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Data Protection & Privacy

In terms of the Data Protection Act 1998 as amended, Scotwest Credit Union is a data controller of the information provided by members on application and other forms. This information will be used internally by Scotwest Credit Union in order to process your membership and other entitlements.

When you register details and are logged into our internet banking we use a secure server. Any data you give us when you are logged into the internet banking service is encrypted using a 'Secure Socket Layer' (SSL) session. SSL is an industry standard and is one of the best ways to ensure internet messages are not intercepted. You should be aware, however, that some older browsers cannot use SSL. If your browser does not support 128 bit encryption (or higher) you will not be able to log into or use our internet banking service.

Our general email enquiry forms are not sent via an encrypted channel and for this reason we ask that you do not include confidential information when using them (such as bank account details).

While we use SSL encryption to protect internet banking user information online, we will use all reasonable endeavours to protect user information off-line. However, any personal details or other information entered onto or submitted through the site or by email to us is entered or transmitted at the user's risk and we shall not be liable for any such information being intercepted or accessed by any third party without our knowledge.

Credit Reference Agencies

In order to comply with Money Laundering regulations, before we provide any service, we may search the records of one or more registered credit reference agencies who will provide us with information from the Electoral Register and any other data appropriate to the search. The agency will keep a record of that search. This may be used by other lenders when processing future applications for credit you may make.

Information held about you by the credit reference agencies may already be linked to records relating to one or more of your partners. Where appropriate, any loan applications submitted may be treated as financially linked and your application will be assessed with reference to any 'associated' records.

In addition, if the application is successful, details of how you repay the agreement may be provided to the credit reference agency, who will make this available to other lenders who may use the information for credit assessment, tracing of absconders and fraud prevention.

We may also consult other credit unions and will also take into account information concerning your employment prospects, of which we have become aware.

In the event that you default on your loan or any terms and conditions in relation thereto, details of such default or defaults will be passed to other credit unions, debt recovery agencies and courts. In such circumstances, it is understood that the Lender may disclose details of the borrower's account and any matters relating to the account to any credit reference agency and to any other individual, individuals, or organisations for this purpose registered by the Lender with the Data Protection Registrar.

Marketing

Members agree to be sent information about Scotwest, its products, services, promotions and developments as well as account statements.