

Annex 1 – Privacy Notice

GMB 1961 Pension Fund: Privacy Notice

The Trustee of the GMB 1961 Pension Fund (the “**Scheme**”, “**we**”, “**our**” or “**us**”) is committed to protecting your information and acting in accordance with your rights under data protection law.

This privacy notice contains information on what personal information about you the Scheme collects, what we do with this information, the lawful basis on which personal information is processed and what rights you have.

There is nothing that you need to do in relation to this notice, it is for your information and so that you know what we are doing to safeguard your data and to make sure we process your data in accordance with law.

Collection of your information

We collect and process the following information about you:

- your personal details such as your name, gender, date of birth, home address, telephone number, e-mail address, national insurance number, bank account details (in some cases), and country of residence;
- information relating to your benefits such as your member identifying number (which is assigned to you by the Scheme), the date you joined or left the Scheme, your earnings, the category and value of benefits that you have built up or receive, and relevant matters impacting your benefits such as voluntary contributions, pension sharing orders, tax protections or other adjustments;
- information provided by you in order to register and log in to the Scheme’s member website; and
- in some cases, special categories of personal data 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).

Where applicable, we also collect information about your dependants or next of kin. Before providing us with any such information, you should provide a copy of the information in this notice to those individuals.

In some cases, we will collect personal information about you indirectly from your (current or former) Scheme employer and from our service providers (e.g. the Scheme administrator, which is Barnett Waddingham at present and the actuary, which is XPS Pensions Limited at present).

We also have a legal obligation to carry out due diligence checks in the event of a pension transfer request, which may mean that we are obliged to ask you for additional information. For instance:

- If you wish to transfer to an occupational pension scheme, we have to request evidence that demonstrates an “employment link”. This could include a letter from your employer confirming your employment, a schedule of contributions, payslips and bank statements (the bank account detail on your payslip might be different from the bank details we hold for you).
- If you request a transfer to an overseas pension scheme, we are legally obliged to check that you are resident in the same country as that scheme. This evidence might include utility bills, TV subscriptions, insurance documents relating to your overseas home, address, bank

account and credit card statements, evidence of local tax being paid and registration of address with local doctors.

How we use your information

We use your information for the following purposes:

- (a) communicating with you in relation to your benefits and contributions, handling requests for transfers and allocation of death benefits, dealing with complaints, and making disclosures at your request such as in relation to transfers to other plans;
- (b) for general administration of the Scheme, such as: to record and pay benefits; for reviews we or our administrators conduct for statistical and reference purposes; and for other administrative activities that may become necessary from time to time (like member tracing) should we happen to lose contact with you and to prevent fraud;
- (c) for meeting our on-going regulatory, legal and compliance obligations, and investigating or preventing crime; and
- (d) to improve our processes and our use of technology, including testing and upgrading of systems, and to learn about other processes we can use to improve the administration of the Scheme.

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

- (i) necessary for our legitimate interests in pursuing the purposes set out in (a) to (d) above, and (when we make disclosures to your (current or former) Scheme employer for the audit and corporate transaction purposes referred to below) necessary for the legitimate interests of that entity, such interests in each case not being overridden by your privacy interests;
- (ii) in some cases, necessary to meet our legal or regulatory responsibilities, such as disclosures to authorities, regulators or government bodies referred to below; or
- (iii) in some cases, necessary for the performance of a task carried out in the public interest and, when we use special categories of personal data, necessary for establishing, exercising or defending legal claims or, where the processing relates to personal data, manifestly in the public domain;
- (iv) in limited circumstances, processed with your consent which we obtain from you from time to time, such as 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. If you provide your consent to processing your information you may withdraw your consent at any time but this may limit the benefits you are able to receive from the Scheme.

Where the personal data we collect from you is needed to meet our legal or regulatory obligations or to calculate or pay benefits to you or your nominated beneficiaries, if we cannot collect this personal data we may be unable to administer your contributions and benefits or record or calculate or pay your or your beneficiaries' benefits.

Disclosures of your information

We typically share your information with the following recipients:

- our suppliers, such as our administrators and payroll provider (Barnett Waddingham LLP), and other providers of services to us and them including our actuary, XPS Pensions Limited,

our legal adviser, Linklaters LLP, our auditor, BDO LLP, our medical advisers, HCB, and, where required, providers of printing, communication, IT and hosting, marketing, and tracing services (and when we share information with these recipients we take steps to ensure they meet our data security standards, so that your personal data remains secure);

- your (current or former) Scheme employer, such as for audit purposes, in relation to corporate transactions initiated by that entity;
- insurance and reinsurance companies, such as when we insure certain benefits under the Scheme. The Trustee currently insures death in service lump sum benefits with Aviva;
- 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; and
- 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.

Our actuaries, XPS Pensions Limited, including our individual Scheme Actuary, are also responsible for processing your personal data when providing certain actuarial and consultancy services. XPS Pensions Limited has an appointed Data Protection Officer tasked with ensuring its compliance with data protection legislation. For further details about how XPS Pensions Limited and our individual Scheme Actuary process your personal data, your point of contact for XPS Pensions Limited or the Scheme Actuary is XPS Pensions Limited's Data Protection Officer, whose address is 11 Strand, London, WC2N 5HR.

Transfers of your information abroad

The use and disclosure of your information for the purpose referred to above will not involve transferring your information to countries outside of the European Economic Area.

Retention of your information

We will keep your information for the period required in order to meet our legal or regulatory responsibilities. We determine the period with regard to the Scheme's operational and legal requirements such as facilitating the payment of benefits to you or your nominated beneficiaries and responding to legal claims or regulatory requests. In general, we will keep your information for as long as you have benefits in the Scheme or until we are notified of your death, so that we are able to address any queries you may have. Where a benefit is payable to your beneficiaries, or to deal with historic benefits queries (including where you have transferred benefits out of the Scheme), we may need to keep information in respect of you and your beneficiaries for longer.

Your rights

You have rights under data protection law of access to and rectification or erasure of your personal data and to restrict its processing, to tell us that you do not wish to receive marketing information, and (in some circumstances) to require certain of your information to be transferred to you or a third party.

To the extent the use of your information is based on your consent, you have the right to withdraw your consent. You can notify us of your withdrawal of consent by contacting us at the details set out below. Your withdrawal of consent will not have any retrospective effect on the processing that has already been carried out.

You also have the right to object to our processing of your personal data.

If you have any questions or wish to exercise any of the above rights, you may send an email to the Scheme Secretary at david.castledine@gmb.org.uk. You can also use this e-mail address if you wish to make a complaint about how we process your information.

You can also lodge a complaint about our processing of your personal information with the Information Commissioner's Office (www.ico.org.uk) or, if you are no longer resident in the UK, the relevant data protection authority in your country of residence.

Further information may be required to carry out requests

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

Status of this privacy notice

This privacy notice was last updated in February 2023.

It may be subject to amendments. Any future changes or additions to the processing of personal data as described above in this privacy notice affecting you will be communicated to you through an appropriate channel, depending on how we normally communicate with you.

For an on behalf of the Trustee of the GMB 1961 Pension Fund

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