

About your personal information

You can help us to protect you by telling us whenever your circumstances change. We may ask you for further documents as proof.

The Data Protection Act 1998

The Act requires users of personal information to process it fairly and lawfully, and you have a right to know how we intend to use the information you provide.

In line with the principles of the Act, we will only use your information for the purpose of managing your accounts. Your personal details will only be shared with other agencies for the purposes of credit referencing and debt recovery.

For more information about this, check the website www.informationcommissioner.gov.uk

Credit Referencing

If you apply for a loan, Current Account or other such products, we may make a search with a Credit Reference Agency, and keep information about the search. If you open a credit-based account we will then provide information to the Agency on how you conduct your account. We cannot divulge any information they provide to us, but you can ask the Credit Reference Agencies for a copy of your file (for a small charge).

UK Credit Reference Agencies:

Experian Ltd www.experian.co.uk
Equifax plc www.equifax.co.uk
Callcredit plc www.callcredit.co.uk

E-mail

If you provide us with your e-mail address, or e-mail from a different address, we may keep a record of it, and use it to contact you. This is not as secure as using our website facility, so you should keep the information to a minimum.

Telephone calls

Telephone conversations may be monitored for training purposes.

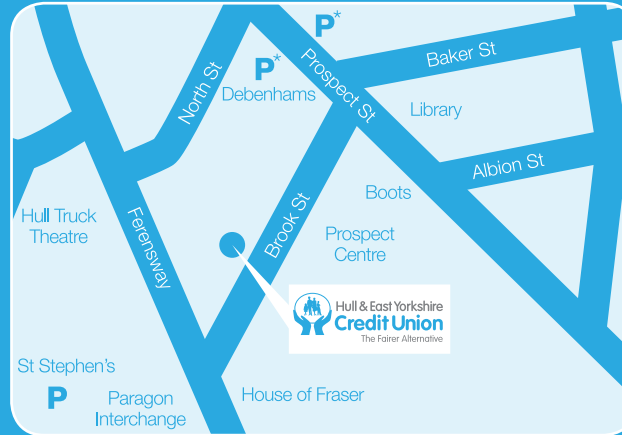
Confidentiality

All HEYCU personnel with access to personal data must act confidentially at all times.

Protect yourself from identity theft

Criminals try to steal identities in order to take out loans, withdraw benefits or apply for credit cards in someone else's name. **Don't become a victim – follow these simple rules:**

- Keep your **personal papers** in a secure place.
- Shred all **personal data** (such as bank statements, National Insurance details, salary information, old bank cards) before throwing away.
- Check your bank statements and credit card bills promptly and query any items you can't identify.
- Never let anyone see your **PIN** or on-line **password**.
- Delete any suspicious **e-mails** from anyone requesting personal information from you. Banks and credit unions never ask for this by e-mail.
- If you move house, redirect all your **mail** straight away.
- Take care when giving out personal information – things like letter headed paper and e-mail addresses can easily be falsified.
- If you become a victim of identity fraud, **contact the Police** immediately.



P* On-street parking

Hull Central Branch
38 Brook Street, Hull HU2 8LA

Also at Bridlington, Goole, Driffield and Beverley

To find out more about our branch opening hours and services:

Tel: 01482 778753

Email: info@hullandeycu.co.uk

Web: www.hullandeycu.co.uk

Join us online: [f hullandeycu](https://www.facebook.com/hullandeycu) [t hullandeycu](https://www.twitter.com/hullandeycu)

Your Personal Information

What you need to open a Credit Union account and how we use your data to comply with the law.



For data protection statement, other policies, terms and conditions please visit our website. Authorised and regulated by the Financial Services Authority - firm reference 213620. Member of the Financial Services Compensation Scheme. **V1 March 2011.**



The Fairer Alternative

Your Personal Information

If you are new to the Credit Union:

To comply with the law, and to protect you and your money, we must make sure you are who you say you are, and live where you say you live.

To do this we will always require at least one **document from each of the lists opposite**. But if you have no Photo ID we will require an additional document.

If you don't live in East Yorkshire, you must also prove that you work there.

All documents must be **originals** or **certified* copies**, and the same document can't be used to prove both your name and address.

Documents can be presented in person if you apply at one of our branches.

To guard against postal theft, we cannot return any documents sent to us by post, so please apply in person or send us a certified* copy.

*If applying by post, valuable personal ID documents should be **photocopied and certified** by a regulated professional person or someone holding a position of responsibility (eg lawyer, banker, doctor, dentist, teacher, bank/building society manager, minister of religion, JP, post/sub-post master, local authority official).

The person certifying must sign and print date, name, position held, organisation name (or official stamp) and state "original seen" and where applicable "photo is a true likeness of the applicant".

Having trouble providing the correct documents?

Please discuss with our staff. We will do what we can to help.

For Adult Membership:

We always require one document from each list.
If you have no Photo ID, we require an additional document (three in total).

To prove your name:

- Current signed **Passport**.
- Current UK/EU photocard **Driving Licence** (full or provisional) including paper counterpart.
- Current UK full **Driving Licence** (old paper style).
- **Benefit or Pension confirmation letter**, State or Local Authority, such as Housing Benefit, Pension, Tax Credits etc (issued within the last 3 months).
- **HMRC notice of Tax coding, P60** (typed only), **Construction Industry Scheme Card**.
- Current **blue Disabled Driver's Pass**.
- **EU/EEA Member state ID photo card**.
- **Shotgun Licence/Firearms Certificate**.
- **Senior Citizen Bus Pass** issued by Local Authority.
- **CRB Certificate** - current.
- **Home Office Document** - such as Immigration, Work Permit, Permission to remain in the UK, Certificate of Naturalisation as UK Citizen.
- **HM Forces/Police Warrant Card**.
- **NHS Medical Card**.
- **Student Grant Letter** from Local Authority.
- **University/College Course Confirmation Letter**.
- **Work ID card** - public body or other well-known employer, with current **Payslip**.

To prove your address:

- Current UK/EU photocard **Driving Licence** (full or provisional) including paper counterpart.
- Current UK full **Driving Licence** (old paper style).
- **Utility bill**, no more than 3 months old, such as - **Gas Bill, Electric Bill, Water Bill or Telephone Bill** - Land line only, not mobile.
- **Bank/Building Society Statement** within the UK - showing current address. Internet downloads must be countersigned by your bank. (issued within the last 3 months).
- **Mortgage statement** from a recognised lender.
- **Council Tax bill** - current tax year.
- Council or Housing Association **Rent Card or Tenancy Agreement**.
- **Benefit or Pension confirmation letter**, State or Local Authority, such as Housing Benefit, Pension, Tax Credits etc. (issued within the last 3 months).
- **HMRC correspondence** – showing name and current address.
- **Home or Motor Insurance Certificate** (Not a quote or renewal notice).
- **Voters Roll Letter** from local Authority.

For First Savers / Child Trust Fund accounts we will accept one of:

- **Birth Certificate**.
- **Passport**.
- **NHS Medical Card**.
- **Letter from Child Benefit Office confirming entitlement** to Child Benefit.