

THE GDPR

General
Data
Protection
Regulation



**Killarney
Kenmare
Cahersiveen**
creditunion

DATA PRIVACY NOTICE

Credit Union Contact Details

Address	Beech Road, Killarney, Co Kerry
Phone	064 66 313 44
Email	info@killarneycu.ie

Data Protection Lead Contact Details

Name/Title	Data Protection Lead
Phone	064 66 313 44
Email	info@killarneycu.ie

Killarney Credit Union is committed to protecting the privacy and security of your personal data. This privacy notice describes how we collect and use personal information about you during and after your relationship with us.

Purpose of Data Collection, Processing or Use

A credit union is a member-owned financial cooperative, democratically controlled by its members, and operated for the purpose of promoting thrift, providing credit at competitive rates, and providing other financial services to its members.

Data collection, processing and use are conducted for the purpose of facilitating the above mentioned objectives. This Privacy Notice is to provide you with information regarding the processing of information about you for account related purposes and other general purposes and further processing that may be necessary if you apply for a loan with us.

What personal data do we use?

We may collect, store, and use the following categories of personal data about you:

■ Your name, previous names, address, date of birth, personal and work email address, personal and work telephone numbers, contact details, security details to protect identity, nationality, home status, marital status, family details, financial data, credit status and history, transaction data; contract data, details of the credit union products you hold with us, signatures, identification documents, income details, your employment status and employment details, credit data from credit registers, life assurance, pension and investment details, financial needs/attitudes, information relating to power of attorney arrangements, source of wealth, source of funds, Politically Exposed Status, accommodation status, mortgage details, bank account details, credit/debit card details, personal guarantees provided, previous addresses, spouse, partners, nominations, Tax Identification/PPSN numbers, connected accounts, passport details, driver license details, tax residency and tax related information, interactions with credit union staff and officers on the premises, by phone, or email, current or past complaints, CCTV footage, telephone voice recordings, communication preferences, online user identifiers (e.g. *cookie identifiers, Facebook Profile, Twitter handle*).

■ If you give us information about someone else (e.g. *Information about a spouse*) or someone gives us information about you, we may add it to any personal information we already hold and we will use it in ways described in this privacy statement. Before you disclose information to us about another person, you should be sure that you have their agreement to do so. You should also show them this Data Privacy Notice. You need to ensure they confirm that they know you are sharing their personal information with us for the purpose described in this Data Privacy Notice.

The purposes for which we use your personal data:

The credit union will use your personal data to assist it in carrying out the following:

- To open and maintain an account for you.
- To meet our obligations under the Credit Union's Standard Rules.
- To contact you in respect of your account and any product or service you avail of.
- To comply with our legal obligation for example anti-money laundering obligations.
- In assessing your loan application and determining your creditworthiness for a loan.
- Verifying the information provided by you in the application.
- In order to purchase loan protection and life savings protection from ECCU.
- Conducting credit searches and making submissions to the Central Credit Register.
- Administering the loan, including where necessary, to take steps to recover the loan or enforce any security taken as part of the loan.
- We may use credit scoring techniques and other automated decision-making systems to either partially or fully assess your application.
- Meeting legal and compliance obligations and requirements under the Rules of the Credit Union.
- To comply with Central Bank Regulations to determine whether you are a connected borrower or related party borrower.
- Providing updates on our loan products and services by way of directly marketing to you.
- When acting as an insurance intermediary, to meet our obligations.
- To use for member profiling and marketing.

We may also collect, store and use "special categories" of more sensitive personal information including Information about your health, including any medical condition, health and sickness (*See Insurance for further details*).

We need all the categories of information in the list above to allow us to; identify you and contact you and in order that we perform our contract with you.

We also need your personal identification data to enable us to comply with legal obligations. Some of the above grounds for processing will overlap and there may be several grounds which justify our use of your personal data.

How we use particularly sensitive personal data

"Special categories" of particularly sensitive personal data require higher levels of protection. We need to have further justification for collecting, storing and using this type of personal data. We may process special categories of personal data in the following circumstances:

1. In limited circumstances, with your explicit written consent.
2. Where we need to carry out our legal obligations and in line with our data protection policy.
3. Where it is needed in the public interest, and in line with our data protection policy.

Less commonly, we may process this type of information where it is needed in relation to legal claims or where it is needed to protect your interests (*or someone else's interests*) and you are not capable of giving your consent, or where you have already made the information public.

How secure is my information with third-party service providers?

All our third-party service providers are required to take appropriate security measures to protect your personal data in line with our policies. We do not allow our third-party service providers to use your personal data for their own purposes unless they are deemed to be controllers in their own right¹. We only permit them to process your personal data for specified purposes and in accordance with our instructions. Usually, information will be anonymised but this may not always be possible. The recipient of the information will also be bound by confidentiality obligations.

If you fail to provide personal data

If you fail to provide certain information when requested, we may not be able to perform the contract we have entered into with you or we may be prevented from complying with our legal obligations.

Change of purpose

You can be assured that we will only use your data for the purpose it was provided and in ways compatible with that stated purpose. If we need to use your personal data for an unrelated purpose, we will notify you and we will explain the legal basis which allows us to do so.

¹ As a data controller, the organisations will be required to have provided you with a separate privacy notice setting out what it does with its data

Registering online

We offer our members an online service, this service is optional. We collect some additional information about you when you register your account online. Prior to registering your account, we advise you to read our Website Terms and Conditions, our Cookie Policy and our Privacy policy. The additional data we will need to collect include a username, email address and contact number. Our legal basis for doing this is legitimate interest. Findings from research indicated a demand for such a service and it contributes to the business continuity of the credit union. All information you provide to us through Killarney Credit Union Online Banking is stored on secure servers. Any payment transactions undertaken by Killarney Credit Union Online Banking are encrypted with TLS technology. Most of the information you submit to Killarney Credit Union Online Banking is already held by the credit union with the exception of your unique user name. Your password and PIN are not available to the credit union or the service provider. The use of the Internet, by its nature, is not always secure. As a result, while we have reasonable IT security measures in place, we cannot guarantee the security or privacy of communications made over the internet including any related to Killarney Credit Union Online Banking, the Online Services or your Online Account. For this reason, we cannot ensure or warrant the security of any information you transmit to us and you transfer the data at your own risk. You are responsible for providing all you require to safely and properly access and use Killarney Credit Union Online Banking and the Online Services including a computer, an internet connection and security software.

Irish Life Referral Service

In relation to our Irish Life referral service, Killarney Credit Union also collects personal data (name and contact telephone number), allowing Killarney Credit Union to facilitate a call back from Irish Life directly to you. Once Killarney Credit Union passes on your consent to Irish Life, we will not use your contact details for any other purpose, and your relationship will be with Irish Life from then on.

To view Irish Life's Privacy Statement please view at www.irishlife.ie/ifls-privacy-notice.

Profiling

We sometimes use systems to make decisions based on personal data we have (or are allowed to collect from others) about you. This information is used for loans assessment and anti-money laundering purposes and compliance with our legal duties in that regard. We also carry out profiling in order to tailor our marketing to you by analysing your individual transactional data, we can identify products or offers that are of interest or value to you or your business.

Data Retention Periods

We will only retain your personal data for as long as necessary to fulfill the purpose(s) for which it was obtained, taking into account any legal/contractual obligation to keep it. Where possible we record how long we will keep your data, where that is not possible, we will explain the criteria for the retention period. This information is documented in our Data Retention Policy.

Once the retention period has expired, the respective data will be permanently deleted. Please see our retention periods below.

- 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.

- Loan application information is retained for a period of seven years from the date of discharge, final repayment, transfer of the loan.

- CCTV footage which is used in the normal course of business (i.e. for security purposes) for one month.

- Telephone recordings which are used in the normal course of business (e.g. compliance, training & monitoring) are retained for 2 years.

- Irish Life Referral Consent will be retained for 7 years after the relationship with the member has ended.

- Credit agreements are contracts and as such the credit union retains them for seven years from date of expiration or breach, and twelve years where the document is under seal.

- Loan applications form part of your credit agreement and as such we retain them for seven years.

Planned data transmission to third countries

There are no plans for a data transmission to third countries. However, third parties who provide services to the credit union may be located in the UK or outside the EEA. To ensure that your personal data receives an adequate level of protection and to ensure that your personal data is treated by those third parties in a way that is consistent with and which respects the EU and UK laws on data protection, any transfer shall be made in accordance with the EU approved adequacy decisions for the EU GDPR and the Law Enforcement Directive (LED).

Updates to this notice

We will make changes to this notice from time to time, particularly when we change how we use your information, and change our technology and products. You can always find an up-to-date version of this notice on our website at www.killarneycu.ie or you can ask us for a copy.

Our use and sharing of your information

We will collect and use relevant information about you, your transactions, your use of our products and services, and your relationships with us.

We have engaged third parties for the supply of Information Technology services which allow us to process your information to verify ID documents for online membership. These parties process your information under contract to us and are subject to the same European and national Data Protection laws as we are. If you do not consent to have your bio-metric data processed, you may complete your membership application by coming to the credit union in person.

Other Websites & External links

Our website contains links to other websites. The inclusion of a link on our website does not imply endorsement of the linked website by us. We are not responsible for the content or privacy practices of any third parties or other websites. We encourage you to read the privacy statements and/or policies on other websites you visit to familiarise yourself with how your personal data is processed.



Fulfilling Contract

This basis is appropriate where the processing is necessary for us to manage your accounts and credit union services to you

Administrative Purposes

We will use the information provided by you, either contained on forms or applications, for the purpose of assessing applications, processing applications which you make and to maintaining and administering any accounts you have with the credit union.

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 do so with respect for the security of your data and will be protected in line with data protection law.

Security

In order to secure repayment of the loan, it may be necessary to obtain security such as a charge on your property or other personal assets.

Guarantors

As part of your loan conditions, we may make the requirement for the appointment of a guarantor a condition of your loan agreement in order that the credit union ensures the repayment of your loan. Should your account go into arrears, we may need to call upon the guarantor to repay the debt in which case we will give them details of the outstanding indebtedness. If your circumstances change it may be necessary to contact the guarantor.

Irish League of Credit Unions (ILCU) Aliation

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, the credit union must also operate in line with the ILCU Standard Rules (which members of the credit union are bound to the credit union by) and the League Rules (which the credit union is bound to the ILCU by). We may disclose information in your application or in respect of any account or transaction of yours from the date of your original membership to authorised officers or employees of the ILCU for the purpose of the ILCU providing these services to us. The Privacy Notice of ILCU can be found at www.creditunion.ie

The ILCU Savings Protection Scheme (SPS)

We may disclose information in any application from you or in respect of any account or transaction of yours from the date of your 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.

Electronic Payments

For the processing of electronic payments services on your account (such as credit transfers, standing orders and direct debits), the Credit Union is a participant of CUSOP (Payments) DAC ("CUSOP"). CUSOP is a credit union owned, independent, not-for-profit company that provides an electronic payments service platform for the credit union movement in Ireland. CUSOP is an outsourced model engaging third party companies, such as a Partner Bank, to assist with the processing of payment data. In this case your bank details will be processed by us and Direct Debit/Standing Order forms will be retained by us.

Electronic Payments not through CUSOP

If you use our electronic payment services to transfer money into or out of your credit union account or make payments through your debit card into your credit union account, we are required to share your data with our electronic payment service provider.

Payac

For the purposes of providing current account, debit card and related services to our members, the Credit Union is a participant of Payac Services Company Limited by Guarantee ("Payac"). Payac is a credit union owned and operated company that assists par-

participating credit unions in obtaining regulatory approval, developing, implementing and providing ongoing support for payment account services. This includes among other activities assisting in the establishment of operating standards, negotiating third party services and outsourcing arrangements in behalf of participating credit unions.

FIS

Fidelity National Information Services ("FIS") is a data processor acting on our behalf through Payac for the administration of our card services associated with your current account. This service includes monitoring for and prevention of financial crime, reporting of fraud and other related activities to protect our members from financial loss.

Debit Card

If we issue you with a debit card, Transact Payments Malta Limited (which is an authorised e-money institution) will also be a controller of your personal data. In order for you to understand what they do with your personal data, and how to exercise your rights in respect of their processing of your personal data, you should review their Privacy Policy which is available at <https://www.transactpaymentsltd.com/privacy-policy>

Insurance

As part of our affiliation with the ILCU, we purchase insurance from ECCU Assurance DAC (ECCU), a life insurance company, wholly owned by the ILCU. This includes Life Savings (LS), Loan Protection (LP), and optional related riders (where applicable).

If you choose to take out a loan with us, it is a term of your membership, by virtue of our affiliation with the ILCU that the credit union will apply to ECCU for Loan Protection (LP). In order that we apply for LP it may be necessary to process 'special category' data, which includes information about your health. This information will be shared with ECCU to allow it deal with insurance underwriting, administration and claims on our behalf.

E-Signatures

Our E-signature service to complete loan documents is available through our online banking system which is part of our main IT service provider Progress Banking. If you use our E-signature service to complete loan documents through the online computerised system, that may result in docusign inc. coming into possession of personal data attributable to yourself. Where any such personal data is contained in a loan document which you have signed using an E-signature generated for you by docusign, it is intended that such document will have either been purged or redacted by docusign within a short time period after you have so signed the document.

Credit Assessment

When assessing your application for a loan, the credit union will take a number of factors into account and will utilise personal data provided from:

- your application form or as part of your loan supporting documentation
- your existing credit union file,
- credit referencing agencies such as the Central Credit Registrar

The credit union then utilises this information to assess your loan application in line with the applicable legislation and the credit unions lending policy.

Member Service

We may use information about your account to help us improve our services to you.

Legal Duty

This basis is appropriate when we are processing personal data to comply with an Irish or EU Law.

Tax liability

We may share information and documentation with domestic and foreign tax authorities to establish your liability to tax in any jurisdiction.

Where a member is tax resident in another jurisdiction the credit union has certain reporting obligations to Revenue under the Common Reporting Standard. Revenue will then exchange this information with the jurisdiction of tax residence of the member. We shall not be responsible to you or any third party for any loss incurred as a result of us taking such actions.

Under the "Return of Payments (*Banks, Building Societies, Credit Unions and Savings Banks*) Regulations 2008" credit unions are obliged to report details to the Revenue in respect of dividend or interest payments to members, which include PPSN where held.

Regulatory and statutory requirements

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, compliance and auditing purposes. For the same reason, we will also hold the information about you when you are no longer a member. We may also share information 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 if required by law.

Purpose of the loan

We are obliged to ensure that the purpose of the loan falls into one of our categories of lending.

Compliance with our anti-money laundering and combating terrorist financing obligations

The information provided by you will 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.

Audit

To meet our legislative and regulatory duties to maintain audited financial accounts, we appoint an external auditor. We will allow the external auditor to see our records (*which may include information about you*) for these purposes.

Nominations

The Credit Union Act 1997 (as amended) allows members to nominate a person(s) to receive a certain amount from their account on their death, subject to a statutory maximum. Where a member wishes to make a nomination, the credit union must record personal data of nominees in this event.

Incapacity to Act on your account

The Credit Union Act 1997 (as amended) provides, in the circumstances where you become unable to transact on your account, due to a mental incapability and no person has been legally appointed to administer your account, that the Board may allow payment to another who it deems proper to receive it, where it is just and expedient to do so, in order that the money be applied in your best interests. In order to facilitate this, medical evidence of your incapacity will be required which will include data about your mental health. This information will be treated in the strictest confidence.

Credit Reporting

Where a loan is applied for in the sum of €2,000 or more, the credit union is obliged to make an enquiry of the Central Credit Register (CCR) in respect of the borrower. Where a loan is granted in the sum of €500 or more, the credit union is obliged to report both personal details and credit details of the borrower and guarantor to the CCR.

Data we provide to the Central Credit Register (CCR) in respect of your loan will now be shared with the

Central Statistics Office (CSO). (The Statistics Act 1993 provides that the CSO may obtain information from public bodies including the Central Bank). Personal data held on the Central Credit Register includes your name, date of birth, address, gender, telephone number and personal public service number (PPSN). Your PPSN, Eircode and contact telephone number is not transferred to the CSO. The Central Bank is the data controller for the Central Credit Register and the obligations of the GDPR and general and data protection law apply to them. The Central Statistics Office, (CSO) is the data controller for the information when it is transferred to them and the obligations of the GDPR and Data Protection law apply then to the CSO. Please refer to the www.centralcreditregister.ie for more information. More information in relation to the CSO is available at www.cso.ie

House Loan

Where you obtain a house loan from us, it will be necessary for the credit union to obtain a first legal charge on the property to be purchased and it will be necessary for us to process your personal data in order to register this charge or have this charge registered on our behalf.

Connected/Related Party Borrowers

We are obliged further to Central Bank Regulations to identify where borrowers are connected in order to establish whether borrowers pose a single risk. We are also obliged to establish whether a borrower is a related party when lending to them, i.e. whether they are on the Board/Management Team or a member of the Board/ Management teams family or a business in which a member of the Board /Management Team has a significant shareholding.

Legitimate Interests

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 you. If we rely on our legitimate interest, we will tell you what that is.

Credit Assessment and Credit Reference Agencies

When assessing your application for a loan or overdraft, as well as the information referred to above in credit assessment, the credit union also utilises credit data from credit referencing agencies such as the Central Credit Registrar (see Legal Duty) and prior to 1st October 2021 the ICB (Irish Credit Bureau).

Our legitimate interest: The credit union, for its own benefit and therefore the benefit of its members, must lend responsibly and will use your credit scoring information in order to determine your suitability for the loan applied for. When using the service of a credit referencing agency we will pass them your personal details and details of your credit performance.

Debt Collection

Where you breach the loan agreement we may use the service of a debt collection agency, solicitors or other third parties to recover the debt. We will pass them details of the loan application in order that they make contact with you and details of the indebtedness in order that they recover the outstanding sums.

We may use a private investigator in order to locate you in the event that you fail to make repayments on your loan and or fail to make contact with the credit union.

Our legitimate interest: The credit union, will take appropriate steps to recover a debt to protect the assets and equity of the credit union

Judgements Searches

We may carry out searches in *Stubbs Gazette* in order to assess your credit worthiness to repay a loan.

Our legitimate interest: The credit union, for its own benefit and therefore the benefit of its members, must lend responsibly and will use your credit history in order to determine your suitability for the loan applied for. In carrying out such a search we can better determine your overall financial position in order to lend to you.

CCTV

We have CCTV installed on the premises with clearly marked signage. The purpose of this is for security, public safety and the prevention and detection of fraud.

Our legitimate interest: With regard to the nature of our business, it is necessary to secure the premises, property herein and any staff/volunteers/members or visitors to the credit union and to prevent and detect fraud.

Voice Recording

We record phone conversations both incoming and outgoing for the purpose of verifying information and quality of service and to demonstrate compliance with Regulation 40(6) of the MIFDI Regulations.

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 resolve any disputes.

Your Consent

We will only carry out processing which is based on your consent and will cease processing once you withdraw such consent

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/or specialist market research companies.

We use a third party service provider, Google Analytics, to collect standard internet log information and details of visitor behaviour patterns. We also gather the following technical details about visits: Internet Protocol (IP) address, Web browser and operating system, Date and time various pages are visited on our website.

Art Competition

This credit union is involved with the Art competition in liaison with the ILCU. Upon entry you will be given further information and asked for your consent to the processing of personal data. Your information is processed only where you have given consent. 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 Art Competition entry forms.

Schools Quiz

This credit union is involved in the Schools Quiz in liaison with the ILCU. The Schools Quiz is open to entrants aged 4 to 13. Upon entry parent/legal guardians 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.

Information from online activities

We collect information about your internet activity using technology known as cookies, which can often be controlled through internet browsers. For detailed information on the cookies we use and the purposes for which we use them, see our Cookie Policy, which is available on our website www.killarneycu.ie

Transferring to another Credit Union

Killarney Credit Union may assist you in transferring your account to another Credit Union. If you request us to do this, we will require your consent to transfer your personal data to the other Credit Union. For this transfer to take place you will usually be required to open an account in the other Credit Union first, we will then transfer your account history to the relevant Credit Union on your behalf.

Your Marketing Preferences

As part of improving our service to you, from time to time, we would like to inform you of goods, services, competitions and/or promotional offers available from us. We may wish to use different means when sending such marketing communications. You have a right to notify us free of charge at any time that you wish to refuse such marketing by writing to us at our address at the top of this document or by using the "opt-out" options in any marketing message we send you. Please contact us directly should you wish to change or withdraw your consent.

Your Rights

The following are your rights in connection with your personal data.

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:

- provide you with a copy of any relevant personal data in a reusable format; or
- 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.

You have a right to complain to the Data Protection Commissioner in respect of any processing of your data at:

Data Protection Commissioner,
Canal House Station Road
Portarlinton R32 AP23
Co. Laois

+353 (0)57 868 4800
+353 (0)761 104 800
1890 252 231

info@dataprotection.ie

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 your personal data or if you want to review, verify, correct or
- Request erasure of your personal information, object to the processing of your personal data, or request that we send you or a third party a copy your relevant personal data in a reusable format please contact our Data Protection Lead in writing using their contact details above.

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.

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.

Ensuring our information is up to date and accurate. We want the service provided by us to meet your expectations at all times. Please help us by telling us straight away if there are any changes to your personal information. If you wish to avail of either of these rights, please contact us using our contact details at the top of this document.

Quality Control/Verification Process

Our Internal Audit, Risk and Compliance functions may, occasionally, contact you, by telephone or by post, to verify transactions as part of their normal audit work with the Credit Union. Please note that apart from being asked to verify your name you will not be asked to disclose any other personal information.

Loan Administration/Credit Control

Please note that we maintain the right to contact members by such means as best available to us in relation to a nonperforming loan or outstanding debt to the credit union, including by text or email.

GET IN TOUCH TODAY



Beech Road, Killarney V93 XR5V
Killarney Road, Kenmare V93 NN73
1-3 O'Connell St, Cahersiveen V23 HF77



www.killarneycu.ie
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