NBCU PNC V1.01 07 2025

At **Naomh Breandain Credit Union**, we **value** the **privacy and protection of personal information**, especially when it comes to our younger members and entrants to our school competitions. This Children's Privacy Notice explains **how we collect, use and protect personal information** of children and their parents/guardians. This is the child-friendly summary of our privacy policy. It is not a substitute for our full privacy policy [https://naomhbreandancu.ie/privacy-notice]. Where changes to this Privacy policy occur, the updated version will be published on our website, current version NBCU PNC V1.01 07 2025 (which includes one minor change to delete a link not relevant).

Who we are and how to contact us

Dunkellin Street,
Loughrea,
Co. Galway
Contact Data Protection Lead DPL@naomhbreandaincu.ie,
Telephone 091 841773
https://naomhbreandancu.ie/privacy-notice

Why we collect your information

When you join our credit union or when you enter one of our competitions, you tell us lots of things about yourself. This is called your 'personal information' and it is our job to keep this safe and private.

Personal information is anything about you that lets someone else know who you are. This can be things like your name, or photo as well as many other things. Sometimes it can also mean using more than one thing about you to figure out who you are, for example, if someone knew your school and your name they could figure out where you were from.

The grown-up way to say this is that you are identifiable directly or indirectly. Grown-ups call information data, and we are using the word information here.

We use your information to

- Open and maintain your savings account
- Record all your lodgements and withdrawals
- Provide you with information about our services
- Ensure your safety and security on our premises
- To capture your entry for competitions
- To communicate with you about the outcome of competitions

What information we collect

i) As a member

We collect personal information necessary to provide our financial services to you as a young member. This may include:
Your name, Your address, Your email address, Your parent/guardian name and contact details, Parental/Guardian Consent, Your date of birth, Your account details, Information about your transactions and savings, CCTV in our branch

ii) For the Credit Union Schools Quiz

We collect personal information necessary to provide for competitions. This may

include:
School Name, address, school number, school contact name and phone, team names, team date of birth, confirmation of consent from the teacher, parents/guardians consent, photos of team, winners.

iii) Art competition

The Irish League of Credit Unions (ILCU) and our credit union collects your information and that relating to your parents or legal guardian for the art completion. We are responsible for your information for the first stage of the competition. We will share the winners' details to the Regional board which is stage 2, then they become responsible for your information. The Regional board provide the winners to the ILCU. The ILCU select the over all winners at stage 3 and are responsible for your information. As part of our role in organising this competition, we may need to obtain and process personal data as required where necessary such as:

a. General category
Age range, name, date of birth, home address, email address, school/college/club organisation, consent to use photographic images, signature parents/guardians' consent.

b. Extra information for Additional needs category
Group team entry, inferred medical data

General advice
To help us help you, make sure you check your information is correct before giving it to us. If you are not sure ask a grown up for help. If you change your contact details (your address, phone number or email) let us know or your parent/guardian can change it.

What are the legal reasons we collect your information

Consent (Permission)
Where you have agreed to us processing your information for a specific reason such as

- Member accounts (*parent or guardian consent)
- School Quiz entries
- Art Competition entries
- Any individual photograph for publication at events

Right to withdraw consent at any time
Where consent (permission) is needed, you will be given the option to accept or reject. Even if given, this consent can be withdrawn at any stage.

Parental Consent
*If you're under 16, your parent or guardian needs to provide consent for us to use your information. They can contact us anytime to learn more or to withdraw their consent.

Terms and Conditions (which is known as a contract)
When you open a saving account with us, you are agreeing to the rules of a saving account which are provided. Once you agree to these terms, we collect your personal information to provide the saving accounts per these terms. We have terms and conditions for competitions also.

If you do not provide this information, we will not be able to open a saving account for you or enter you into the competition per the terms.

Compliance (we must follow the rules our country)

Sometimes we may be asked to share your personal data with certain regulators/authorities. Where it is required, we will provide this data to the necessary authorities.

We may also be required to show authorised (approved) people our records for reporting, compliance and auditing reasons.

Legitimate interest

The information we collect and store is needed for a real (legitimate) interest by us

- To protect your safety and security when visiting our credit union
- Use your member data to run the credit union every day
- To improve the Credit Union service quality
- To keep members informed about the services the Credit Union are currently providing
- To inform all entrants, we will publicise the winners per our terms of the competition.

Who we share your information with

We only share your information with those who help us provide our services, such as our employees and service providers. We never share your information with third parties for marketing purposes. We are required, by rules of the country, to share your information with the Central Bank of Ireland, our auditor and any other regulator or authorities.

If you enter a competition will may have to share your information with the Regional board and ILCU if you are lucky to win. We will publicise the winner's names of our competitions to make sure all entrants know who actually won.

We only transferred to service providers outside the European Economic Area with adequate safeguards being put in place as required under Data Protection Law.

How long will we hold your information

We will only hold your personal information for as long as we need it and we have to make sure we follow the rules of the country for holding certain personal information.

What are Your Rights

- You can get a copy of all the information we hold on you
- You can have your information deleted where you withdraw your permission for us to have it and we no longer need it
- You can get your information in machine readable format (this means that the information can be shared easily between computers)
- You can object to us using your information
- You can ask us to stop using your information until we sort things out for you
- You can ask us to correct your information if we have it wrong
- If you are not happy with how we mind your information you can make a complaint to the Data Protection Commission