

MEMBER PRIVACY AND CONSENT FORM

DATA PROTECTION & PRIVACY

Community & Workers of Jamaica Co-operative Credit Union (C&WJCCU) Limited, of 51 Half Way Tree Road, Kingston 10 is the data controller for the purposes of Jamaica's data protection law. The information which you provide to Community & Workers of Jamaica Co-operative Credit Union ("C&WJCCU", "we" or "us") on this form, or which we obtain from other sources (i.e. credit checks from credit reference agencies), including any sensitive personal data, will be used by us in accordance with our Privacy Notice: <https://www.cwjcu.com/privacy-policy>. In particular, we will use information that we hold about you for the purposes of assessing your application, verifying your identity (including anti-fraud checks) and checking your financial history, and if your application is successful, for administering your account, monitoring transactions to help to identify illegal activity, keeping internal records, improving our products or services and providing you with information about our other products and services, which we think may interest you (provided you have consented to this). We may share your personal information and information on the conduct of your account with credit reference agencies, anti-fraud agencies, other lenders and third parties to assist them in: administering your account (including card issuing and archiving), for fraud prevention and detection purposes, for audit purposes and for tracing debtors. Some of these third parties may be located outside Jamaica, in which case we will take all steps that are reasonably necessary to ensure that your personal information is treated securely and in accordance with our Privacy Notice and applicable data protection laws. Please address any questions, comments and requests regarding our data processing practices to dpo@cwjcu.com, or to Data Protection Officer, 51 Half Way Tree Road, Kingston 10.

All data will be processed and stored in accordance with The Data Protection Act, 2020 and accompanying Regulations. For further information on how the Credit Union stores/retains your personal data, and measures applied for the protection of your data, please read our Privacy Notice that can be found on the Credit Union's website: <https://www.cwjcu.com/privacy-policy>

CONSENT MANAGEMENT

By submitting this application:

1. I hereby grant C&WJ Co-operative Credit Union and all its third-party processors authority to process my personal information/ data, for the purpose of assessing my application and making decisions as to whether the Credit Union is able to provide me with the products/services I have requested.
2. I agree that the assessing of my application is necessary for the Credit Union's legitimate interests.
3. I agree that C&WJ Co-operative Credit Union may record and store all information to my account in such form and by such means as it deems fit. C&WJ Co-operative Credit Union may use the services of any of its affiliates or any electronic data processing services bureau or organization in connection with the keeping of my account.
4. I hereby consent to the sharing of information with such affiliates or any electronic data processing service bureau or organization for the purpose of processing information relating to my account, providing contingency backup of data, or any other proper banking purpose. In such case C&WJ Co-operative Credit Union will not be liable to me by reason of any act, delay or omission of such service bureau or organization in the performance of the services required of it.
5. Whether or not credit is granted, I consent to C&WJ Co-operative Credit Union exchanging information with other parties, other agents, including; contractors, concerning my credit, income and / or employment history. Further I agree that C&WJ Co-operative Credit Union may share information about my account through licensed credit reference agencies and other financial institutions. The consent to this sharing of information is for the information to be used for the purposes of facilitating lending decisions, preventing fraud and is limited to as far as is permissible under applicable law.
6. C&WJ Co-operative Credit Union will not be liable for any costs, damages, demands or expenses I may incur due to C&WJ Co-operative Credit Union acting or failing to act upon my electronic instructions, except for the Credit Union's gross negligence or wilful misconduct.
7. I agree to indemnify and hold harmless C&WJ Co-operative Credit Union against any claims, damages, demands and expenses that the Credit Union incurs (other than its own gross negligence or wilful misconduct) including among other things, all legal fees and expenses arising from C&WJ Co-operative Credit Union acting or declining to act, on any of my instructions herein.
8. I agree that the account is for the sole benefit of the account holder and will not be used for any third parties.
9. C&WJ Co-operative Credit Union reserves the right, in its sole discretion and without giving reasons, to terminate an established business relationship where C&WJ Co-operative Credit Union forms the view that continuing with the relationship exposes it to legal, reputational or other risks.
10. I certify that the information provided in this Application is accurate and correct to the best of my knowledge and that I have read, understand and accept the Terms and Conditions outlined herein.
11. I certify that I have received, read and accept the Credit Union's Terms and Conditions which shall govern this account to the extent the terms and conditions herein are silent.
12. I authorize the C&WJ Co-operative Credit Union to obtain information from other sources as deemed necessary. I the undersigned confirm that I have read and understand what is written in this document and also confirm that the information provided herein is true and correct. I authorize C&WJ Co-operative Credit Union to verify all information and to obtain from any one, any additional information that may be required to process this application. I hereby apply for membership at C&WJ Co-operative Credit Union and agree to conform to the rules and amendments thereof and subscribe to at least one share. It is my responsibility to inform the Credit Union of all challenges as they affect my member account status.
13. NO YES, I would like to receive emails, text, and phone calls, and any other means of electronic communication from C&WJ Co-operative Credit Union on the Credit Union's promotions, offers, products and services. You may opt-out from these communications at any time, by contacting the Credit Union.

*You do not need to consent to this option in order to open your account with us. You can opt out at any time by send an emailing to: info@cwjcu.com, or by following the instructions in any of the messages you receive, or withdrawing consent by using the Data Subject Consent Withdrawal Form (Form 5) found on the Credit Union's website: <https://www.cwjcu.com/data-subject-request>

Name of Applicant _____ Signature / Mark of Applicant _____ Date _____

Marksman Clause: After the same was read over and explained to him or her and who expressed themselves as understanding the nature and effects of the contents. In the presence of:

Name of Witness: _____ Signature / Mark of Witness _____ Date _____

FOR INTERNAL USE ONLY

Branch Manager/ Designate Name: _____ Signature of Branch Manager/ Designate: _____ Date: _____

Name of Officer Recommending Applicant: _____ Signature of Officer Recommending Applicant: _____ Date: _____