

# Privacy notice for the Pensions Trust and the Pensions Trust 2016 (the “Scheme”)

This notice sets out how we use personal information about members of the Scheme (“you”), and your dependants and nominated beneficiaries. Please see the section ‘Collection of your information’ for the type of information we hold about you, and ‘How we use your information’ for the reasons for which we use your information.

We are the Trustee of the Scheme, Verity Trustees Limited. We are committed to protecting your information and acting in accordance with your rights under data protection law.

## 1. Collection of your information

**1.1.** We collect and process the following information about you:

- 1.1.1 your personal details such as your name, gender, date of birth, home address including postcode, National Insurance number, bank account details (in some cases), and country of residence;
- 1.1.2 information relating to your benefits, including your member number (which is assigned to you by the Scheme), the date you joined or left the Scheme, your earnings, the category and value of contributions and benefits that you receive, your target retirement age, and any relevant matters +impacting your benefits such as additional voluntary contributions, pension sharing orders (including information in divorce or dissolution certificates), tax protections or other adjustments;
- 1.1.3 records of communications with you (including phone calls and any complaints); and
- 1.1.4 in some cases, special categories of personal information such as your marital status or information concerning your health (e.g. in the case of ill-health early retirement and ill-health reviews, and where incapacity or similar reasons determine the benefits paid to you), and (in exceptional cases) information relating to convictions or offences (e.g. in relation to fraud).

**1.2.** Whilst much of the information we hold has been provided by you, we also obtain information from your employer, other pension schemes which you may have transferred from, HMRC, the Department for Work and Pensions and regulatory bodies, our medical advisors, and from tracing organisations.

**1.3.** If you sign up to access your scheme benefit details through DB Online or your DC Account, we will (or our administrator will on our behalf) also collect and process the personal information you provided via these online services. You can view the portal terms and conditions here:

<https://userportal.tpt.org.uk/TermsAndConditions>

<https://login.benpal.com/TPTTerms/DisplayTermsAndConditions>

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<http://www.tpt.org.uk/cookie-policy>

**1.4.** Where applicable, we also collect information about your dependants or next of kin (for example, when you submit a nomination form, or where we collect marriage and birth certificates on a benefit event,

such as at retirement or when deciding how to distribute death benefits). You should therefore provide a copy of the information in this notice to those individuals.

## **2. How we use your information**

### **2.1.** We use your information for the following purposes:

- 2.1.1 communicating with you in relation to your benefits and contributions, handling requests for transfers and allocation of death benefits or valuations for divorce, dealing with complaints, and making disclosures at your request such as in relation to transfers to other schemes;
- 2.1.2 for general administration of the Scheme, including: to record and pay benefits; reviews we or our administrators conduct for statistical and reference purposes; and for other checks or administrative activities that may become necessary from time to time (like member tracing) should we happen to lose contact with you or to prevent fraud;
- 2.1.3 for meeting our on-going regulatory and compliance obligations, and investigating or preventing crime;
- 2.1.4 to improve our and our administrators' processes and our use of technology, including training our employees, testing and upgrading of systems, developing solutions for access to historic data and to learn about other processes we can use to improve the administration of the Scheme, its internal operations and other business activities; and
- 2.1.5 when we or your employer undertake activities from time to time to help us and them manage the liabilities of the Scheme, such as obtaining life insurance, longevity hedging, scheme mergers, bulk transfers, pension increase exchanges and enhanced transfer value exercises, including (where relevant) disclosures to administrators for calculating offers made to you in relation to these activities and disclosures to independent financial advisors to allow you to obtain financial advice.

### **2.2.** Our use of your information as described above is permitted by applicable data protection law because it is:

- 2.2.1. necessary for our legitimate interests in pursuing the purposes set out in 2.1.1 to 2.1.5 above, and (when we make the disclosures to your employer) necessary for your employer's legitimate interests in meeting accountability and regulatory requirements, ensuring that the Scheme is run in a cost effective way and that you are offered appropriate pension options, such interests in each case not being overridden by your privacy interests;
- 2.2.2. required to meet our legal or regulatory responsibilities, including when we make the disclosures to authorities, regulators or government bodies referred to below;
- 2.2.3. necessary for the performance of a task carried out in the public interest;
- 2.2.4. when we use special categories of personal information, necessary for making a determination in connection with eligibility for, or benefits payable under, the Scheme (where authorised under local or EU law), for preventing fraud or other unlawful acts, for establishing, exercising or defending legal claims, or where the processing relates to personal information manifestly in the public domain; and
- 2.2.5. processed with your consent which we obtain from you from time to time, such as when we consider requests by you to access your benefits on the grounds of ill-health (which may require us to consider information – with your consent – about your medical condition), when you ask us to make disclosures or allocate benefits or where the Scheme rules require you to provide information which we cannot otherwise process without your consent.

- 2.3.** Where the personal information we collect from you is needed to meet our legal or regulatory obligations or to pay benefits to you or your nominated beneficiaries, if we cannot collect this information we may be unable to record or pay your or your beneficiaries' benefits. We will identify any such "required" data to you when we seek to collect it.

### **3. Disclosures of your information**

- 3.1.** We share information with the following recipients:

- 3.1.1. our suppliers, including:

- (i) JLT, who help us administer parts of the Scheme;
- (ii) PwC, our auditors;
- (iii) JLT Benefit Solutions, who provide actuarial services to us, and the scheme actuary (who is a person appointed by the Trustee, and also an employee of JLT Benefit Solutions);
- (iv) The Leadership Factor, who undertake customer satisfaction surveys on our behalf;
- (v) our professional advisers to obtain legal and medical advice; and
- (vi) other providers of services to us, including financial advisers, payroll providers (to record and pay benefits), mortality analysis providers, and printing, communication, IT and hosting, archiving, marketing, and tracing providers,

(and when we share information with these recipients we take steps to ensure they meet our data security standards, so that your information remains secure);

- 3.1.2. your employer or former employer, who will use the information for audit purposes, in relation to corporate transactions they are involved in, to consider whether to participate in the activities referred to in 2.1.5 above, and to allow you to flex your benefits including your pensions options;
- 3.1.3. insurance and, reinsurance companies and independent financial advisers where we carry out the activities referred to in 2.1.5 above;
- 3.1.4. public authorities, regulators or government bodies, including when required by law or regulation, under a code of practice or conduct, or when these authorities or bodies require us to do so;
- 3.1.5. third parties to whom you ask us to disclose your information, for example where you wish to transfer your pension; and
- 3.1.6. other persons from time to time when the disclosure is needed to exercise or protect legal rights, including those of the Trustee or other stakeholders, or in response to requests from individuals or their representatives who seek to protect their legal rights or such rights of others.

### **4. Transfers of your information abroad**

The use and disclosure of your information involves transferring your information outside of the European Economic Area to JLT and their service provider in India. In those cases, the transferred information is protected by a data transfer agreement in the appropriate standard form approved for this purpose by the European Commission. Further details of these transfers including the form of data transfer agreement used are available from us on request.

## 5. Retention of your information

- 5.1. We keep your information for the longer of the period required in order to meet our legal or regulatory responsibilities, and the period envisaged within our data retention policy. We determine the period envisaged within such policy with regard to the Scheme's operational and legal requirements, such as facilitating the payment of benefits to you or your beneficiaries, calculating and managing the liabilities of the Scheme, and responding to legal claims or regulatory requests.
- 5.2. In general, we will retain your information for 12 years after all entitlements to your benefits cease or, if longer, 6 years after your normal pension age (as defined in the rules of the scheme). For example, information will be retained for 12 years after the death of a member and their beneficiaries (if any).

## 6. Your rights

- 6.1. You have rights under data protection law of access to, and rectification or erasure of, your personal information, and to restrict its processing and (in some circumstances) to require certain of your information to be transferred to you or a third party.
- 6.2. You also have the right to object to the processing of your information in some circumstances, and to tell us that you do not wish to receive marketing information.
- 6.3. You can exercise any of these rights by contacting our privacy office at the details set out below.
- 6.4. You also have the right to withdraw your consent to the use of your information, to the extent such use is based on your consent. You can notify us of your withdrawal of consent by contacting us at the details set out below.
- 6.5. You can also lodge a complaint about our processing of your personal information with a supervisory authority in the Member State where you habitually reside or work, or where a breach has taken place. Details for the office of the Information Commissioner in the UK are available at [www.ico.org.uk](http://www.ico.org.uk).

## 7. Further information may be required to carry out requests

In some cases, it may be necessary to obtain additional information from you, for example to carry out your request for a transfer or allocation of benefits. We will notify you when your information is required for this purpose.

## 8. Status of this privacy notice

This privacy notice was updated in May 2018. It is a notice explaining what the Scheme does with your information, not a document that binds the Scheme or any other party contractually. We reserve the right to amend this notice from time to time, and will take appropriate steps to bring any such amendments to your attention.

## 9. Contact information, and exercising your rights

If you wish to exercise your rights described in Point 6 above, or if you have any questions about our use of information or this document, please contact:

TPT Retirement Solutions, Verity House, 6 Canal Wharf, Leeds, LS11 5BQ  
[privacy@tpt.org.uk](mailto:privacy@tpt.org.uk)  
0113 394 2779