

DATA PROTECTION NOTICE

About this data protection notice

This data protection notice sets out details of the personal data relating to you that we collect and how we process it. If you choose to sign up for educational programmes or other services we may make further privacy notices and information available to you relating to how we use your personal data in connection with those services.

Who collects your data?

Your data is collected by The Institute of Bankers in Ireland, 1 North Wall Quay, Dublin 1 (trading as The Institute of Banking) ('the Institute', 'we', 'us', 'our'). The Institute is a Data Controller and is committed to protecting your rights in line with the General Data Protection Regulation (GDPR).

What information do we collect about you?

In order to provide our services to you we collect contact, home and work details and other identifying information from you when you fill out this membership application form. We may also collect and process personal data in connection with our ongoing relationship with you, such as via correspondence and calls with you and in relation to your participation as a member in events organised by us. From time to time, we may collect personal data relating to you from third party sources, such as your employer.

Am I required to provide the information?

We require you to complete the mandatory fields identified in our application form for the purposes of entering into a contract with you. If you do not provide us with the information required in these fields, we may be unable to process your application to become a member.

How will your information be used?

Information gathered and generated during the course of your membership, may be used and disclosed by the Institute for all purposes which are reasonably incidental to the administration of your membership of the Institute, including for the following purposes:

- giving you access to on-going learning and networking opportunities including forums and career support
- organisation of events, conferences and webinars
- collection of your fees
- providing other operational supports including IT support
- providing and promoting information on our membership, education, designation and continuing professional development services
- safeguarding and promoting the welfare of members
- carrying out surveys and statistical analysis
- tailoring communications to make them relevant to any preferences that you have demonstrated
- establishing, exercising, or defending legal claims.

What are our legal bases for processing your personal data?

We process personal data on the following legal bases:

- The processing of your information is necessary to take steps at your request prior to entering into this membership contract with you, and for the performance of this membership contract (and/or education and/or designation/CPD contracts, where relevant) between the Institute and you.
- The processing is necessary for the purposes of our legitimate interests or the legitimate interests of a third party to whom we provide your personal data. We will not process your personal data for these purposes if our or the third party's legitimate interests should be overridden by your own interests or fundamental rights and freedoms. The legitimate interests pursued in this regard consist of:
 - conducting our business in a meaningful and lawful manner;
 - dealing with any disputes that may arise;
 - carrying out direct marketing, subject to any preferences communicated by you; or
 - providing information relating to you to your employer, where they have a legitimate interest in obtaining that information
- In certain limited circumstances, we rely on your consent as our legal basis for processing.
- The processing is necessary for compliance with our legal obligations.

Who receives your information?

We will share your information with our service providers (e.g. printers, IT support, auditors, legal advisors, and other professional advisors).

We may disclose your information to your employer or the Central Bank of Ireland e.g. for Minimum Competency Code/Regulation and/or Fitness and Probity requirements.

In certain circumstances, we may disclose your information to our educational partners.

We may also disclose your information to other legal and regulatory bodies where requested or where required by law.

How long will your information be held?

Your information will be retained for no longer than necessary to provide our services to you and for such a period of time after this as is necessary to comply with our obligations under applicable law and, if relevant, to deal with any claim or dispute that may arise in connection with our relationship with you.

Will my personal data be transferred outside the European Economic Area?

In connection with the above purposes we may transfer your personal data outside the European Economic Area, including to a jurisdiction which is not recognised by the European Commission as providing for an equivalent level of protection for personal data as is provided for in the European Union. If and to the extent that we do so, we will ensure that appropriate measures are in place to comply with our obligations under applicable law governing such transfers, which may include entering into a contract governing the transfer which contains the “standard contractual clauses” approved for this purpose by the European Commission, or in respect of transfers to the United States of America, ensuring that the transfer is covered by the EU-US Privacy Shield framework. Further details of the measures that we have taken in this regard and the territories to which your personal data may be transferred are available by contacting our Data Protection Officer at dataprotection@iob.ie.

What are your rights?

You have the following rights, in certain circumstances and subject to applicable exemptions:

- You are entitled to ask for a copy of the personal data, which the Institute of Banking holds about you
- The right to have any inaccuracies in your personal data amended.
- The right to object to the processing of your personal data.
- The right to have the personal data that we hold about you erased.
- The right to restrict the processing of your personal data.
- The right to receive your personal data, which you provided to us, in a structured, commonly used and machine-readable format or to require us to transmit that data to another controller.
- Where processing is based on consent, you have the right to withdraw your consent at any time.

If you want to exercise any of these rights, please contact the Institute’s Data Protection Officer using the contact details below.

If you are unhappy with the way in which your personal data has been processed you may in the first instance contact the Institute’s Data Protection Officer using the contact details below.

The Institute of Banking has a Data Protection Officer who can be contacted through dataprotection@iob.ie or by writing to: The Data Protection Officer, The Institute of Banking, IFSC, 1 North Wall Quay, Dublin 1 D01 T8Y1.

If you remain dissatisfied then you have the right to apply directly to the Data Protection Commission for a decision. The Data Protection Commission can be contacted at:

Data Protection Commission
Canal House
Station Road
Portllington
R32 AP23 Co. Laois
www.dataprotection.ie

Additional products and services

From time-to-time, The Institute of Banking would like to keep you updated about products and services which we may offer by email, post, SMS or other electronical means. If you would prefer not to receive these updates please tick the relevant box(es) below:

Tick if you do NOT want to receive updates

Membership

(e.g. member events, quarterly newsletter, career portal)

Education

(e.g. new and existing programmes, open evenings, programme taster, lectures, masterclasses)

Designation/Continuing Professional Development (CPD)

(e.g. CPD webinars, CPD competitions)

PAYMENT ADVICE

Membership Joining Fee €40

Cheque/Draft

- Ensure you print your name and membership number (if applicable) clearly (in block capitals) on the back of the cheque or draft
- Post-dated cheques/drafts are not accepted
- Make cheques/drafts payable to The Institute of Banking

Credit card/Debit card

- Register by credit card/debit card online at www.iob.ie or by calling Customer Service on 01 6116500.

Future annual membership fees (due January each year) must be paid by direct debit or salary deduction.

Direct debit

Complete the DD mandate form below and return to the Institute by post.

Salary deduction

I am employed by one of the following corporate members who operate a salary deduction scheme: Bank of Ireland, First Trust Bank, Danske Bank (NI Only), permanent tsb, Ulster Bank and agree to pay my annual fees through this scheme.

If your employer is supporting your membership fee(s) by company invoice (please check with your HR/Training department) do not attach fees to this form.

DECLARATION

I wish to apply for Membership of The Institute of Banking. I have read in full, understood and agree to be bound by the terms and conditions of Membership set out and referred to online at www.iob.ie/terms.

Signature

Date

/

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COMPLETED FORMS CAN BE POSTED TO: THE INSTITUTE OF BANKING, IFSC, 1 NORTH WALL QUAY, DUBLIN 1 D01 T8Y1.

FOR THE PAYMENT OF ANNUAL MEMBERSHIP AND CPD SCHEME FEES (AS APPLICABLE)

Unique Mandate Reference (UMR) – to be completed by The Institute of Banking

- By signing this mandate form, you authorise The Institute of Banking (A) to send instructions to your bank to debit your account and (B) your bank to debit your account in accordance with the instructions from The Institute of Banking.
- As part of your rights, you are entitled to a refund from your bank under the terms and conditions of your agreement with your bank. A refund must be claimed within 8 weeks starting from the date on which your account was debited. Your rights are explained in a statement that you can obtain from your bank.

Creditor Name:	T H E I N S T I T U T E O F B A N K I N G
Creditor Address:	I F S C 1 N O R T H W A L L Q U A Y
	D U B L I N 1 I R E L A N D
Creditor ID:	I E 3 3 Z Z Z 3 0 0 5 2 6

Please complete all the fields marked *

Debtor name*:	<input type="text"/>
Debtor address*:	<input type="text"/>
City*:	<input type="text"/>
Post code*:	<input type="text"/>
Country*:	<input type="text"/>
Debtor account number – IBAN*:	<input type="text"/>
Debtor bank identifier code – BIC*:	<input type="text"/>
Date of signature*:	<input type="text"/> DD / <input type="text"/> MM / <input type="text"/> YYYY
Please sign here*:	<input type="text"/>

Note that this is a recurring annual payment

Please return this mandate to the Creditor



INSTRUCTION TO YOUR BANK OR BUILDING SOCIETY TO PAY YOUR ANNUAL SUBSCRIPTION BY DIRECT DEBIT

Complete parts 1 to 4 to instruct your Bank to make payments directly from your account. Then return the form to: The Institute of Banking, IFSC, 1 North Wall Quay, Dublin 1.

1 To The Manager: Bank: Address: Originator's Code: Republic of Ireland 3 0 0 5 2 6 Northern Ireland 8 6 1 0 3 7

2 ACCOUNT HOLDER First Name: Surname: Originator's Reference (Membership No.): CPD fee Membership Fee

3 Bank Direct Debit Details: Branch Sort Code - Account Number

4 YOUR INSTRUCTION TO YOUR BANK AND YOUR SIGNATURE I instruct and authorise you to pay Direct Debits from my account at the request of The Institute of Banking. Signature Date DD / MM / YYYY

Please note: Banks may refuse to accept instructions to charge Direct Debits to certain types of account other than current accounts.

THE DIRECT DEBIT GUARANTEE:

- This is a guarantee provided by your own Bank as a Member of the Direct Debit Scheme, in which Banks and Originators of Direct Debits participate.
If you authorise payment by Direct Debit, then:
Your Direct Debit Originator will notify you in advance of the amounts to be debited to your account, and
Your Bank will accept and pay such debits, provided that your account has sufficient available funds.
If it is established that an unauthorised Direct Debit was charged to your account, you are guaranteed an immediate refund by your Bank of the amount so charged where you notify your Bank without undue delay on becoming aware of the unauthorised Direct Debit, and in any event no later than 13 months after the date of debiting of such Direct Debit to your account.
You are entitled to request a refund of any Variable Direct Debit the amount of which exceeded what you could have reasonably expected, subject to you so requesting your Bank within a period of 8 weeks from the date of debiting of such Direct Debit to your account.
You can instruct your Bank to refuse a Direct Debit payment by writing in good time to your Bank.
You can cancel the Direct Debit Instruction by informing your Bank in good time.