

# VOCA Final Salary Scheme

## Personal data privacy statement

### Background

**The Trustee Directors of Voca Pension Trustees Limited (the Trustee) is required to collect and use personal data in order to administer the Voca Final Salary Scheme (the ‘Scheme’) effectively and to meet certain employer and member requirements. Similarly, other parties involved in running the Scheme will sometimes need to make decisions jointly with the Trustee about how your personal information will be used for those purposes. These other parties (our ‘Trustee Advisers’) include the Scheme Actuary (currently Lane, Clark & Peacock LLP).**

Such data may relate to Scheme members (including deferred members, pensioner members, employed deferred members, pension credit members and member beneficiaries) and their relatives, nominated beneficiaries and dependants, suppliers and professional advisers with whom the Trustee conducts business, and the Trustee Directors themselves (data subjects). In legal terms, the Trustee and the Trustee Advisers are ‘joint controllers’ in respect of this information. This means we need to tell you some things about the personal information we have about you and what your rights are in relation to it.

All personal data that the Scheme collects, records or uses in any way, whether held on paper, on computer or other media will be the subject of appropriate safeguards to ensure that the Trustee complies with the applicable data protection laws. Details of the data processed by the Trustee are set out in the adjacent box. We may sometimes use other information about you. This could include information about your health where it is relevant to, for example, early payment of benefits from the Scheme or details about personal relationships to determine who should receive benefits on your death. We might have information about gender reassignment, if you have a gender recognition certificate or have told us that you identify with a different gender from your birth sex. We might also, very rarely, have information about criminal convictions where it is relevant to your entitlements under the Scheme.

This statement provides the information which the Trustee must make available to data subjects.

### Why we process your data

The Trustee must by law provide benefits in accordance with the Scheme’s governing documentation and must also meet other legal requirements in relation to the running of the Scheme. The Trustee will use your personal information to comply with these legal obligations,

### Types of data processed by the Trustee

The type of personal information held by the Trustee which constitutes personal data include:

- Data subject’s full name;
- Home address and other contact Details and information relating to overseas residency;
- Sex/Gender. We use sex to understand how long you are likely to receive your pension for and gender as part of your addressee details if we write to you e.g. ‘Mr, Mrs, Ms’;
- Date of birth;
- Marital (or relationship) status;
- National Insurance number;
- Annual (or pensionable) salary;
- Details of your Scheme employer and service history
- Other forms of remuneration;
- Bank account details;
- Benefit entitlements;
- Information relating to your Lifetime allowance, pension input amount, annual amount;
- Death benefit nominees;
- Information relating to your health for the purpose of providing ill-health benefits or where it is relevant to a disability access need e.g. for communications to be in large text for visually-impaired Members;
- If your benefits from the Scheme form part of a divorce settlement, details of that settlement;
- Details of any criminal convictions or of anyone claiming benefits under the Scheme
- Details of any benefits earned in a Previous a pension arrangement, if you have transferred these into the Scheme; and
- Correspondence received about you from HMRC, relating to periods of service when you may have been contracted out of the upper tier of the state scheme.

to establish and defend its legal rights, and to prevent and detect crimes such as fraud. The Trustee may need to share your personal information with other people for this reason, such as courts and law enforcement agencies.

The personal data processed by the Trustee is used to administer the Scheme effectively and to meet certain employer and member requirements. The legal basis for this processing is the legitimate interests of the Trustee in administering the Scheme and/or (in some cases) that the processing is necessary for compliance with a legal obligation to which the Trustee is subject. If appropriate personal data is not received by the Trustee it may be unable to provide some or all of the benefits to which a member is otherwise entitled.

If we ask you for other information in the future (for example, about your health), we will explain whether you have a choice about providing it and the consequences for you if you do not do so.

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.

## Where your data comes from

The data processed by the Trustee is provided primarily by the data subjects themselves, as described overleaf. Other information may be provided by current and former employers of Scheme members, other pension schemes and pension providers, independent financial advisers, medical practitioners, other advisers with whom the Trustee communicate in relation to the administration of the Scheme, Her Majesty's Revenue and Customs (HMRC) and other publicly accessible sources (e.g. the electoral roll, the telephone directory and the General Registry Office) if we have lost touch with you and are trying to find you.

The Trustee may then in turn pass information about you to the Trustee Advisers or may instruct the administrator to do so. The Trustee is the source of the personal information which the Trustee Advisers have about you.

When we need to use information about your health, we may ask for your consent. However, sometimes there may be reasons of public interest or law which enable us to use information about your health (or other very personal information, such as details about personal relationships relevant to who should receive benefits on your death, or information on gender reassignment) without consent and we will do so where that is necessary for us to run the Scheme in a sensible way. You can withdraw your consent at any time by using our contact details (below). This may affect what we can do for you unless we have another lawful reason for using your information. For example, if you apply for ill health early retirement and consent to us processing your health data for that, but then you withdraw that consent, we will usually be unable to consider your application. If you withdraw consent after our processing, this will not retrospectively affect the processing that has already happened.

Sometimes, the Trustee needs to use your personal data, including special categories of personal data, in order to establish, exercise or defend legal claims.

## Whom your data may be shared with

The Trustee may disclose personal data to actuarial and other financial advisers where this is required in order to administer the Scheme, and to providers of other professional services, regulatory authorities and healthcare practitioners, insurers, employers connected with the Scheme, HMRC, the Pensions Regulator, the Information Commissioner; the Ombudsman; other pension schemes, independent financial advisers and any other persons as necessary for the administration of your benefits under the Scheme.

The Trustee may also provide personal data to suppliers of data processing or administration services, to whom certain tasks associated with the administration of the Scheme have been outsourced, such as printers who help the Trustee prepare communications which it sends to members, and tracking and tracing services. These entities may transfer personal data to countries outside the United Kingdom. Some countries already provide adequate legal protection for your personal information but in other countries, additional steps will need to be taken to protect it.

The Trustee has contracts with all such third parties, which confirm that the service providers agree to comply with certain obligations under the data protection laws, including in relation to security measures surrounding the data that they process for the Trustee.

Personal data may also be provided to potential or actual acquirers of any Voca group company or business, subject to appropriate measures having been taken as regards the confidentiality of the data, and to other members of the Voca group of companies.

The Trustee may need to share personal data with insurers in relation to purchasing and pricing up insurance contracts called 'annuities' (unless that can happen based on anonymised data). Insurers will use that data to verify the assets and liabilities of the Scheme. The Trustee may write to you before purchasing an annuity to ask for up to date information about your spouse/partner/children/other dependants to this end.

The Trustee will share your personal data when we purchase the annuity and at that stage the insurer will typically share information with its chosen re-insurer. Sometimes the insurer's privacy notice will mention who its re-insurer is and how to see its privacy notice (either giving you a link to it online or explaining where it can be seen or by providing a copy of it). The Trustee will usually need to write to members to explain about the particular annuity and who the insurer is. In this way you can know who holds your personal data and how to exercise your rights against them. The following categories of personal data would typically be shared with insurers: Scheme membership ID number; marital status and details about spouse/partner; DOB; information about annual pensions increases; pension/benefit amounts payable; age at retirement; service length and retirement.

## Scheme Actuary

The Scheme Actuary is appointed by the Trustee to value and carry out other calculations in relation to your Scheme benefits. It will use your personal information for this purpose and has a legitimate interest in doing so. The Scheme Actuary will also use your personal information to comply with its own legal obligations, and may need to share your details with other people for legal reasons, such as courts and law enforcement agencies. It may also share data with its own professional advisers, auditors and insurers, IT and data storage providers and other service providers.

## How to contact the other people we give your personal information to

Some of the people we mention above just use your personal information in the way we tell them. However, others may make their own decisions about the way they use this information to perform their services or functions, or to comply with regulatory responsibilities as controllers in their own right. In this case, they are subject to the same legal obligations as us in relation to this information and the rights you have in relation to your information apply to them too.

If you want any more information from any of these recipients or to exercise any rights in relation to the information they hold, please contact us and we will put you in touch with them.

## How long we keep your personal information for

We need to keep some of your personal information long enough to make sure that we can satisfy our legal obligations in relation to the Scheme and pay any benefits due to or in respect of you.

We keep your information for long enough to ensure that, if a query arises in the future about your benefits, we have enough information to deal with it where we have a legal obligation to do so. To meet this aim, the majority of the personal information that we hold will be kept for a period of 75 years from the end of the Scheme year in which the last payment from the Scheme is made to or in respect of you or such longer period that the Trustee considers is necessary to ensure that the Scheme is able to correctly pay the benefits due to Members and respond to any future queries regarding the benefits of current or former Members.

However, some information may be kept for a longer or shorter period depending on how long we sensibly think we need it to deal with queries (from you or your beneficiaries/other persons who might ask us if they are entitled to payments), complaints (from you or them), and our legal obligations (mentioned above).

### Data subject access requests

All data subjects have a right, subject to applicable data protection laws:

- to be told about the data that the Trustee holds about them and to receive a copy of the information that constitutes personal data about them, on request;
- to request access to and rectification or erasure of personal data, restriction of processing concerning the data subject and the right to data portability (as set out in, and subject to limits imposed by, applicable data protection laws);
- to withdraw consent to processing, to the extent that processing is based on consent;
- to object to us processing your information, in particular circumstances;
- to lodge a complaint about processing with the UK data protection supervisory authority (the Information Commissioners Office).

You can exercise all of these rights free of charge except in some very limited circumstances and we will explain these to you where they are relevant.

If you wish to exercise this right, or wish to contact the Trustee about your personal data, you should submit an application to the Scheme administrator using the details set out below.

## **Using the MyPension.com website**

When you visit MyPension.com (our administrator's on-line web portal), we may collect information about your computer including your IP address, operating system and browser type. We may also record details of your visits to the site, such as the resources you access and frequency, to help us identify system improvements. The website uses cookies to recognise you from other users and this helps us to provide more accessibility when you browse the site. You can check the cookie policy when you log into the site.

The Trustee has agreed with each of the Trustee Advisers that the Trustee will be responsible for dealing with requests from you in respect of your rights if those requests relate to the joint use of your personal information described in this notice. This means if you wish to exercise rights against the Trustee and the Trustee Advisers for what they do jointly with your personal information, you should contact the Trustee using the details above.

## **Queries and further information**

If you want more information about what we do with your information and what your rights are, the Trustee can be contacted by writing to Andy Mills, Scheme Secretary, at [andy.mills@zedra.com](mailto:andy.mills@zedra.com).

The Scheme administrator can be contacted at:

Address: The Voca Final Salary Scheme XPS Administration, PO Box 562, Middlesbrough,  
TS1 9JA

Telephone: 0118 313 0922

Email: [xpsadmin.voca@xpsgroup.com](mailto:xpsadmin.voca@xpsgroup.com)

If you have concerns about the way we handle your personal data, you can contact the Information Commissioner's Office or raise a complaint at [www.ico.org.uk/concerns](http://www.ico.org.uk/concerns) or call its helpline on 0303 123 1113.