



## Your rights explained

### Right to Access

You have the right to access your personal data and details of the purposes of the processing, the categories of personal data concerned and the recipients of the personal data. Providing the rights and freedoms of others are not affected, we will supply to you a copy of your personal data.

### The right to rectification

You have the right to have any inaccurate personal data about you corrected and, taking into account the purposes of the processing, to have any incomplete personal data about you completed.

### The right to erasure

In some circumstances you have the right to the erasure of your personal data without undue delay. Those circumstances include:

- the personal data is no longer needed for the purpose it was originally processed
- you withdraw consent you previously provided to process the information
- you object to the processing under certain rules of data protection law
- the processing is for marketing purposes
- the personal data was unlawfully processed

However, you may not erase this data where we need it to meet a legal obligation or where it is necessary for the establishment, exercise or defence of legal claims.

### The right to restrict processing

In some circumstances you have the right to restrict the processing of your personal data. Those circumstances are:

- you contest the accuracy of the personal data;
- processing is unlawful but you oppose erasure;
- we no longer need the personal data for the purposes of our processing, but you require personal data for the establishment, exercise or defence of legal claims; and
- you have objected to processing, pending the verification of that objection. Where processing has been restricted on this basis, we may continue to store your personal data.

We will only otherwise process it:

- with your consent;
- for the establishment, exercise or defence of legal claims; or
- for the protection of the rights of another natural or legal person;

### The right to object to processing

You have the right to object to our processing of your personal data on grounds relating to your particular situation, but only to the extent that the legal basis for the processing is that the data is necessary for the purposes of the legitimate interests pursued by us or by a third party.

### **FAIRshare Credit Union Ltd**

Head Office: Unit 3, Southwater Square, Southwater Way, Telford TF3 4JG

T : 01952 200200 W : [www.fairshare.uk.com](http://www.fairshare.uk.com) E : [info@fairshare.uk.com](mailto:info@fairshare.uk.com)

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority & the Prudential Regulation Authority. FRN 213429  
Deposits held with FAIRshare Credit Union are covered by the Financial Services Compensation Scheme (FSCS).

For further information about the compensation provided by the FSCS, refer to the FSCS website at [www.fscs.org.uk](http://www.fscs.org.uk).



If you make such an objection, we will cease to process the personal information unless we can demonstrate compelling legitimate grounds for the processing which override your interests, rights and freedoms, or the processing is for the establishment, exercise or defence of legal claims.

You have the right to object to our processing of your personal data for direct marketing purposes (including profiling for direct marketing purposes). If you make such an objection, we will cease to process your personal data for this purpose.

### **The right to data portability**

To the extent that the legal basis for our processing of your personal data is:

- (a) consent; or
- (b) that the processing is necessary for the performance of our contract with you

You have the right to receive your personal data from us in a commonly used and machine-readable format or instruct us to send this data to another organisation. This right does not apply where it would adversely affect the rights and freedoms of others.

### **Right to withdraw consent**

To the extent that the legal basis for our processing of your personal information is with your consent, you have the right to withdraw that consent at any time. Withdrawal will not affect the lawfulness of processing before the withdrawal.

### **The right to complain to the Information Commissioner's Office**

If you consider that our processing of your personal information infringes data protection laws, you have a legal right to lodge a complaint with the Information Commissioner's Office which is responsible for data protection in the UK. You can contact them by:

1. Going to their website at: <https://ico.org.uk>
2. Phone on 0303 123 1113
3. Post to Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, SK9 5AF

### **Contact us about your rights**

For more information about how your rights apply to your membership of the credit union or to make a request under your rights you can contact us [info@fairshare.uk.com](mailto:info@fairshare.uk.com) or 01952 200200. We will aim to respond to your request or query within one month or provide an explanation of the reason for our delay.

### **Contact details of FAIRshare Credit Union**

#### **FAIRshare Credit Union Ltd**

Unit 3 Southwater Square, Southwater Way, Telford TF3 4JG

Tel.: 01952 200200

Email: [info@fairshare.uk.com](mailto:info@fairshare.uk.com)

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