

# HOUSE MORTGAGE APPLICATION CHECKLIST



The following list details the standard documentation required to progress a mortgage application. We may require further information based on your personal circumstances or to further clarify any documentation or information you submit before we can consider your application complete.

**Names:** 1st Applicant

2nd Applicant

For all Applicants	Applicant 1	Applicant 2
Completed Application Form	<input type="checkbox"/>	<input type="checkbox"/>
Signed all Declarations, Authorisations and Consents (Page 8-10 enclosed)	<input type="checkbox"/>	<input type="checkbox"/>
Proof of identify (passport, driving license), if not on file	<input type="checkbox"/>	<input type="checkbox"/>
Proof of address (bank statement, utility bill) if not on file	<input type="checkbox"/>	<input type="checkbox"/>
6 months savings statements <i>If you have lived abroad within the past 3 years or have a bank account outside of Ireland, we require a foreign credit check from the relevant country, in English</i>	<input type="checkbox"/>	<input type="checkbox"/>
6 months credit card statements (if applicable)	<input type="checkbox"/>	<input type="checkbox"/>
6 months loan statements (including mortgage if applicable)	<input type="checkbox"/>	<input type="checkbox"/>
Separation / Divorce Agreement (if applicable)	<input type="checkbox"/>	<input type="checkbox"/>
Confirmation of Gift Letter (where assisted with deposit)	<input type="checkbox"/>	<input type="checkbox"/>
Stamp 4/5 for non-EU nationals (if applicable)	<input type="checkbox"/>	<input type="checkbox"/>

For PAYE Employees	Applicant 1	Applicant 2
Income certificate(s) signed, dated, and stamped by employer	<input type="checkbox"/>	<input type="checkbox"/>
3 months consecutive payslips to confirm basic salary	<input type="checkbox"/>	<input type="checkbox"/>
Employment Detail Summary	<input type="checkbox"/>	<input type="checkbox"/>
6 months up to date personal current accounts statements	<input type="checkbox"/>	<input type="checkbox"/>

For Self Employed	Applicant 1	Applicant 2
Most recent 3 years audited / trading accounts certified by accountant	<input type="checkbox"/>	<input type="checkbox"/>
Accountant's confirmation of up to date tax position	<input type="checkbox"/>	<input type="checkbox"/>
Most recent 3 years Revenue Notice of Assessment	<input type="checkbox"/>	<input type="checkbox"/>
12 months up to date business current account statements	<input type="checkbox"/>	<input type="checkbox"/>
Profile / background of company	<input type="checkbox"/>	<input type="checkbox"/>
6 months up to date personal current accounts statements	<input type="checkbox"/>	<input type="checkbox"/>

If purchasing property under tenant purchase or council buyout:	Applicant 1	Applicant 2
Letter from Council to the Members offering to sell the property and terms and conditions of such sale	<input type="checkbox"/>	<input type="checkbox"/>
12 months council rental / mortgage statement	<input type="checkbox"/>	<input type="checkbox"/>

# HOUSE MORTGAGE APPLICATION FORM

Cara Credit Union Limited, 45 - 47 Ashe Street, Tralee, Co Kerry V92 XY06  
066 7122373 | [www.caracreditunion.ie](http://www.caracreditunion.ie) | [securedloans@caracreditunion.ie](mailto:securedloans@caracreditunion.ie)



Please tick boxes as appropriate in each section and write N/A (not applicable) where necessary.  
**Please write in BLOCK CAPITALS.** \*Please note that all communications will be sent to the first named applicant.

## 1. MORTGAGE DETAILS

**Borrower Details**

First Time Borrower ☐

Second or Subsequent Buyer ☐

**Purpose of the Mortgage**

Buying a new home ☐

Building a new home ☐

Extending / Renovating ☐

Switching Mortgage Provider ☐

**Mortgage Details**

Mortgage Amount Required

Mortgage Loan Term

Choice of Interest Rate

Fixed ☐

Variable ☐

## 2. PERSONAL DETAILS

### Applicant 1

### Applicant 2

Title (Mr., Mrs., Ms., Etc.)	<input type="text"/>	<input type="text"/>
First Name	<input type="text"/>	<input type="text"/>
Surname	<input type="text"/>	<input type="text"/>
Date of Birth	<input type="text"/>	<input type="text"/>
Current Address	<input type="text"/>	<input type="text"/>
Time at Current Address	<input type="text"/>	<input type="text"/>
Previous Address (if less than 3 years)	<input type="text"/>	<input type="text"/>
Time at Previous Address	<input type="text"/>	<input type="text"/>
Country of Birth	<input type="text"/>	<input type="text"/>
Country of Residence	<input type="text"/>	<input type="text"/>
Civil Status	<input type="text"/>	<input type="text"/>
Telephone Number	<input type="text"/>	<input type="text"/>
Email Address	<input type="text"/>	<input type="text"/>
PPSN or TRN	<input type="text"/>	<input type="text"/>
Country of TRN (if not issued in republic of Ireland)	<input type="text"/>	<input type="text"/>
No & Age of Dependents	<input type="text"/>	<input type="text"/>
Currently	<div>Home Owner <input type="radio"/></div> <div>Council Tenant <input type="radio"/></div> <div>Private Rented <input type="radio"/></div> <div>Living with Relatives <input type="radio"/></div>	<div>Home Owner <input type="radio"/></div> <div>Council Tenant <input type="radio"/></div> <div>Private Rented <input type="radio"/></div> <div>Living with Relatives <input type="radio"/></div>
Are you an employee, director, or volunteer of Credit Union?	<div>Yes <input type="radio"/></div> <div>No <input type="radio"/></div>	<div>Yes <input type="radio"/></div> <div>No <input type="radio"/></div>
Are you connected to or related to employee or director of the Credit Union or connected to a business where an employee or director of the Credit Union is a significant shareholder?	<div>Yes <input type="radio"/></div> <div>No <input type="radio"/></div> <div>If 'yes', please specify <input type="text"/></div>	<div>Yes <input type="radio"/></div> <div>No <input type="radio"/></div> <div>If 'yes', please specify <input type="text"/></div>

### 3. EMPLOYMENT

#### Applicant 1

#### Applicant 2

Employment Status (Full/Part time)

Is Employment Permanent

Yes ☐

No ☐

Yes ☐

No ☐

Occupation / Job Title Employer Name

Employment Address

Length of Service

Yrs

Mths

Yrs

Mths

**Previous Employment** (if less than 3 years)

Length of Service in Previous Employment

Yrs

Mths

Yrs

Mths

Are you Self Employed

Yes ☐

No ☐

Yes ☐

No ☐

Registered Name of Business

Company Type (E.g. Sole Trader, Ltd.)

Business Address

### 4. FINANCIAL CIRCUMSTANCES

#### Applicant 1

#### Applicant 2

#### 1. INCOME

Gtd. - Guaranteed, Reg. = Regular, Irreg = Irregular

Gtd. - Guaranteed, Reg. = Regular, Irreg = Irregular

Gross Basic Salary

Gtd. Reg. Irreg

Gtd. Reg. Irreg

Guaranteed Allowances Overtime

☐ ☐ ☐

☐ ☐ ☐

Bonus

☐ ☐ ☐

☐ ☐ ☐

Commission

☐ ☐ ☐

☐ ☐ ☐

Other

☐ ☐ ☐

☐ ☐ ☐

\* Source of other income

#### 2. OUTGOINGS Please exclude: your current mortgage repayment where you intend to sell your property and associated insurance.

1st App	2nd App	Paid To	Monthly Payment	Term Outstanding	Balance	Outgoing	
			€		€	Yes <input type="radio"/> No <input type="radio"/>	
			€		€	Yes <input type="radio"/> No <input type="radio"/>	
			€		€	Yes <input type="radio"/> No <input type="radio"/>	
			€		€	Yes <input type="radio"/> No <input type="radio"/>	
			€				
			€				
			€	Is life assurance mandatory?			Yes <input type="radio"/> No <input type="radio"/>
			Give details				

## 5. DETAILS OF PROPERTIES OWNED

### Applicant 1

Property Address	Intended Use	Rental Income	Market Value	Mortgage Balance	Financial Institution	Refinancing	Term Remaining
		€	€	€		Yes <input type="radio"/> No <input type="radio"/>	
		€	€	€		Yes <input type="radio"/> No <input type="radio"/>	
		€	€	€		Yes <input type="radio"/> No <input type="radio"/>	

### Applicant 2

Property Address	Intended Use	Rental Income	Market Value	Mortgage Balance	Financial Institution	Refinancing	Term Remaining
		€	€	€		Yes <input type="radio"/> No <input type="radio"/>	
		€	€	€		Yes <input type="radio"/> No <input type="radio"/>	
		€	€	€		Yes <input type="radio"/> No <input type="radio"/>	

### Jointly Owned

Property Address	Intended Use	Rental Income	Market Value	Mortgage Balance	Financial Institution	Refinancing	Term Remaining
		€	€	€		Yes <input type="radio"/> No <input type="radio"/>	
		€	€	€		Yes <input type="radio"/> No <input type="radio"/>	
		€	€	€		Yes <input type="radio"/> No <input type="radio"/>	

## 6. SAVINGS

1st App	2nd App	Institution	Type of Account			Date Opened	Current Balance
			Saving	Current	Investment		
<input type="radio"/>	<input type="radio"/>		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>		€
<input type="radio"/>	<input type="radio"/>		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>		€
<input type="radio"/>	<input type="radio"/>		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>		€
<input type="radio"/>	<input type="radio"/>		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>		€
<input type="radio"/>	<input type="radio"/>		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>		€

## 7. PROPERTY DETAILS

Address of property

Purchase Price €

Estimated Price €

Type

Apartment ☐ Duplex ☐ Terraced ☐ Bungalow ☐  
 Flat ☐ Detached ☐ Semi Detached ☐ One Bedroom Property ☐  
 Studio Apartment (valued over €275,000) ☐

## 8. OUTLAY

Stamp Duty

Legal Costs

Renovations

Mortgage Amount

Deposit from Savings

Deposit from Inheritance

Deposit from Gift

 Deposit from proceeds  
of sale from existing home

Deposit from other

Purchase Price

Total Cost

Total Funding

## 9. PROPERTY DETAILS

### VALUATION

 Who can the valuer contact to  
arrange to inspect the property?

Name

Phone

Address

### SOLICITOR DETAILS

Company Name

Solicitor's Name

Address

Phone

Fax

Email

## 10. CREDIT HISTORY

### Applicant 1

### Applicant 2

Have you...

Been declared bankrupt or insolvent?

 Yes ☐ No ☐

Had a court order register against you?

 Yes ☐ No ☐

Made an agreement with creditors?

 Yes ☐ No ☐

Had any action pending against you?

 Yes ☐ No ☐

 Yes ☐ No ☐

 Yes ☐ No ☐

 Yes ☐ No ☐

 Yes ☐ No ☐

# DECLARATIONS, AUTHORISATIONS AND CONSENTS

Please read this document carefully before signing



1. I/We hereby apply to the Credit Union for a loan secured by a first legal mortgage on the property described in the application to the Credit Union.

**WARNING: YOUR HOME IS AT RISK IF YOU DO NOT KEEP UP PAYMENTS ON A MORTGAGE OR ANY OTHER LOAN SECURED ON IT.**

**WARNING:** If you do not meet the repayments on your credit agreement, your account will go into arrears. This may affect your credit rating, which may limit your ability to access credit in the future. The possible implications and effects of missing the scheduled in relation to this credit/loan (if approved) are:

- your account may go into arrears.
- your credit rating may be affected.
- your loan may become repayable on demand; and
- ultimately, you may lose your home.

Please be advised that if you do not repay the mortgage when due then you will be in breach of the terms and conditions of your mortgage and the Credit Union will take the appropriate steps to recover the amount due. This could mean that the Credit Union will commence legal proceedings seeking an order for possession against you, which will affect your credit rating and limit your ability to access credit in the future and place your home at risk.

## 2. Consent Under the Data Protection Acts and Section 71 Credit Union Act 1997

I/We understand that under the Data Protection Acts, 1988 and 2003 (the "DPA"), my/our consent may be required for the Credit Union to process personal data that it may have in its possession concerning me/us (including disclosure to third parties). I/We note that this personal data may include sensitive personal data, such as data about my/our health, within the meaning of DPA, the processing of which requires my explicit consent.

I/We also understand that under Section 71 of the Credit Union Act, 1997, the Credit Union, subject to exceptions listed in the Section, shall not disclose or permit to be disclosed, without my/our consent, any information that concerns an account or transaction of mine/ours with the Credit Union.

For the purpose of assessing my/our application for membership, assessing any loan applications which I/we may make to you and generally for administering and monitoring any accounts I/we have with the Credit Union, including any loan accounts I/we have from time to time with you:

1. I/We consent to the processing of any information relating to me/us, either contained in this form or any other form or application, for the purpose of assessing applications and administering any accounts I/we maintain with the Credit Union.
2. From time to time, the Credit Union, or third parties selected by the Credit Union, may use your details to inform you of goods and/or services which may be interested to you.

### OPT-IN MARKETING

I consent to the Credit Union informing me of goods or services that may be of interest to me by;

Email ☐ Text ☐ Fax ☐ Letter ☐

### OPT-OUT MARKETING

Please tick the box if you do NOT want the Credit Union to inform you by email, text message, fax or letter of goods or services ☐

Applicant 1

Date

DD / MM / YYYY

Applicant 2

Date

DD / MM / YYYY

# GENERAL DATA PROTECTION REGULATION (GDPR)

**Cara Credit Union Ltd (“Cara CU”) takes data privacy very seriously and is committed to protecting the privacy and security of your personal information. This privacy notice describes how we collect and use personal data about you during and after the loan application process.**

**We respect your information by fulfilling our obligations under the General Data Protection Regulation (GDPR) and other applicable legislation, and by upholding your rights as a data subject. This notice provides you with information about how your data is used for lending and lending-related purposes and outlines the safeguards we have in place to protect your privacy.**

## **Purpose of Data Collection, Processing or Use**

We may collect, store, and use the following categories of personal data about you in connection with your loan application:

- Name, address, date of birth, email address, telephone numbers, financial data, transaction data, contract data, details of credit union products you hold, signatures, identification documents (passport or driver's licence), salary, occupation, accommodation status, mortgage details, guarantor status/details, previous addresses, spouse/partner details, nominations, Tax Identification/PPSN numbers, interactions with credit union staff, current or past complaints, CCTV footage, and telephone voice recordings.
- For specific loan types (e.g. Home Loans, Business Loans, Farming Loans), we may request additional information solely for the purpose of assessing your loan application.
- Data processed through automated systems such as PLA (Personal Lending Automation), the System for Application Management (SAM), and other approved service providers, is used to support loan assessment and decision-making. All loan decisions, including refusals, are reviewed by a staff member before being finalised; no decision is made solely by automated means.

We may also collect, store, and use the following “special categories” of more sensitive personal information where they relate directly to your application for a specific product:

- Information about your health, including any medical condition, health and sickness, to assess if you are covered by our insurances (see section on Insurances on our website).

## **Third Parties and Data Sharing**

Cara Credit Union works with a select group of trusted third-party partners to deliver our lending services and meet our legal and regulatory obligations.

- We use Quantum AI provided by Fern for automated loan decisioning, CRIF Neos as our open banking provider enabling secure access to members' transaction data for credit assessment. SAM is used to support the processing of mortgage applications.
- We also use Visualyse for Agri and SME loan applications.
- Additional partners include ECCU Assurance DAC for loan and life cover insurance, the Central Credit Register (CCR) for statutory credit reporting, and the Irish League of Credit Unions (ILCU) for support and loan protection.
- Where required, we engage solicitors for taking security on secured loans, valuers for property valuations (residential and commercial), and accountants for SME lending where the member has provided consent.
- Other partners include payment service providers for electronic payments, auditors for statutory audit and compliance, and debt collection agencies or solicitors for loan recovery when required.
- We do not use biometric data (such as fingerprints or facial recognition) for any purpose. While our mobile app can be accessed using biometric features (such as fingerprint or facial recognition), these features are provided and managed by your device (e.g., your smartphone or tablet). Cara Credit Union does not collect, store, or process any biometric data; authentication is handled entirely on your device.
- All third-party processing is governed by written contracts and subject to robust safeguards to ensure your data is protected at every stage.

### The purposes for which we use your personal data

Cara Credit Union will use your personal data for the following purposes:

- Assessing your loan application and determining your creditworthiness.
- Verifying the information you provide.
- Assessing eligibility for loan protection and life savings protection from ECCU.
- Conducting credit searches and making submissions to credit reference agencies, such as the Central Credit Register, including reporting of borrower and guarantor details as required by law.
- Administering your loan, including recovery or enforcement of security if required.
- Using credit scoring techniques and automated decision-making systems to assess your application.
- Meeting legal and compliance obligations under the Rules of the Credit Union and applicable regulations, including reporting to statutory registers (CCR, Beneficial Ownership Register, CESOP, ISBAR, CRBOT, etc.).
- Complying with Central Bank requirements regarding connected or related party borrowers.
- Providing updates on loan products & services, including direct marketing where appropriate.

### How we use particularly sensitive personal data

Certain “special categories” of personal data require higher levels of protection. We will only collect, store, and use this type of data where there is a clear justification, including:

1. With your explicit written consent.
2. Where required to fulfil our legal obligations, in line with our data protection policy.
3. Where necessary for reasons of substantial public interest, in line with our data protection policy.
4. Less commonly, where needed in relation to legal claims, to protect your interests (or someone else’s) if you are unable to give consent, or where you have already made the information public.

### Automated Decision-Making

We use automated systems such as PLA (Personal Lending Automation) to assist with loan assessment and decision-making. All loan decisions, including refusals, are reviewed by a qualified staff member before being finalised; no decision is made solely on an automated basis.

### Why we collect information and how we use it

We will typically collect and use this information for the following purposes:

**Fulfilling a contract:** This basis is appropriate where the processing is necessary for us to manage your accounts and credit union services to you.

**Administrative purposes:** Assessing your loan application, processing applications, and maintaining and administering your accounts.

**Security:** Securing repayment of loans, which may include obtaining security such as a charge on your property or other personal assets.

**Third parties:** Appointing external third parties to undertake operational functions on our behalf. Any information shared with third parties will be protected in line with data protection law.

**Guarantors:** As part of your loan conditions, a guarantor may be required. If your account goes into arrears, we may contact the guarantor and provide details of the outstanding debt.

**ILCU affiliation:** We may disclose information in your application or account to authorised officers or employees of the Irish League of Credit Unions (ILCU) for support services, including the Savings Protection Scheme (SPS). See the ILCU Privacy Notice at [www.creditunion.ie](http://www.creditunion.ie).

**Electronic payments:** For processing electronic payments (such as credit transfers, standing orders, and direct debits), we use approved payment service providers.

**Insurance:** We purchase insurance from ECCU Assurance DAC (ECCU), including Life Savings (LS), Loan Protection (LP), and related riders. Applying for LP may require processing special category data, such as health information, which will be shared with ECCU for underwriting, administration, and claims.

**Credit assessment:** We assess your loan application using information from your application, your credit union file, and credit reference agencies (e.g., Central Credit Register), in line with legislation and our lending policy.

**Member service:** We may use information about your account to improve our services.

Certain loan types: For specific loan types, we may share your details with other approved software or service providers, solely to fulfil our contract with you.

**Our legal duty:** This basis is appropriate when we are processing personal data to comply with EU or Irish Law.



**Regulatory and statutory requirements:** To meet our obligations to the Regulator, the Central Bank of Ireland, we may allow authorised individuals to access our records (which may include your personal data) for reporting, compliance, and auditing purposes. We will also retain your data after you cease to be a member, where required by law.

**Purpose of the loan:** We are obliged to ensure that the purpose of your loan falls within our permitted categories of lending.

**Anti-money laundering and counter-terrorism financing:** Your data will be used to meet our customer due diligence and screening obligations under the Criminal Justice (Money Laundering and Terrorist Financing) Acts 2010, 2013, 2018, and 2021. This includes reporting to statutory registers such as: Beneficial Ownership Register, Central Register of Beneficial Ownership of Trusts (CRBOT), European Union Cross-Border Payments Reporting (CESOP) and Ireland Safe Deposit Box and Bank Account Register (ISBAR)

**Audit:** To fulfil our legal duties to maintain audited financial accounts, we appoint internal and external auditors who may access records containing your personal data.

**Credit reporting:** Where a loan application is for €2,000 or more, we are obliged to make an enquiry to the Central Credit Register (CCR). Where a loan is granted for €500 or more, we must report both borrower and guarantor details to the CCR.

**House loans:** If you obtain a house loan, we are required to register a first legal charge on the property. This involves processing your personal data for registration purposes.

**Connected/related party borrowers:** Under Central Bank regulations, we must identify whether borrowers are connected or related parties. This includes determining whether a borrower is a member of the Board or Management Team, a family member of such, or involved in a business where a Board/Management Team member 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 explain what that is.

**Credit assessment and credit reference agencies:** When assessing your loan application, we may use credit data from credit reference agencies such as the Central Credit Register (see legal duty). Our legitimate interest is to lend responsibly and assess your suitability for the loan. We may share your personal and credit performance data with these agencies.

Some agencies may also rely on legitimate interest (GDPR Article 6(f)) to process your personal and credit information. Their interests include promoting financial stability, supporting accurate loan assessments, preventing over-indebtedness, reducing the cost of credit, complying with legal obligations, enabling faster decision-making, and preventing fraud.

**Debt collection:** If you breach your loan agreement, we may engage debt collection agencies, solicitors, or other third parties to recover the debt. We will share relevant loan and contact details with them. Where necessary, we may use a private investigator to locate you if you fail to make repayments or contact us.

**Judgement searches:** We carry out searches in Stubbs Gazette to assess your creditworthiness.

**CCTV:** We operate CCTV on our premises with clearly marked signage. This is for security, public safety, and the prevention and detection of fraud.

**Voice recording:** We record incoming and outgoing phone calls to verify information, ensure service quality, assist with training, and resolve disputes.

**Our legitimate interests include:** Lending responsibly and assessing your financial position. Protecting the assets and equity of the credit union. Securing our premises and protecting staff, volunteers, members, and visitors. Ensuring a high standard of service and accurate communication.

**Your Consent:** We will only carry out the following processing activities where we have obtained your explicit consent and will cease processing if you withdraw that consent.

**Marketing and Market Research:** To help us improve and measure the quality of our products and services, we may undertake market research from time to time. This may include working with the Irish League of Credit Unions (ILCU) and/or specialist market research companies. You can manage your marketing preferences or withdraw your consent at any time. See the section on Your Marketing Preferences on our website for more information.

### **If you fail to provide personal information**

If you do not provide certain information when requested, we may not be able to process your loan application or fulfil our legal obligations. For example, if we require a credit check and you do not provide the necessary details, we may be unable to proceed with your application.

### **Change of purpose**

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

Please note that we may process your personal data without your knowledge or consent, where this is required or permitted by law.

### **Data Retention Periods**

We will retain your personal data only for as long as necessary to fulfil the purpose(s) for which it was collected, taking into account any legal, regulatory, or contractual obligations that require us to keep it for a defined period. Our retention practices are documented in our internal Records Management Policy, which outlines the lawful basis for each category of data and, where possible, specifies the duration for which data is held. If we wish to retain your personal data beyond the original purpose—for example, to consider you for future opportunities—we will contact you separately to request your consent. This retention will be for a fixed period and clearly explained at the time of request.

Cara Credit Union reviews its records management schedules regularly to ensure they remain appropriate and compliant with applicable data protection laws.

### **Your Rights in connection with your personal data**

**Access Request:** You can request confirmation of whether we hold your personal data and obtain a copy of that data. You may also request further information about how we process it.

**Request Correction:** You can ask us to correct any inaccurate or incomplete personal data we hold about you.

**Request Erasure:** You can request the deletion or removal of your personal data where there is no lawful reason for us to continue processing it. This includes situations where you have exercised your right to object to processing.

**Object to Processing:** You can object to our processing of your personal data where we rely on legitimate interests (ours or a third party's) and your particular situation justifies the objection. You also have the right to object to processing for direct marketing purposes.

**Request Restriction:** You can ask us to restrict the processing of your personal data in certain circumstances, such as where you contest its accuracy or the lawfulness of the processing.

**Withdraw Consent:** Where we rely on your consent to process your personal data, you may withdraw that consent at any time, free of charge. This will not affect the lawfulness of processing carried out before your withdrawal.

**Data Portability:** You can request that we:

- Provide you with a copy of your “relevant personal data” in a reusable format; or
- Transfer your relevant personal data to another controller, where technically feasible.

“Relevant personal data” refers to data you have provided to us or that has been generated by your use of our services, processed by automated means, and where the legal basis for processing is your consent or a contract.

**\*Please note:** These rights are not absolute and may be subject to limitations under applicable law.

There is **no fee** for exercising any of your rights. However, if your request for access is clearly unfounded or excessive, we may charge a reasonable fee or refuse to comply with the request. We may need to **verify your identity** if we have reasonable doubts about who you are at the time of exercising any of the above rights. This is an appropriate security measure to ensure that personal information is not disclosed to anyone who does not have the right to receive it.

To help us keep your information accurate and up to date, please **notify us immediately** of any changes to your personal data.

**Contact Details**

For queries in relation to any aspect of data protection, please contact the following person at CARA Credit Union:

**The Data Protection Officer (DPO)**

CARA Credit Union Ltd.

45-47 Ashe Street, Tralee, V92 XY06, Co. Kerry

Tel: 066 712 2373

E-Mail: [data.protection@caracreditunion.ie](mailto:data.protection@caracreditunion.ie)

**Right to Lodge a Complaint**

You also have the right to lodge a complaint with the Supervisory Authority, which in Ireland is the Data Protection Commission (DPC), in respect of any processing of your personal data by Cara Credit Union:

**Data Protection Commission**

6 Pembroke Row, Dublin 2, D02 X963

Ireland

Phone: (01) 765 0100 / 1800 437 737

Web Contact: [Contact Us Online](#)

E-Mail: [info@dataprotection.ie](mailto:info@dataprotection.ie)