

The Consortium CARE Scheme - Privacy Notice

This privacy notice has been issued by the Trustee and Scheme Actuary of The Consortium CARE Scheme (the Scheme). We ask that you read this privacy notice carefully as it contains important information about who we are, what personal data (information) we hold about you, how and why we collect, store and use it, how we may share this information and your rights in relation to your personal information.

As trustee of the Scheme, Vidett Trust Corporation Limited (the Trustee) collects, uses, and is responsible for certain personal information about you. When we do so we are regulated under the UK General Data Protection Regulation (the UK GDPR) and the Data Protection Act 2018. We are responsible as 'controllers' of that personal information for the purposes of those laws. As data controllers, we must provide you with the information contained in this Privacy Notice.

Data controllers

The Trustee of the Scheme is Vidett Trust Corporation Limited (Company Number 10842337).

The Scheme Actuary to the Scheme is Ruth Thomas of Barnett Waddingham LLP (Company Number OC307678).

The Trustee and Scheme Actuary of the Scheme are independent data controllers (the holders, users and processors of personal data) for the purposes of the UK GDPR. It is possible that in some circumstances other professional advisers may be considered to be data controllers. This might include the Scheme's auditor or legal advisers.

The Trustee can be contacted as follows:

Vidett Trust Corporation Limited
3rd Floor Forbury Works
37-43 Blagrove Street
Reading
RG1 1PZ

Email: rmpc@vidett.com
Telephone: 0118 207 2900

The Scheme Actuary can be contacted as follows:

Barnett Waddingham
3 Devon Way
Longbridge
Birmingham
B31 2TS

Email: Consortium@Barnett-Waddingham.co.uk
Telephone: 0333 11 11 222

Use, transfer and storage of personal data

Personal data is any information relating to an identified or identifiable individual. In the course of running the Scheme, we may require information from you in relation to your marital status (which may include the gender of your spouse or civil partner) and / or information about your (or your partner's) health. Such information will be used to help manage the Scheme and by the Scheme's administrators to determine the benefits payable to you and your beneficiaries.

In addition, we may hold any or all of the following items of personal information about you:

- Personal details including your name, National Insurance number, gender, age, date of birth, postal and/or email address and telephone number.
- Salary and data relating to investments and pension assets held outside of the Scheme (to the extent they are relevant for the calculation and payment of your benefits, or to the taxation of your benefits from the Scheme).
- Employment history, including employment dates and historic pay records.
- Bank account details for payment of benefit instalments, HMRC tax code.

We may also hold 'special categories' of personal data (i.e. sensitive information which comes with additional safeguards under data protection legislation). This may include information about your physical and mental health, including any medical conditions (for example, if you apply for ill-health retirement). Where we hold 'special categories' of data we will explain to you at the time why we need it and how the information will be used. We will only process special categories of data where we need to do so to establish a right to or secure a benefit. In any other circumstances where we need to process special categories of personal data that is not publicly available, we will seek your prior consent.

Where we are carrying out processing on the basis of your consent, you have the right to withdraw that consent at any time by contacting us. Any withdrawal of consent will not impact on the lawfulness of the processing which took place prior to the withdrawal.

Your personal data is provided to the Trustee by your employer or may be obtained directly from you. It is not publicly accessible data. The personal data collected relates to your employment and membership of the Scheme. Your personal data will be stored until such time as it is no longer required to fulfil our legal obligations but in any event for not longer than 7 years after the date the Scheme is wound up.

The Trustee may share data with the Scheme Actuary, the sponsoring employer and/or the Trustee's other professional advisers (including the Scheme Auditor and pension consultants), regulatory bodies (including, but not limited to, HM Revenue and Customs, the Department for Work and Pensions and the Pensions Regulator) and other parties as required (including insurers to facilitate member benefits being secured externally).

Your data may be shared by the Scheme's administrator with sub-processors for particular outsourced activities such as bulk printing jobs, confirmation of address/existence, offsite backup and archive. A comprehensive list of parties with whom data may be shared is set out in the Trustee's formal Data Mapping document, available on request in writing to the Trustee at the address above.

The Scheme administrators, on behalf of the Trustee, will use your personal data to ensure that the correct benefits can be paid to you and that your requests can be dealt with efficiently, in accordance with the Trustee's **legal obligation** to run the Scheme in accordance with the Trust Deed and Rules. The Trustee and / or administrators may contact you directly in order to provide relevant information, or to deal with your queries.

In addition, it is in your and the Trustee's **legitimate interests** to use your personal information to:

- Keep up to date and accurate records about your membership of the Scheme
so that the correct benefits can be paid
- Undertake risk-management exercises
so that the risk your benefits are not paid is reduced
- Comply with the law, including regulations and guidance issued by the Pensions Regulator
so that you, the Trustee and their advisers are not subject to legal sanctions which may impact benefits
- Efficiently manage the impact of any change to the legal status of the sponsoring company
so that your benefits are not adversely affected for example by a sale or company merger

The Scheme Actuary uses your personal data to advise the Trustee on the financial management of the Scheme. This advice helps to ensure the Trustee is able to meet their obligations to pay members' benefits, and is necessary to comply with obligations placed on them by legislation, including the Pensions Act 2004.

The Scheme Actuary may also use your personal data in research which assists actuaries in providing this type of advice - for example research into the mortality experience (life expectancy) of pension scheme members in general. This may include the provision of personal data, anonymised as far as possible, to a recognised external authority, such as the Continuous Mortality Investigation (CMI) which investigates mortality experience on behalf of the Institute and Faculty of Actuaries.

The Scheme Actuary will not pass your personal data to any third party without the prior agreement of the Trustee but may share your personal data with Barnett Waddingham LLP and its affiliate companies in connection with the advice the Scheme Actuary provides to the Trustee. Barnett Waddingham LLP and its affiliate companies may share your personal data with its data processors in order to enable the Scheme Actuary to provide services to the Trustee. A list of Barnett Waddingham LLP's current sub-processors is at [sub-processors.pdf \(bwlip.co.uk\)](https://www.bwlip.co.uk/sub-processors.pdf) and may be updated from time to time.

The Trustees have conducted due diligence on their suppliers to ensure they process data within the UK and/or the EEA. It is possible that the trustees and the partners / staff of adviser firms may take laptops and smartphones with them on trips outside of the UK and/or the EEA, indirectly causing data to be sent outside of the EEA.

We have received guidance that as long as the information stays with the individual on the laptop / smartphone and their employer has an effective procedure to deal with security and the other risks of using laptops (including the extra risks of international travel), it is reasonable to conclude that adequate data protection exists.

Your personal data will not be directly transferred to another country unless you request for this to be done.

Your rights in relation to your data.

The purpose of this Privacy Notice is to fulfil your right to be informed about the use of your personal data. In addition:

- You have the right to access your personal data. If you wish to request copies of your personal data please contact the Trustee at the address above or (as applicable) the Scheme Actuary at the address above.
- You have the right to have your personal data rectified if it is inaccurate or incomplete.
- You have the right to have your personal data deleted or removed if there is no reason for its continued storage and processing.
- You have the right to receive the personal information concerning you which you have provided to us, in a structured, commonly used and machine-readable format and have the right to transmit those data to a third party in certain situations.

- You have the right to object to your personal data being processed and to restrict the processing of your personal data in certain circumstances, for example, for direct marketing. While processing is restricted, the data controllers are permitted to store the personal data to ensure the restriction is respected in future. You will be informed if a restriction on processing is lifted.
- You have the right to lodge a complaint about the data controller with the ICO.

Please note that if you choose to exercise your rights to withhold data or insist on its deletion, then the Trustee may not be able to perform their duties in relation to the Scheme, and your benefits could be affected.

Further details about GDPR and your rights under GDPR can be found on the ICO's website at <https://ico.org.uk/> or telephone 0303 123 1113.

Keeping your personal information secure.

We have appropriate security measures in place to prevent personal information from being accidentally lost, or used or accessed in an unauthorised way. We limit access to your personal information to those who have a genuine trust-related need to know it. Those processing your information will do so only in an authorised manner and are subject to a duty of confidentiality.

We also have procedures in place to deal with any suspected data security breach. We will notify you and any applicable regulator of a suspected data security breach where we are legally required to do so.

Changes to this Privacy Notice.

This Privacy Notice was published on **1 July 2024** and last updated on **1 July 2024**.

We may change this Privacy Notice from time to time. When we do, we will inform you via a communication from the Scheme's administrators. Please contact the Scheme's administrator using the details below if your personal data changes at all.

Barnett Waddingham
Hartwell House
Victoria Street
Bristol
BS1 6AD
Email: Consortium@Barnett-Waddingham.co.uk
Telephone: 0333 11 11 222