we make against you and of your loan repayment history. They will also share your information with banks and other lenders. This may affect your ability and/or the ability of your associates to obtain credit in the future. More information about CRAs is contained in the Credit Reference Agency Information Notice, which you can obtain from any of our branches or on our website at [www.pluscu.co.uk/terms-and-conditions](http://www.pluscu.co.uk/terms-and-conditions). We do not directly transfer your information outside the European Economic Area.

## Your Privacy Rights

You have a number of rights under data protection regulations. You have the right to see a copy of your personal data, and to correct any mistakes. You have the right to object to our processing of your data, or restrict that processing, in certain circumstances. You may also ask us to provide personal data in a form that is portable to a third party, and to erase your data unless we have legitimate reasons to keep it.

## Contact Us

If you would like information, or wish to exercise any of your privacy rights, please contact us. Our contact details are as follows:

**The Administrator, Lewisham Plus Credit Union Limited**

**262 Kirkdale, Sydenham, London SE26 4RS**

**Telephone: 020 8778 4738 / 8461 4721 / 8302 1541**

**Email: [admin@pluscu.co.uk](mailto:admin@pluscu.co.uk) Web: [www.pluscu.co.uk](http://www.pluscu.co.uk)**

**Lewisham Plus Credit Union Limited** is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority – Firm Reference 213588. It is a member of the Financial Ombudsman Service and member deposits are covered by the Financial Services Compensation Scheme.