NAOMH BREANDÁN CREDIT UNION LIMITED

Privacy Notice for Juniors

Your information. Your rights. Your say.

This guide is for children and young people under 18. We are **Naomh Breandán Credit Union Limited**, a member-owned savings and financial-services co-operative. We decide how and why your information is used—this makes us its "controller".



You come first. Your best interests must guide how we use your information. You can ask us questions yourself. A parent, guardian or trusted adult can help you read this guide, but your information belongs to you.

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02 / YOUR INFORMATION

1. What do we learn about you?

Personal information means anything that identifies you, on its own or with other details. Your name, photo or school and team details can do this. We collect only what is needed for the activity you use.

SAVING WITH US	Your name, address, date of birth, identity documents such as a birth certificate or passport, account details and savings or withdrawal records. We may need tax details where the law requires them.
YOUR HELPING ADULT	Your parent's or guardian's name, contact details, identity evidence, signature, relationship to you and permission or authority where needed.
SCHOOL SAVINGS	For the Visual Savings Scheme: your school, account number, savings-card and lodgement details, and parent or guardian permission.
QUIZ & ART	Your name, age or date of birth, school or team, entry, results and prize details; contact and permission details; and photos or video where agreed. With parental consent, photos of competition entrants and winners may be published across our social media channels. An additional-needs art category can reveal health information, so it needs extra protection.
OTHER ACTIVITIES	For TY programmes, scholarships or events: application or participation details, relevant supporting information, permissions and outcomes. If you use free learning access, registration details and study time may be recorded.

A. Where does it come from?

Usually from you or your parent or guardian. Your school may send entries or permissions. A learning provider may send registration and study-time information. Our branch cameras (CCTV) record images for safety. Online services may collect device, security and cookie information.

2. Why do we need information?

We use information to run your savings account, record money paid in or taken out, organise activities, contact you about results and keep people safe. We need a legal reason for each use. Account rules are not permission for every use. Without details required by law or a service's terms, we may be unable to provide that service; we will explain why.

TO PROVIDE A SERVICE	**Contract:** to open and run an account or provide a service under its terms, where this legal reason applies.
TO FOLLOW THE LAW	**Legal obligation:** to check identity, prevent financial crime, keep required records and report to authorities.
WHEN YOU HAVE A CHOICE	**Consent:** for activities such as competition entries, TY participation or agreed photos. We explain each purpose and who needs to give permission.
TO RUN THINGS SAFELY	**Legitimate interests:** for branch safety, answering questions and improving services. These interests must not conflict with your best interests.

B. "Can I change my mind?" Yes.

Where we rely on consent, you can say no or withdraw it by speaking to us, calling or emailing. Saying yes must be a real choice—not pressure. Withdrawal does not undo lawful use before you changed your mind. We explain if stopping an optional activity means we cannot continue that activity.

C. Photos are a separate choice

We explain what a photo or video is for and where it will appear, such as our website or social media. With parental consent, we may publish photos of competition entrants and winners across our social media channels. We explain which channels will be used and ask for this permission separately from competition entry. You can say no to having your photo published and still enter the competition or keep your savings account. Tell us if you want to withdraw consent or stop future use. Images already shared online may have been copied by others.

A NOTE ABOUT AGE 16

The "digital age of consent" rule applies to certain online services offered directly to children when consent is the legal reason. In Ireland, a parent or guardian must authorise that consent for under-16s. It is not a blanket rule for every use of children's information. Under 18s still deserve children's privacy protections.

3. Who can see it?

We share only what is needed for a clear purpose—not with everyone.

PEOPLE WHO HELP US	Staff who need access, approved technology, payment, printing or secure-storage providers, auditors and professional advisers. Providers working for us must follow our instructions and protect the information.
YOUR ACTIVITIES	Schools, organisers and judges may need entry details. Successful quiz or art entries may go to the Regional Chapter and the Irish League of Credit Unions (ILCU) for later stages. They are responsible for their own use of your information.
LEARNING & AUTHORITIES	Alison runs the free education platform and is responsible for its own learner-account information. We may also share records with the Central Bank, Revenue, courts, Gardaí or other authorities where required or permitted by law.

D. What if information travels abroad?

Some providers work outside the European Economic Area—the EU plus Iceland, Liechtenstein and Norway. We must use legal safeguards, such as approved countries or special contract terms. You can ask us about these safeguards and request a copy.

E. How do we protect it?

We use security measures to guard against loss and access by people who should not see it. We collect only what is needed. Please tell us if your details are wrong or change. Do not send passwords, identity documents or private health details in an ordinary email; ask us how to send them safely.

F. How long do we keep it?

Not forever. We keep information only as long as needed for the activity, legal or regulatory duties, or legal claims. Account records may need to stay after an account closes. Competition and programme records are kept according to their purpose and applicable requirements. Branch CCTV is normally held for one month. Ask us for the period or criteria for your particular records.

NO SECRET PROFILE

We do not profile children. Profiling means using a computer to build a picture of someone's habits or interests. If a computer-based decision worries you, ask us to explain it and tell you what review rights apply.

4. You have a say!

Your privacy rights belong to **you**. You can ask us yourself. A parent or guardian can help, but does not automatically get all your information. We consider your understanding, wishes and best interests and check anyone's authority to act for you.

SEE & UNDERSTAND Ask what we hold, why we use it and for a copy.	**FIX IT** Ask us to correct information that is wrong or incomplete.
DELETE OR PAUSE Ask us to delete information or limit its use where the rules allow.	**OBJECT OR CHANGE YOUR MIND** Object to certain uses or withdraw consent.
TAKE A DIGITAL COPY For qualifying automated consent- or contract-based records, request a reusable digital copy.	**QUESTION A DECISION** For a qualifying automated decision, ask for human review, give your view and challenge it.

Some rights have limits: for example, we may need to keep records by law or protect another person's information. We will explain any limit. Requests are normally free. We may check identity and usually respond within one month. Complex or multiple requests may take up to two extra months; we will tell you within the first month.

G. Just say: "Please help with my privacy."

Data Protection Lead: dpl@naomhbreandancu.ie
Call: 091 841773
Write or visit: Naomh Breandán Credit Union Limited, Dunkellin Street, Loughrea, Co. Galway, H62 RX39.

You can ask us to explain this notice in a way you understand. You do not need legal words to ask a question or raise a concern.

H. Still worried?

You may complain directly to the **Data Protection Commission (DPC)**, which checks that organisations follow data protection rules. You do not have to complain to us first. Visit the DPC website for contact and complaint information. You can also seek a remedy through the courts.

I. Do you want to read the full detailed privacy notice?

More detail: [https://naomhbreandancu.ie/privacy-notice]. We publish updates on our website and explain important changes. This guide brings the information together for juniors; ask us about anything missing or unclear.