DUBCO IRELAND CREDIT UNION

DUBCO IRELAND MEMBER INFORMATION PACK

TO BE RETAINED FOR YOUR OWN RECORDS

COMMON BOND

Membership of Dubco Ireland is currently open to the following groups and their extended family members:

All permanent, continuous and contract employees & retirees of working in the following sectors:

Fast Moving Comsumer Goods (FMCG) companies where we have been invited to offer our services to the employees including:

SuperValu Stores formally known as Superquinn (Musgrave Operating Partners Ireland)
Cadbury Ireland - known as Mondelez Ireland
Itsa Group, Corby Rock Mill Limited, Centra Bonnington, Centra Capel Street, Centra Donegal Town, Centra Laurel Lodge, SuperValu Clane, SuperValu Killybegs, SuperValu ManorHamilton, SuperValu Neilstown

Municipal Organisations such as Local Authorities including:

Carlow County Council, Clare County Council, Cork County Council, Dublin City Council, Kildare County Council, Louth County Council, Meath County Council, Local Authorities where we have been invited to offer our services to the employees
The Local Government Management Agency (LGMA)
Dubco Ireland Credit Union Limited

People working in the following fields:

All Special Needs Assistant members of Fórsa Trade Union
All registered & retired dental professionals
All permanent, continuous and contract administrative staff & retirees of:
The City of Dublin Education and Training Board (CDETB)
TUDublin
Fórsa Trade Union

FAMILY MEMBER

"Member of the family", in relation to any person, means that person's parent, grandfather, grandmother, father-in-law, mother-in-law, spouse or civil partner, cohabitant, son, daughter, grandson, granddaughter, brother, sister, half-brother, half-sister, uncle, aunt, nephew, niece, first cousin, step-son, step-daughter, step-brother, step-sister, son-in-law, daughter-in-law, brother-in-law or sister-in-law.

BENEFICIAL OWNERSHIP

The beneficial owner of the funds is the person to whom the funds in this new Dubco Ireland account will belong to ie. the member.

TAX RESIDENCY

This information is being sought for the purposes of reporting obligations under the Common Reporting Standard (CRS), as provided for by Section 891F of the Taxes Consolidation Act 1997. The information required to be reported under the CRS, including name, address, Tax Identification Number, account number, account balance and payments on the account will be provided to the Revenue Commissioners and may be exchanged securely with another Competent Tax Authority in your jurisdiction of tax residence, but such information will at all times be treated with the strictest confidentiality as required by the Data Protection Acts 1988 & 2003. Only data that is legally required to be reported will be provided to the Revenue Commissioners.

For more information on this, please speak to your credit union, contact Revenue at aeoi@revenue.ie or see www.oecd.org/tax/transparency/automaticexchangeofinformation

POLITICALLY EXPOSED PERSON (PEP)

What is a Politically Exposed Person (PEP)? - A Politically Exposed Person (PEP) is a person who holds, or has held at any time in the last year a prominent public function including:

- A head of state, head of Government, Government minister, deputy or assistant Government minister;
- A member of parliament;
- A member of a supreme court, constitutional court or other high level judicial body whose decisions, other than in exceptional circumstances, are not subject to further appeal;
- A member of a court of auditors or the board of a central bank;
- An ambassador, chargé d'affairs or high-ranking officer in the armed forces;
- A member of the administrative, management, or supervisory body of a state-owned enterprise.

WHAT IS A CLOSE ASSOCIATE?

A close associate is defined by the Irish legislation to include any of the following persons:

- Any individual who has joint beneficial ownership of a legal entity, or a legal arrangement, or close business relationship, with a PEP;
- Any individual who has sole beneficial ownership of a legal entity, or legal arrangement set up for the actual benefit of a PEP.

MEMBER DRAW TERMS & CONDITIONS

1. ACCOUNTS AND AUDIT

Financial accounts will be prepared each year to 30th September and will form part of the audit of Dubco Ireland Credit Union Limited for the year end. Annual reports of the monthly members draw (hereinafter "The Draw") scheme will be available at the Dubco Ireland Credit Union Limited A.G.M.

2. THE DRAW

- The Draw will take place on the 3rd Wednesday of each month in Dubco Ireland Credit Union Limited, Little Green Street, Dublin 7.
- The value and number of the cash prizes each month will be as decided by the Board of Directors from time to time.
- The Board of Directors reserves the right to arrange distribution of any surplus funds arising from The Draw to members through special summer and Christmas draws.
- Each member account number can only win one prize at each monthly or special draw.
- In the event of insufficient support by members, the scheme may be suspended or discontinued.

3. PARTICIPATION

Participants in The Draw must:

- Be 18 years of age or older.
- Be members of Dubco Ireland Credit Union Limited (joint and officer accounts are eligible).
- Be members in good standing.
- A member draw application form must be completed to opt in/opt out of the Draw.
- No entry is valid until the full monthly subscription has been paid for the relevant month.
- Member Draw account balances do not attract dividend payments or deposit interest.

4. SUBSCRIPTION

Participants will subscribe to The Draw at the rate of €1.00 per week or €2.00 per fortnight or €4.25 per month, or as decided by the board from time to time. Contributions will be by deduction from wages/salary where participants are on the payroll deduction scheme.

5. MEMBERS' REGISTER

A Register of participants in the scheme will be made available for inspection by appointment with the secretary of the Credit Union.

6. SUPERVISION OF THE DRAW

A member of the Board Oversight Committee of Dubco Ireland Credit Union Limited will oversee each draw; if a member of the Board Oversight Committee is unavailable a member of the Board of Directors will oversee The Draw.

7. METHOD OF CONDUCTING THE DRAW

A random selector will be used to select the winning member number; all participants agree winning members can be selected by random selector software.

8. NOTIFICATION OF WINNER

After verification of the result:

- The winning members will be notified in writing as soon as possible.
- The name and a non-detailed address (suburb/town and county) of winning members may be published in the credit union or Dublin City Council newsletter or on the credit union website or Dublin City Council intranet.

9. FINAL DECISION

The decision of the Board of Directors of Dubco Ireland Credit Union Limited concerning the interpretation and implementation of the foregoing members' draw rules or any matter pertaining to The Draw will be final and conclusive and not eligible to be appealed by any member.

DEPOSIT GUARANTEE SCHEME INFORMATION

Basic information about the protection of your eligible deposits:	
Eligible deposits in Dubco Ireland Credit Union Limited are protected by:	The Deposit Guarantee Scheme ("DGS")[1]
Limit of Protection:	€100,000 per depositor, per institution (Where Applicable)[2]
If you have more eligible deposits at the same institution:	All your eligible accounts at the same credit institution are "aggregated" and the total is subject to the limit of €100,000.
If you have a joint account with other person(s):	The limit of €100,000 applies to each depositor separately[3]
Reimbursement period in case of credit institution's failure:	15 working days[4]
Currency of reimbursement:	Euro or, for branches of Irish banks operating in other EEA Member States, the currency of that State.
To contact Dubco Ireland Credit Union Limited for enquiries relating to your account: To contact the DGS for further information on compensation:	Dubco Ireland Credit Union Limited, Little Green Street, Dublin 7 Tel: 01 8870400 Fax: 01 8870499 Email: info@dubcoireland.ie Deposit Guarantee Scheme Central Bank of Ireland, New Wapping Street, North Wall Quay, Dublin 1 Tel: 1890 777777 Email: info@depositguarantee.ie
More Information:	www.depositguarantee.ie

[1]Your deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your credit institution should occur, your eligible deposits would be repaid up to €100,000.

[2]If a covered deposit is unavailable because a credit institution is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers at maximum €100,000 per individual per credit institution. This means that all eligible deposits at the same credit institution are added up in order to determine the coverage level. If, for instance a depositor holds a savings account with €90,000 and a current account with €20,000, he or she will only be repaid €100,000.

[3]In case of joint accounts, the limit of €100,000 applies to each depositor. However, deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of €100,000.
More information can be obtained from www.depositguarantee.ie

[4]The responsible Deposit Guarantee Scheme is: Deposit Guarantee Scheme, Central Bank of Ireland, New Wapping Street, North Wall Quay, Dublin 1, Tel: 1890-777777, Email: info@depositguarantee.ie. It will repay your deposits (up to €100,000); within 15 working days from 1 January 2019 until 31 December 2020; within 10 working days from 1 January 2021 to 31 December 2023; and within 7 days from 1 January 2024 onwards, save where specific exceptions apply. Where the repayable amount cannot be made available within seven working days depositors will be given access to an appropriate amount of their covered deposits to cover the cost of living within five working days of a request. Access to the appropriate amount will only be made on the basis of data provided by the credit institution. If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained from www.depositguarantee.ie.

Other important information: In general, all retail depositors and businesses are covered by the Deposit Guarantee Scheme. Exceptions for certain deposits are stated on the website of the Deposit Guarantee Scheme. Your credit institution will also inform you on request whether certain products are covered or not. If deposits are eligible, the credit institution shall also confirm this on the statement of account.

Please note, savings limits apply. Further information is available in the savings section of our website, www.dubcoireland.ie.

THE EUROPEAN UNION (PAYMENT SERVICES) REGULATIONS 2018 (THE "REGULATIONS")

THIS IS YOUR 'FRAMEWORK CONTRACT' WITH US WHICH CONTAINS INFORMATION SPECIFIED UNDER REGULATION 76 OF THE REGULATIONS TO BE GIVEN TO YOU IN RELATION TO THE PARTICULAR ACCOUNT REFERENCED BELOW. IT IS IN ADDITION TO ANY OTHER TERMS AND CONDITIONS AS MAY COMPRISE OR FORM PART OF YOUR FRAMEWORK CONTRACT WITH US AND ARE APPLICABLE TO SUCH ACCOUNT (AND/OR ANY PAYMENTS MADE OR APPLIED ON SUCH ACCOUNT) AS WE MAY ADVISE YOU OF FROM TIME TO TIME.

*This document relates to the Credit Union's provision of payment services excluding current accounts, the terms of which are separate and available on the Credit Unions website.

Dubco Ireland Credit Union Limited is regulated by The Central Bank of Ireland.

Contact details for the Central Bank of Ireland are:

Address: Registered Address: New Wapping Street, North Wall Quay, Dublin 1
Telephone: +353 (0)1 224 6000
Fax: +353 1 671 6550
Website: www.centralbank.ie

Contact Details for Dubco Ireland Credit Union Ltd. are:

Address: Little Green Street
Dublin 7

Telephone: +353 1 887 0400
Email: info@dubcoireland.ie
Website: www.dubcoireland.ie
Registered Number: 377CU

Our business days are as follows: Monday to Friday 10:00am – 4:30pm

Each of the above, other than Saturday or a public holiday in Ireland, being a "Business Day" for the purposes of the Framework Contract.

YOUR ACCOUNT

The following is a description of main characteristics of the account and payment services on the account:

Dubco Ireland Credit Union offers savings accounts to members with the following capabilities:

- Lodging and withdrawing funds
- Transferring funds internally to other accounts
- Acceptance of funds transferred into a members account by Standing Order/ Electronic Funds Transfer/Payroll Deduction
- Acceptance of funds transferred into a members account by Debit Card
- Once off Electronic transfer of funds out of a members account
- Online account access
- Bill Pay
- ATM withdrawal cards

1. Giving an order for payment from your account: When you give us an order to make a payment from your account, we will need you to provide us with the details of the beneficiary of the payment (i.e., their IBAN, together with any relevant identification details for the payment service provider ('PSP') with which they hold their account). Depending on how you place your order with us (i.e., online or in our offices) we may require you to verify that order by signature. In giving us this information, you will be consenting to our execution of that order for you. You cannot withdraw that consent after you have given it to us

Credit Union now offers SEPA Instant Credit Transfers (SCT Inst), allowing members to make euro-denominated payments within 10 seconds across SEPA-participating financial institutions. These transactions can be executed 24/7/365, including weekends and holidays. To use SEPA Instant, members must provide the recipient's IBAN and confirm transaction authorisation through online channels or in-office verification. We will notify you when an outgoing SEPA Instant Credit Transfer has been processed, indicating whether or not it was successful. If we do not receive confirmation within 10 seconds that the payment was successful, we will restore your Account to the state it would have been in had the transaction not taken place. If we subsequently receive confirmation that the transaction was actually successful, and the payment has been made, we reserve the right to debit your account and make any other necessary adjustments.

2. Cut-off times: When we are given an order in relation to a payment on your account, we must be given that order before 10.30 a.m. on one of our Business Days. If we are given that order after that time, we will be deemed to have received that order on our next following Business Day. If we agree with you that an order is to be executed on a particular Business Day, then we will be deemed to have received that order on that particular Business Day. While standard SEPA credit transfers must be initiated before 10:30 AM on a business day for same-day processing, SEPA Instant credit transfers do not have cut-off times and are processed immediately.

3. Execution times: Once we are deemed to have received an order under 2 above, we have up to the end of the first Business Day following the date of deemed receipt under 2 above to so credit that amount. If the order is initiated by paper, we will have an extra Business Day to do this.

• **Standard SEPA Credit Transfer:** Funds are credited to the beneficiary's Payment Service Provider (PSP) **by the end of the next business day.**

• **SEPA Instant Credit Transfer:** Transactions are completed within 10 seconds, ensuring real-time payment availability.

4. Spending limits and payment instruments: If we give you a payment instrument on your account (i.e., a card with a PIN number, or use of online channels with a password etc.), you may separately agree spending limits with us for use of a particular payment instrument.
If we give you such a payment instrument for your account, you must, as soon as you receive it, take all reasonable steps to keep its personalised security features safe.

If the payment instrument is lost, stolen, misappropriated, or used in an unauthorised manner, you should notify us by phone at 01 8870400 during working hours. We reserve the right to block your use of a payment instrument for any of the following reasons:

a) The security of the payment instrument;

b) If we suspect that it is, or has been, used in an unauthorised or fraudulent manner;

c) (if the payment instrument is connected with the provision by us of credit to you) a significantly increased risk that you may be unable to fulfil your obligations to pay; and

d) Our national or community obligations

If we block your use of a payment instrument, we will inform you about it and the reasons for it by letter, email, secure online account messaging, text or telephone unless giving you that information would compromise our security or would be prohibited by law.

Subject to any other applicable limits, you can set your own personal transaction limit for SEPA Instant credit transfers through online channels or in-office service requests. If you give us an order for a SEPA Instant credit transfer that exceeds the limit set by you it will be rejected. Any SEPA Instant credit transfer transaction limit set by you can be changed at any time through online channels or in-office service requests.

5. Charges: Currently accounts offered by Dubco Ireland Credit Union do not incur charges.

6. Interest rates: If an interest rate applies to your account, you are told this when you open your account, and that interest rate is incorporated by reference into this Framework Contract. You can obtain confirmation of that interest rate by contacting us as set out at the top of page 1.

7. Exchange rate: If any payment on your account (including a withdrawal by you from your account) involves a currency conversion being made by us, we will use a reference exchange rate, as determined by our bankers. The reference exchange rate will change each business day, and this is the basis on which we will calculate the actual exchange rate. On the date on which we effect the currency conversion, we will take the reference exchange rate that applies on that date, add a fixed amount of commission and the total will be equal to the actual exchange rate that is used by us in the currency conversion. You can find out the daily changes to the reference exchange rate by contacting us as set out at the top of this page.

SEPA Instant transactions are processed in EUR only. If a cross-currency transfer is required, it will be processed using standard SEPA credit transfer rules, subject to applicable exchange rates and conversion times.

8. Giving you information: If we need to give you information or notice of any matters relating to this Framework Contract Information, we will do so in writing, by secure email or by SMS text unless we state otherwise herein. Included in the Annual General Meeting booklet or posted on the notice board in the office. Such information or notice will be given to you promptly upon the requirement to do so arising.

9. Regulation 76 Information: For as long as you hold an account with us, you have the right to receive, at any time and on request by you, a copy of this Regulation 76 information on paper or, if possible, by secure email.

10. Payment Errors and Unauthorised transactions: If money is paid into or out of your Account in error, you agree to let us reverse the payment and to correct the entries in your Account. If we do this, we do not have to contact you to tell you beforehand.

In certain circumstances we may request your authority to recover a misdirected payment which has been credited to your Account. If your authority is not forthcoming, we will provide such of your details as may be required to the relevant Payer in order to assist their recovery of the misdirected payment(s). If there are insufficient funds in your Account, then you will still be responsible for the payment of this amount, to include any costs or expenses we incur.

Where any adjustment has been made to your Account through no fault of ours, you may have to pay us any charges associated with doing this and we may take any amount you owe us from your Account.

If you become aware of a transaction on your account that is unauthorised or incorrectly executed, you must tell us without undue delay and, in any event, within thirteen months of that transaction being debited from your account. You will be entitled to rectification from us if that transaction was unauthorised or incorrectly executed. If the transaction was unauthorised, we will refund the amount of it to you and, if necessary, restore your account to the state that it would have been in if the unauthorised transaction had not taken place PROVIDED THAT:

a) You will bear the loss of an unauthorised transaction on your account, up to a total of €50, if the unauthorised transaction resulted from (i) the use of a lost or stolen payment instrument, unless the loss or theft of the payment instrument was undetectable by you, or (ii) your failure to keep the personalised security features of that payment instrument safe;

b) You will bear all losses relating to an unauthorised transaction on your account if you incurred those losses by acting fraudulently or by failing, intentionally or with a gross lack of reasonable care, to keep the payment instrument and its security features safe, to use it in accordance with any terms that we tell you are applicable to it, and to notify us promptly of it being lost, stolen, misappropriated or used in an unauthorised manner;

c) So long as you have not acted fraudulently you will not bear any financial consequences resulting from the use of a lost, stolen or misappropriated payment instrument once you have notified us in accordance with this Regulation 76 Information that it has been lost, stolen or misappropriated.

11. Refunds of direct debits: If a direct debit is taken from your account but:

a) Your direct debit authorisation did not specify the exact amount of the payment; and

b) The amount of the payment exceeded the amount you could reasonably have expected taking into account your previous spending patterns, this Regulation 76 Information and other relevant circumstances; and

c) You give us such factual information as we may require; and

d) You did not give us consent in advance to the direct debit being taken from your account; and

e) Neither we nor the beneficiary of the direct debit made information available to you about the transaction at least four weeks before the debit date,

Then you may request a refund from us of that direct debit. We will then have ten Business Days to refund you or give you reasons for our refusal to refund you and that your right to refer the matter to the Financial Services & Pensions Ombudsman.

You may also request a refund for any direct debit payment for any reason for an eight-week period following the debit date.

12. Unique identifier: To process a SEPA Credit Transfer or SEPA Instant Credit Transfer, you must provide the recipient's **International Bank Account Number (IBAN)**. This is the unique identifier required to ensure the correct execution of the payment. If an incorrect IBAN is provided, the transaction may be rejected or misdirected, and recovery efforts will follow standard non-execution procedures.

If you give us an order to make a payment from your account and we execute it in accordance with the unique identifier (IBAN) provided by you, we will be taken to have executed it correctly as regards the beneficiary of that order. If you give us an incorrect unique identifier, we will not be liable for the non-execution, or defective execution, of the order. We will, however, make reasonable efforts to recover the funds involved.

13. Our liability if you make a payment out of your account: If you give us an order to make a payment from your account, we are liable to you for its correct execution unless we can prove to you (and if necessary, to the beneficiary's PSP) that the beneficiary's PSP received the payment. If we are so liable to you for a defective or incorrectly executed order, we will refund the amount of it to you and, if applicable, restore your account to the state that it would have been in if the defective or incorrect transaction had not taken place. Irrespective of whether we are liable to you or not in these circumstances, we will try to trace the transaction and notify you of the outcome.

14. Our liability if you receive a payment into your account: If the payer's PSP can prove that we received the payment for you, then we will be liable to you. If we are liable to you, we will immediately place the amount of the transaction at your disposal and credit the amount to your account. If you have arranged for a direct debit to be paid into your account, we will be liable to transmit that order to the payer's PSP. We will ensure that the amount of the transaction is at your disposal immediately after it is credited to our account. If we are not liable as set out above, the payer's PSP will be liable to the payer for the transaction. Regardless of whether we are liable or not, we will immediately try to trace the transaction and notify you of the outcome.

If a SEPA Instant Credit Transfer is received into a member's account, Credit Union will ensure that funds are immediately credited and available for use, in accordance with **EU Regulation 2021/1230**. If there are any delays due to system outages or security checks, the Credit Union will notify the affected member immediately.

15. Security and Fraud Prevention Measures: Due to the **irreversible nature** of SEPA Instant Credit Transfers, Dubco Ireland Credit Union has implemented enhanced fraud detection and monitoring measures. Members are encouraged to verify recipient details before initiating a SEPA Instant Credit Transfer, as unauthorized transactions may not be recoverable.

When making a SEPA Credit Transfer or SEPA Instant Credit Transfer you may be asked to verify the unique identifier and beneficiary details provided. This is known as Verification of Payee, and it is important that you check the response provided by the PSP of the beneficiary. If you tell us to proceed with a payment following the Verification of Payee response, we will rely on the details provided by you and will have no liability to you if the details provided were incorrect.

If the Verification of Payee service is not available when it should be or if it incorrectly indicates a match resulting in the incorrect execution of the transaction, we will refund you and restore your account to the state it would have been in if the transaction not taken place.

For further details regarding SEPA Instant Credit Transfers and compliance with **PSD2 and SEPA Scheme Rules**, members can contact our support team or visit the Credit Union's website.

16. Duration, changes, and termination: Your contract with us, as detailed in this Framework Information, is of indefinite duration.

If we want to change any part of this Regulation 76 Information (other than our telephone number), we will usually give you at least two months' written notice of the proposed change where required by law to do so. If you do not notify us within that two-month period that you do not accept the proposed change, you will be deemed to have accepted it. If you do not want to accept the proposed change, you must notify us in writing and you will be allowed to terminate your contract with us in relation to the account to which this Framework Contract Information relates immediately and without charge before the end of that two-month period. If we change an interest rate or an exchange rate in a way that is more favourable to you, we have the right to apply that change immediately and write to you soon afterwards confirming that change.

There are certain circumstances where we may give you shorter notice than two months or where we will not tell you about changes or tell you about changes after we make them. This may happen where:

a) The change is in your favour (e.g. where we reduce fees and charges on your account or change an interest or exchange rate in your favour);

b) The change is required under law or regulation by a particular date, and there is not enough time to give you the usual notice;

c) The change is to introduce a new product or service that you can use in relation to your account;

d) The change has no impact on the operation of your account (for example, we make a change to a term we use to describe something in this Agreement); or

e) The change relates to certain benefits that may apply to your account that are subject to eligibility criteria and their own terms and conditions.

We can also change an exchange rate immediately and without notice if that change is based upon the reference exchange rate agreed in this Framework Contract.

You may terminate your contract with us in relation to the account to which this Framework Contract relates on one months' notice in writing. We may terminate our contract with you in relation to the account to which this Framework Contract relates on giving you two months' notice in writing.

17. Governing law and language: This Framework Contract shall be governed by and construed in accordance with the laws of Ireland, and all communication between us and you during our contractual relationship shall be conducted in English.

18. Redress: If you have a complaint in relation to the matters governed by the Framework Contract, you can write to us and we will deal with your complaint in accordance with our obligations under the Regulations.

If you are not satisfied with the outcome of the internal process, you may refer your complaint to the Financial Services and Pensions Ombudsman. Contact details are as follows: Financial Services and Pensions Ombudsman Bureau, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2 D02 VH29. Tel. (01) 567 7000 E-mail: info@fspo.ie.

19. Consent: By maintaining and/or carrying our transactions on this account, you explicitly consent to us accessing, processing, and retaining personal data necessary for the provision of these payment services.

Dubco Credit Union Limited is regulated by the Central Bank of Ireland

DATA PRIVACY INFORMATION AND CONSENT

Your Rights: National and European Data Protection Legislation provides you data protection rights and imposes rules on those working with data about you. By obtaining, storing, and processing data for the purposes of carrying out its business activities, Dubco Ireland Credit Union is a Data Controller.

This section explains what Dubco Ireland will do with your information including sensitive personal data.

The personal information requested from you is needed to enable Dubco Ireland to effectively supply and/or administer our products and services to you. The information that you give may be held by Dubco Ireland in electronic or printed files, or both.

Examples of how we may use your information:

- To administer the products and services that we supply to you and any future agreements that we may have with you and, to manage and develop Dubco Ireland's relationship with you.
- For direct marketing purposes, if we have your consent.
- To carry out searches (including verifying your identity and/or a credit search) and to give information to credit reference agencies for assessing applications for credit and credit related services and for ongoing credit review.
- Credit reference agencies will record details of each type of search Dubco Ireland makes whether your application proceeds. We may use credit scoring techniques and other automated decision-making systems to assist in assessing your application.
- To give details of your financial indebtedness owing to Dubco Ireland and how you conduct your agreement(s)/ account(s), to credit reference agencies on a regular basis.
- To give your personal details to debt collection agencies and/or third-party processors and contractors, who act on behalf of Dubco Ireland, if it is necessary for the performance of a contract and/or to protect the legitimate interests of Dubco Ireland.
- To prevent and detect fraud or other criminal activity and to trace those responsible. If you give us false or misleading information and we suspect fraud or other criminal activity, we will record this and may report the incident to the relevant regulatory authorities.
- To carry out statistical analysis and market research or to instruct a third party to perform this on our behalf.

By going ahead with this application or through any other communication with Dubco Ireland in relation to its products and services, Dubco Ireland may process your personal data as indicated above.

You can opt in or out of marketing any time. If you wish to change your preferences at any time, please contact the Member Services Team.

You have the right to obtain a copy of personal information we hold about you at any time. You can exercise this right by sending a written request to the Data Protection Officer. If any of your personal information held by us is inaccurate or incorrect, please let us know and we will correct it.

For Data Protection Queries:

Data Protection Officer, Dubco Ireland Credit Union, 2-3 Little Green Street, Dublin 7. Tel: +353 1 887 0400

For full details on your rights as a data subject you should visit Dubco Ireland's website and read our privacy information or contact the Office of the Data Protection Commissioner:

Data Protection Commissioner
Canal House, Station Road, Portarlington, R32 AP23, Co. Laois
Website: www.dataprotection.ie E-mail: info@dataprotection.ie
Tel: +353 57 8684800 Tel: +353 (0)761 104 800 Lo Call Number: 1890 252 231 Fax: +353 57 868 4757

Dubco Ireland Credit Union Limited
Main Office: Little Green Street, Dublin 7
Sub Office: For Mondelez employees only - Malahide Road, Coolock, Dublin 5

Tel: 01 887 0400 **Fax:** 01 887 0499 **Email:** info@dubcoireland.ie **Website:** www.dubcoireland.ie

Dubco Ireland Credit Union DubcoIrelandCU Dubco Ireland Credit Union dubcoirelandcu