



Unity Credit Union Data Retention Policy

We are required to keep records in accordance with legislation, including the Co-operative and Community Benefit Societies Act 2014 which superseded the Industrial and Provident Societies Act 1965 and regulations in relation to the Financial Conduct Authority (FCA) and Prudential Regulatory Authority (PRA) Regulations, Data Protection Regulations and Anti Money Laundering Regulations as well as HMRC requirements.

The Unity Credit Union data retention schedule is as below:

Membership Records	Required by	Retention Period
Register of Members	Co-operative and Community Benefit Societies Act 2014	Permanently
Rules and Amendments (as registered with the Financial Services Authority)	Co-operative and Community Benefit Societies Act 2014	Permanently
Receipts for any securities held, securities register and register of contracts of guarantee	Co-operative and Community Benefit Societies Act 2014	Permanently
Minutes of annual and special general meetings and the meetings of the Board of Directors	Co-operative and Community Benefit Societies Act 2014	Permanently
Members' Share and Loan Register	Co-operative and Community Benefit Societies Act 2014	Permanently
Copies of Annual Returns	Regulator	Permanently

Register of bad debts written off	Regulator	Permanently
Complaints	Regulator Legal Evidence	Complaint resolution plus 3 years
Financial Promotions	Regulator Legal Evidence	3 years after the end of promotion for promotions not involving pensions or
Call recordings	Regulator	6 months