

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;
- records of communications with you (including any complaints); 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. We will assume that you have the authority to share any personal information you provide to us about them.

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 making a determination in connection with eligibility for, or the amount of benefits payable under, the Scheme; for actuarial valuations; for providing you with news about the Scheme; for 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 and to prevent fraud;
- (c) for meeting our on-going regulatory, legal and compliance obligations, and investigating or preventing crime;
- (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; and
- (e) to undertake activities from time to time to help us manage the liabilities of the Scheme, such as obtaining life insurance, longevity hedging, insuring Scheme liabilities with an insurer, 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 advice providers to allow you to obtain financial advice.

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 paragraphs (a) to (e) 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 preventing fraud or other unlawful acts, 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 record, calculate or pay benefits to you or your nominated beneficiaries, and we cannot collect this personal data, then 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 as set out in paragraph (e) above. 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 UK.

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

Data protection law grants you certain rights which we summarise in the table below. Please note that these rights are not absolute and they may not always apply in your particular circumstances. To exercise your rights, please contact the Scheme Secretary using the contact details set out below.

Right of access and data portability	You have the right of access to information we hold about you and/or to have it transferred to another data controller in some circumstances.
Right of rectification or erasure	If you feel that any data that we hold about you is inaccurate you have the right to ask us to correct or rectify it. You also have a right to ask us to erase information about you where you can demonstrate that the data we hold is no longer needed by us, if you withdraw the consent upon which our processing is based, or if you feel that we are unlawfully processing your data. Your right of rectification and erasure extends to anyone we have disclosed your personal information to and we will take all reasonable steps to inform those with whom we have shared your data about your request for erasure.
Right to restriction of processing	You have a right to request that we refrain from processing your data where you contest its accuracy, the processing is unlawful and you have opposed its erasure, where we do not need to hold your data anymore but you need us to in order to establish, exercise or defend any legal claims, or we are in dispute about the legality of our processing your personal information.
Right to object	You have a right to object to our processing of your personal information, noting that some processing is needed to administer your benefits in the Scheme.
Right to withdraw consent	You have the right to withdraw your consent for the processing of your personal information where the processing is based on consent.
Right of complaint	If you are unhappy with the way we have used or are handling your personal information you have the right to lodge a complaint with the Information Commissioner's Office (ICO) via their helpline on 0303 123 1113. The ICO regulates and supervises the use of personal data in the UK and further details are available at www.ico.org.uk . If you are not based in the UK, you may have a right to complain to the data protection authority in your jurisdiction. We would, however, appreciate the chance to deal with your concerns before you approach the ICO, so please contact the Scheme Secretary in the first instance using the contact details set out below.

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.

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 2024.

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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