



**Kilcock**  
Credit Union

# NEW MEMBER APPLICATION FORM SHARE ACCOUNT

SCAN TO  
JOIN ONLINE



Complete the form below to apply for membership  
You will need the following original documents

- ☐ Photo ID (passport or driver's license)
- ☐ Proof of Address (bank statement or utility bill - issued within the last 6 months)
- ☐ Proof of PPSN (payslip, letter from Government Dep, medical card, E111 card. **We do not accept Public Services Cards**)

Please complete in BLOCK CAPITALS and return to our office with your original identification documents

## Personal Information

Member Number: (for office use)

Title:		First Name:		Surname:				
<small>(Mr, Ms, Mrs, Miss, Mx., other, etc)</small>								
Date Of Birth:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Gender:			
	D	D	M	M	Y	Y	Marital Status:	
Nationality:				Country of Birth:				
Country of Residence:				PPSN:				
Full Address:				No of Years at this address:				
				Eircode:				
				Accommodation Type:				
				<small>(e.g., Home owner/renting/Employer accommodation)</small>				

## Employment Details

Employment Status:		Employer Name:	
<small>Employee or Self Employed</small>			
Employment Position:		Full Time / Part Time:	
Employer Address:		Source of Wealth:	
		<small>(e.g., salary/wages, inheritance, accumulated savings)</small>	
Employer Eircode:		Purpose of Account:	
		<small>(e.g., Savings / Loans)</small>	
		Expected Monthly Lodgement:	

## Contact Details

Telephone - Mobile:		Email Address (Block Capitals):	
Telephone - Landline:		Suitable Contact Time:	

## Declaration

I am opening an account is to avail of the products and services of Kilcock Credit Union. I hereby apply for Membership of and agree to abide by the rules of Kilcock Credit Union. I confirm that I have received the "Deposit Guarantee Scheme - Depositor Information Sheet", the Account Opening Privacy Notice and have been told that they are available to view and download at [www.kilcu.ie](http://www.kilcu.ie)

Applicant's Signature:		Date:	
Applicant's Name Printed:			

## Office Use Only

Taken by:	Seconded by:
Date:	Date:
Verified by:	Approved by:
Date:	Date:





**Kilcock**  
Credit Union

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Complete the form below to apply for membership

Please complete in BLOCK CAPITALS and return to our office with your original identification documents

## Supplementary Membership Application Information

Continued...

Please tick the relevant box to answer the following questions:

2. Are you the beneficial owner of the funds in your shares/deposit account?

Yes

☐

No

☐

If the answer is 'No', please explain why here:

I will promptly notify the Credit Union of any changes in the information which I have provided and confirm that I will inform the Credit Union in writing of the details of such changes and any other relevant/material information of which I may become aware at any time after the date of this Declaration.

Member Signature

Date:

Print Name

Witness Signature

Date:

Print Name

## Explanation of terms used overleaf

### Politically Exposed Person' (PEP)

A 'Politically Exposed Person' is or has in the preceding 12 months been an individual who is entrusted with a prominent public function, other than as a middle ranking or more junior official. Please also declare if you are a family member or close associate of a PEP. The relevant list is provided below. A PEP includes the following: 1. heads of state, heads of government, ministers and deputy or assistant ministers; 2. members of parliament or of similar legislative bodies; 3. members of the governing bodies of political parties; 4. members of supreme courts, of constitutional courts or of other high-level judicial bodies whose decisions, other than in exceptional circumstances, are not subject to further appeal; 5. members of courts of auditors or of the boards of central banks; 6. ambassadors, charges d'affaires and high-ranking officers in the armed forces; 7. members of the administrative, management or supervisory bodies of state-owned enterprises; 8. directors, deputy directors and members of the board or equivalent function of an international organisation. Section 37 (10) of the CJA 2010

### Close Associate

In this section 'close associate' of a politically exposed person includes any of the following persons: a) Any individual who has joint beneficial ownership of a legal entity or legal arrangement, or any other close business relations, with the politically exposed person; b) Any individual who has sole beneficial ownership of a legal entity or legal arrangement set up for the actual benefit of the politically exposed person; Section 37 (10) of the CJA 2010

### Immediate family member

'Immediate family member' of a politically exposed person includes any of the following persons: a) Any spouse of the politically exposed person; b) Any person who is considered to be equivalent to a spouse of the politically exposed person under the national or other law of the place where the person or politically exposed person resides; c) Any child of the politically exposed person; d) Any spouse of a child of the politically exposed person; e) Any person considered to be equivalent to a spouse of a child of the politically exposed person under the national or other law of the place where the person or child resides; f) Any parent of the politically exposed person; g) Any other family member of the politically exposed person who is of a prescribed class; Section 37 (10) of the CJA 2010

'The Minister may prescribe a class of family member of a politically exposed person, for the purposes of paragraph (g) of the definition of "immediate family member" of a politically exposed person in subsection (10), only if the Minister is satisfied that it would be appropriate for the provisions of this section to be applied in relation to members of the class, having regard to any heightened risk, arising from their close family relationship with the politically exposed person, that such members may be involved in money laundering or terrorist financing'. Section 37 (11) of the CJA 2010



Complete the form below

Please complete in BLOCK CAPITALS and return to our office

I (print name)

\_\_\_\_\_

Of (print address)

\_\_\_\_\_

Member  
Account Number:

\_\_\_\_\_

Being a member of Kilcock - Kilcloon & District Credit Union Limited, hereby revoke all previous nominations and nominate the following person or persons to become entitled to such property in Kilcock Credit Union (whether in savings, deposits, insurances or otherwise) not exceeding the limit of the amount for the time of being authorised by law which I may have at the time of my death.

Name	Address	Relationship to Nominee	Contact Details

Print Name  
Member

\_\_\_\_\_

Date:

\_\_\_\_\_

Member  
Signature

\_\_\_\_\_

Witness  
Print Name

\_\_\_\_\_

Date:

\_\_\_\_\_

Witness  
Signature

\_\_\_\_\_

#### WITNESSES SHALL NOT BE THE NOMINEE

At Kilcock Credit Union, we are a data controller and as such, we respect and protect the privacy of our members, the data subjects. Please see our Privacy Notice for information on the personal data we collect, process, store and share.

Note: Under section 21 (4) of the Credit Union Act 1997, a nomination shall not be revocable or variable by will of the nominator or by any codicil of his/her will.

Under section 21 (6) of the Credit Union Act 1997, the marriage of a member of a credit union shall operate as a revocation of any nomination made by him/her before his/her marriage.



**Basic information about the protection of your eligible deposits**

Eligible members in Kilcloon Credit Union are protected by:	The Deposit Guarantee Scheme ("DGS")(1)
Limit of protection:	EUR 100 000 per member per credit institution(2)
If you have more eligible deposits at the same credit institution:	All eligible member shares and deposits with Kilcloon Credit Union are 'aggregated' and the total is subject to the limit of EUR 100 000(2)
If you have a joint account with other person(s):	The limit of EUR 100 000 applies to each member separately(3)
Reimbursement period in case of credit institution's failure:	7 working days(4)
Currency of reimbursement:	Euro (€)
To contact Kilcloon Credit Union for enquiries relating to your account:  To contact the DGS for further information on compensation:	<p>Kilcock Credit Union The Square Kilcock Co. Kildare Tel. 01-6287824 Email: info@kilcu.ie</p> <p>Deposit Guarantee Scheme Central Bank of Ireland PO BOX 11517 Spencer Dock North Wall Quay Dublin 1 Tel: 1890-777777</p>
More information:	<a href="http://www.depositguarantee.ie">www.depositguarantee.ie</a>



**Basic information about the protection of your eligible deposits**

**(1) Scheme responsible for the protection of your deposit**

Your deposit is covered by a statutory deposit guarantee scheme. If insolvency should occur, your eligible deposits would be repaid up to €100,000.

**(2) General limit of protection**

If a covered deposit is unavailable because a credit institution is unable to meet its financial obligations, depositors are repaid by the DGS. This repayment covers a maximum of €100,000 per person per credit institution. This means that all eligible deposits at the same credit institution are added up in order to determine the coverage level. If, for instance, a depositor holds a savings account with €90,000 and a current account with €20,000, he or she will only be repaid €100,000.

**(3) Limit of protection for joint accounts**

In the case of joint accounts, the limit of €100,000 applies to each depositor. However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of €100,000.

In some cases, eligible deposits which are categorised as "temporary high balances" are protected above €100,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits relating to certain events which include:

- a) certain transactions relating to the purchase, sale or equity release by the depositor in relation to a private residential property.
- b) sums paid to the depositor in respect of insurance benefits, personal injuries, disability and incapacity benefits, wrongful conviction, unfair dismissal, redundancy, and retirement benefits.
- c) the depositor's marriage, judicial separation, dissolution of civil partnership, and divorce.
- d) sums paid to the depositor in respect of benefits payable on death; claims for compensation in respect of a person's death or a legacy or distribution from the estate of a deceased person.

More information can be obtained at [www.depositguarantee.ie](http://www.depositguarantee.ie)

**(4) Reimbursement**

The responsible deposit guarantee scheme is:

Deposit Guarantee Scheme, Central Bank of Ireland, New Wapping Street, North Wall Quay, Dublin 1.  
Tel: 0818 681 681. Email: [info@depositguarantee.ie](mailto:info@depositguarantee.ie). Website: [www.depositguarantee.ie](http://www.depositguarantee.ie).

It will repay your eligible deposits (up to €100,000) within 7 working days, save where specific exceptions apply.

Where the repayable amount cannot be made available within seven working days depositors will be given access to an appropriate amount of their covered deposits to cover the cost of living within five working days of a request. Access to the appropriate amount will only be made based on data provided by the credit institution. If you have not been repaid within these deadlines, you should contact the deposit guarantee scheme.

**Other important information**

In general, all retail depositors and businesses are covered by the Deposit Guarantee Scheme. Exceptions for certain deposits are stated on the website of the Deposit Guarantee Scheme. Your credit institution will also inform you on request whether certain products are covered or not. If deposits are eligible, the credit institution shall also confirm this on the statement of account.

**For more information on the Deposit Guarantee Scheme visit: [www.depositguarantee.ie](http://www.depositguarantee.ie)**



Credit Union Contact Details	
<b>Address</b>	Kilcock Credit Union
	The Square
	Kilcock
	Co Kildare
<b>Phone</b>	01 628 7824
<b>Email</b>	info@kilcu.ie

Data Protection Representative Contact Details	
<b>Phone</b>	01 628 7824
<b>Email</b>	info@kilcu.ie

**Kilcock Credit Union** is committed to protecting the privacy and security of your personal information. This privacy notice describes how we collect and use personal information about you during and after your relationship with us.

This Privacy Notice is to provide you with information regarding the processing of information about you for account related purposes and other general purposes. If you apply for a loan with us, you will be provided with our Lending Privacy Notice to take account of further processing that may be necessary.

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

A credit union is a member-owned financial cooperative, democratically controlled by its members, and operated for the purpose of promoting thrift, providing credit at competitive rates, and providing other financial services to its members. Data collection, processing and use are conducted solely for the purpose of carrying out the abovementioned objectives.

**What personal data do we use?**

We may collect, store, and use the following categories of personal information about you:

- Your name, address, date of birth, email, telephone financial data, status and history, transaction data; contract data, details of the credit union products you hold with us, signatures, identification documents, salary, occupation, accommodation status, mortgage details, previous addresses, spouse, partners, nominations, Tax Identification/PPSN numbers, passport details, interactions with credit union staff and officers on the premises, by phone, or email, current or past complaints, CCTV footage, telephone voice recordings.

We need all the categories of information in the list above to allow us to identify you, contact you, comply with our legal obligations and in order that we perform our contract with you.

**Why we process your personal data**

- To open and maintain an account for you;
- To meet our obligations to you under the Credit Union's Standard Rules
- To contact you in respect of your account and any product or service you avail of; and
- To comply with our legal obligations, for example anti-money laundering, to identify connected borrower



We may also collect, store and use "special categories" of more sensitive personal information including Information about your health, including any medical condition, health and sickness (See Insurance for further details).

#### **How we use particularly sensitive personal data**

"Special categories" of particularly sensitive personal data require higher levels of protection. We need to have further justification for collecting, storing and using this type of personal information. We may process special categories of personal data in the following circumstances:

1. In limited circumstances, with your explicit written consent.
2. Where we need to carry out our legal obligations and in line with our data protection policy.
3. Where it is needed in the public interest, and in line with our data protection policy.

Less commonly, we may process this type of information where it is needed in relation to legal claims or where it is needed to protect your interests (or someone else's interests) and you are not capable of giving your consent, or where you have already made the information public.

#### **How secure is my information with third-party service providers?**

All our third-party service providers are required to take appropriate security measures to protect your personal data in line with our policies. We do not allow our third-party service providers to use your personal data for their own purposes unless they are deemed to be controllers in their own right. We only permit them to process your personal data for specified purposes and in accordance with our instructions. Usually, information will be anonymised but this may not always be possible. The recipient of the information will also be bound by confidentiality obligations.

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

If you fail to provide certain information when requested, we may not be able to perform the contract we have entered into with you or we may be prevented from complying with our legal obligations.

#### **Change of purpose**

You can be assured that we will only use your data for the purpose it was provided and in ways 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.

#### **Profiling**

We sometimes use systems to make decisions based on personal data we have (or are allowed to collect from others) about you. This information may be used for loan-assessment, provisioning and anti-money laundering purposes and compliance with our legal duties in those regards. We may also carry out profiling in order to tailor our marketing data to you.

#### **Data Retention Periods**

We will only retain your personal data for as long as necessary to fulfil the purpose(s) for which it was obtained, taking into account any legal/contractual obligation to keep it. Where possible we record how long we will keep your data. Where that is not possible, we will explain the criteria for the retention period. This information is documented in our Retention Policy. Once the retention period has expired, the respective data will be permanently deleted. Please see our retention periods below.

- **Accounting records** required to be kept further to the Credit Union Act, 1997 (as amended) must be retained for not less than six years from the date to which it relates.
- The **money laundering** provisions of Anti-Money Laundering legislation require that certain documents must be retained for a period of five years after the relationship with the member has ended.
- We keep **income tax** records for a period of six years after completion of the transactions to which they relate.
- **Loan application** information is retained for a period of seven years from the date of discharge, final repayment, transfer of the loan.
- **CCTV footage** which is used in the normal course of business (i.e. for security purposes) for one month.
- **Telephone recordings** where used in the normal course of business, for one month.

#### **Planned data transmission to third countries**

There are no plans for a data transmission to third countries.

#### **Updates to this notice**

We will make changes to this notice from time to time, particularly when we change how we use your information, and change our technology and products. You can always find an up-to-date version of this notice on our website at [www.kilcu.ie](http://www.kilcu.ie) or you can ask us for a copy.

#### **Our use and sharing of your information**

We will collect and use relevant information about you, your transactions, your use of our products and services, and your relationships with us. We will typically collect and use this information for the following purposes:





**Fulfilling contract**

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

**Administrative Purposes:** We will use the information provided by you, either contained in this form or any other form or application, for the purpose of assessing this application, processing applications you make and to maintaining and administer any accounts you have with the credit union.

**Third parties:** We may appoint external third parties to undertake operational functions on our behalf. We will ensure that any information passed to third parties conducting operational functions on our behalf will do so with respect for the security of your data and will be protected in line with data protection law.

**Irish League of Credit Unions(ILCU) Affiliation:** The ILCU (a trade and representative body for credit unions in Ireland and Northern Ireland) provides professional and business support services such as marketing and public affairs representation, monitoring, financial, compliance, risk, learning and development, and insurance services to affiliated credit unions. As this credit union is affiliated to the ILCU, the credit union must also operate in line with the ILCU Standard Rules(which members of the credit union are bound to the credit union by) and the League Rules (which the credit union is bound to the ILCU by). We may disclose information in your application or in respect of any account or transaction of yours from the date of your original membership to authorised officers or employees of the ILCU for the purpose of the ILCU providing these services to us.

The Privacy Notice of ILCU can be found at [www.creditunion.ie](http://www.creditunion.ie)

**The ILCU Savings Protection Scheme (SPS):** We may disclose information in any application from you or in respect of any account or transaction of yours from the date of your original membership to authorised officers or employees of the ILCU for the purpose of the ILCU providing these services and fulfilling requirements under our affiliation to the ILCU, and the SPS.

For the **processing of electronic payments services** on your account (such as credit transfers, standing orders and direct debits),the Credit Union is a participant of CUSOP (Payments) DAC ("CUSOP"). CUSOP is a credit union owned, independent, not-for-profit company that provides an electronic payments service platform for the credit union movement in Ireland. CUSOP is an outsourced model engaging third party companies, such as a Partner Bank, to assist with the processing of payment data.

**Insurance:** As part of our affiliation with the ILCU, we purchase insurance from ECCU Assurance DAC (ECCU), a life insurance company, wholly owned by the ILCU. To administer these insurances we may pass your information to ECCU and it may be necessary to process 'special category' personal data about you. This includes information about your health which will be shared with ECCU for the purposes of our life assurance policy to allow ECCU to deal with insurance underwriting, administration and claims on our behalf. Further information can be found in our lending privacy notice.

**Electronic Payments:** If you use our electronic payment services to transfer money into or out of your credit union account or make payments through your debit card into your credit union account, we are required to share your personal data with our electronic payment service provider BNP Paribas.

**Member Service:** To help us improve our service to you, we may use information about your account to help us improve our services to you.

**Debit or Charge Card:** If you have a debit, or prepaid card with us, we will share transaction details with companies which help us to provide this service



**Legal Duty.**

**This basis is appropriate when we are processing personal data to comply with an Irish or EU Law.**

**Tax liability:** We may share information and documentation with domestic and foreign tax authorities to establish your liability to tax in any jurisdiction. Where a member is tax resident in another jurisdiction the credit union has certain reporting obligations to Revenue under the Common Reporting Standard. Revenue will then exchange this information with the jurisdiction of tax residence of the member. We shall not be responsible to you or any third party for any loss incurred as a result of us taking such actions.

Under the "Return of Payments (Banks, Building Societies, Credit Unions and Savings Banks) Regulations 2008" credit unions are obliged to report details to the Revenue in respect of dividend or interest payments to members, which include PPSN where held.

**Regulatory and statutory requirements:** To meet our duties to the Regulator, the Central Bank of Ireland, we may allow authorised people to see our records (which may include information about you) for reporting, compliance and auditing purposes. For the same reason, we will also hold the information about you when you are no longer a member. We may also share information with certain statutory bodies such as the Department of Finance, the Department of Social Protection and the Financial Services and Pensions Ombudsman Bureau of Ireland if required by law.

**Compliance with our anti-money laundering and combating terrorist financing obligations:** The information provided by you will be used for compliance with our customer due diligence and screening obligations under anti-money laundering and combating terrorist financing obligations under The Money Laundering provisions of the Criminal Justice (Money Laundering and Terrorist Financing) Act 2010, as amended by Part 2 of the Criminal Justice Act 2013.

**Audit:** To meet our legislative and regulatory duties to maintain audited financial accounts, we appoint an external auditor. We will allow the external auditor to see our records (which may include information about you) for these purposes.

**Nominations:** The Credit Union Act 1997 (as amended) allows members to nominate a person(s) to receive a certain amount from their account on their death, subject to a statutory maximum. Where a member wishes to make a nomination, the credit union must record personal data of nominees in this event.

**Incapacity to Act on your account:** The Credit Union Act 1997 (as amended) provides, in the circumstances where you become unable to transact on your account, due to a mental incapability and no person has been legally appointed to administer your account, that the Board may allow payment to another who it deems proper to receive it, where it is just and expedient to do so, in order that the money be applied in your best interests. In order to facilitate this, medical evidence of your incapacity will be required which will include data about your mental health. This information will be treated in the strictest confidentiality.



**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 tell you what that is.**

**CCTV:** We have CCTV footage installed on the premises with clearly marked signage. The purpose of this is for security.

**Our legitimate interest:** With regard to the nature of our business, it is necessary to secure the premises, property herein and any staff /volunteers/members or visitors to the credit union.

**Voice Recording:** We may record phone conversations both incoming and outgoing for the purpose of verifying information and quality of service.

**Our Legitimate interest:** To ensure a good quality of service, to ensure that correct instructions were given or taken due to the nature of our business and to quickly and accurately resolve any disputes.

**Your consent**

**We will only carry out processing which is based on your consent and will cease processing once you withdraw such consent**

**Marketing and Market Research**

To help us improve and measure the quality of our products and services we undertake market research from time to time. This may include using the Irish League of Credit Unions and/or specialist market research companies.

**Art Competition**

This credit union is involved with the Art competition in liaison with the ILCU. Upon entry you will be given further information and asked for your consent to the processing of personal data. Your information is processed only where you have given consent. Where the person providing consent is below 16 then we ask that the parent/legal guardian provide the appropriate consent. A separate privacy notice is included in all Art Competition entry forms.

**Schools Quiz**

This credit union is involved in the Schools Quiz in liaison with the ILCU. The Schools Quiz is open to entrants aged 4 to 13. Upon entry parent/legal guardians will be given further information and asked for their consent to the processing of their child's personal data. This information is processed only where consent has been given. Where the person providing consent is below 16 then we ask that the parent/legal guardian provide the appropriate consent. A separate privacy notice is included in all School Quiz entry forms.

**Your Marketing Preferences**

As part of improving our service to you, from time to time, we would like to inform you of goods, services, competitions and/or promotional offers available from us. We may wish to use different means when sending such marketing communications.

You have a right to notify us free of charge at any time that you wish to refuse such marketing by writing to us at our address at the top of this document or by using the "opt-out" options in any marketing message we send you. Please contact us directly should you wish to change or withdraw your consent.



**Your Rights**

**The following are your rights in connection with your personal data.**

**To find out** whether we hold any of your personal data and if we do to request access to that data that to be furnished a copy of that data. You are also entitled to request further information about the processing.

**Request correction** of the personal data that we hold about you. This enables you to have any incomplete or inaccurate information we hold about you rectified.

**Request erasure** of your personal information. This enables you to ask us to delete or remove personal data where there is no good reason for us continuing to process it. You also have the right to ask us to delete or remove your personal data where you have exercised your right to object to processing (see below).

**Object to processing** of your personal data where we are relying on a legitimate interest (or those of a third party) and there is something about your particular situation which makes you want to object to processing on this ground. You also have the right to object where we are processing your personal data for direct marketing purposes.

**Request the restriction of processing** of your personal information. You can ask us to suspend processing personal data about you, in certain circumstances.

Where we are processing your data based solely on your consent **you have a right to withdraw that consent at any time and free of charge.**

Request that we: a) **provide you with a copy of any relevant personal data in a reusable format**; or  
b) **request that we transfer your relevant personal data to another controller** where it's technically feasible to do so.  
Relevant personal data is personal data that: You have provided to us or which is generated by your use of our service, which is processed by automated means and where the basis that we process it is on your consent or on a contract that you have entered into with us.

**You have a right to complain to the Data Protection Commissioner in respect of any processing of your data at**

**Post**

Data Protection Commissioner  
Canal House Station Road  
Portarlinton R32 AP23 Co. Laois

**Telephone**

+353 (0)57 868 4800  
+353 (0)761 104 800  
1890 252 231

**E-mail**

info@dataprotection.ie



**Please note that the above rights are not always absolute and there may be some limitations**

If you want access and/ or copies of any of your personal data or if you want to review, verify, correct or request erasure of your personal information, object to the processing of your personal data, or request that we send you or a third party a copy your relevant personal data in a reusable format please contact our Data Protection Officer in writing using their contact details above.

**There is no fee in using any of your above rights,** unless your request for access is clearly unfounded or excessive. We also reserve the right to refuse to comply with the request in such circumstances.

**We may need to verify your identity if we have reasonable doubts as to who you are.** This is another appropriate security measure to ensure that personal data is not disclosed to any person who has no right to receive it.

**Ensuring our information is up to date and accurate.** We want the service provided by us to meet your expectations at all times. Please help us by telling us straight away if there are any changes to your personal information. If you wish to avail of either of these rights, please contact us using our contact details at the top of this document.