

Churches' Mutual Credit Union – Summary of Data Retention Schedule

Categories of Personal Data	Purpose of Processing	Retention Schedule	Reason
Name, physical and email addresses (Contact Details)	Member Application	Permanent in member register	Legal Obligation: the processing is necessary to comply with the law
Contact Details/DoB/NIno/ID Reference Data	Identification Check	5 Years after member closes account/leaves	Legal Obligation: the processing is necessary to comply with the law
Contact Details	Member Transactions	6 years for accounting purposes	Legal Obligation: the processing is necessary to comply with the law
Bank Details	BACS/Bank Transfers	6 years for accounting purposes	Legal Obligation: the processing is necessary to comply with the law
Contact Details/DoB/NIno/ID Reference Data/employment and payroll data/bank account details	Loan Applications	Granted – Permanent Not Granted – 3 months	Contract: the processing is necessary for a contract with the individual
Contact Details/DoB/NIno/ID Reference Data/employment and payroll data/bank account details	Credit Checks	Granted – Permanent Not Granted – 3 Months	Contract: the processing is necessary for a contract with the individual
Contact Details/DoB/NIno/ employment and payroll data/bank account details/IP address	Loan Agreement	Until Account Closed	Contract: the processing is necessary for a contract with the individual
Contact Details/DoB/Nino and Default Balance	Debt Collection	Until Account Closed	Contract: the processing is necessary for a contract with the individual
Name, physical and email addresses (Contact Details)	Complaints	6 years after date of resolution	Legal Obligation: the processing is necessary to comply with the law (Regulators)
Contact Details	Direct Marketing	Until Account Closed or consent withdrawn	Consent: the individual has given clear consent
Contact Details	Member Notifications/ Statements	Until Account Closed	Legitimate Interest: the processing is necessary for your legitimate interest
Contact Details	Anti-Money Laundering	Permanent	Legal Obligation: the processing is necessary to comply with the law
Contact Details/DoB/NIno/Bank Details/Account Balance	Single Customer View	Permanent	Legal Obligation: the processing is necessary to comply with the law