

Stewart Hughes Limited No.2 Retirement Benefits Scheme

GDPR and why it matters to you

The General Data Protection Regulation, or GDPR, will replace the UK Data Protection Act 1998 on 25 May 2018. GDPR will help to align data protection laws across Europe, and will apply to UK laws and UK citizens despite Brexit.

GDPR gives individuals more rights to their data, where it is held and what it's used for. The regulation affects all EU citizens, regardless of location, meaning that **all** companies and corporations who are established in the UK and Europe, holding personal data from EU citizens or anyone else, are legally obligated to comply with GDPR.

Personal information and what we do with it

The Trustee of the Stewart Hughes No.2 Retirement Benefits Scheme (the Scheme) needs personal information about you to run the Scheme and pay benefits. Similarly, other parties involved in running the Scheme will sometimes need to make decisions independently from the Trustee about how your personal information will be used for those purposes. In particular, the Insurer in relation to the Scheme (currently Phoenix Life Ltd) will do this. In legal terms, the Trustee and the Insurer are 'data controllers' (separate and distinct from each other) in respect of this information. We both need to tell you some things about the personal information we have about you and what your rights are in relation to it.

What personal information we hold

The Trustee normally holds some or all of the following types of personal information.

- Your name, date of birth, National Insurance number and bank account information (where benefits are in payment).
 - Contact details (including your address, phone number and email address).
 - If your benefits from the Scheme derive from your employment, details of your employer when you were building up benefits in the Scheme, how long you worked for them and your salary from time to time.
 - Whether you are married or in a civil partnership and other information we might need to pay any benefits due on your death.
 - Any information you have provided about who you would like to receive any benefits due on your death.
 - If your benefits from the Scheme form part of a divorce settlement, details of that settlement.
- Other personal information which you voluntarily provide to us in your correspondence or communications and which is about yourself and other people (**please note:** we do not wish to collect additional and what might be unnecessary personal information in this way – please do only send us the categories of personal information we ask you or which Aon (details below) specifically asks you for on our behalf).

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 also, very rarely, have information about criminal convictions and offences, but only where it is relevant to the payment of Scheme benefits.

Where we get personal information from

Some of the information the Trustee has comes directly from you. In addition, Aon, who provides secretarial services to the Trustee may have obtained information from you and passed it to us. The Trustee may then in turn pass information about you to the Insurer or may instruct the Aon to do so.

Sometimes the Trustee gets information from other sources: for example, from your Scheme employer (for information such as your salary and length of service); from another scheme if you have transferred benefits from that scheme; from government departments such as HMRC and DWP; and from publicly accessible sources (e.g. the electoral roll) if the Trustee has lost touch with you and is trying to find you.

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

Why we hold personal information and how we share it

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, 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, such as courts and law enforcement agencies, for this reason.

The Trustee also has a legitimate interest in properly administering the Scheme. This includes: paying benefits as they fall due; purchasing insurance contracts; communicating with you; and ensuring that correct levels of contributions are paid, benefits are correctly calculated and the expected standards of Scheme governance are met (including standards set out in Pensions Regulator guidance).

To achieve this, the Trustee may share your personal information with various people, including: any new trustees or trustee directors; the Scheme employers; Aon; the Trustee's other professional advisers; auditors; the Insurer; HMRC; the Pensions Ombudsman; IT and data storage providers. If your benefits are transferred to another scheme, the Trustee will also need to provide the administrators of that scheme with information about you.

When the Trustee needs to use information about your health (or other very personal information), it may ask for your consent. However, sometimes there may be reasons of public interest or law which enable the Trustee to use this information without consent, and it will do so where that is necessary to run the Scheme in a sensible way. You can withdraw your consent at any time by contacting the Trustee using the contact details given below. This may affect what the Trustee can do for you, unless it has another lawful reason for using your information.

The Trustee may also share your personal information with someone else where you have given your consent – for example, where you transfer your benefits out of the Scheme.

The Scheme's employers may also have a legitimate interest in contacting you about your benefits under the Scheme, and any additional options which may be available to you in relation to those benefits. In such circumstances, the Trustee may share your personal information with the employers so that they can contact you for that purpose.

The Insurer

The Scheme is a defined contribution Scheme in which all the assets are invested in an insurance policy with Phoenix Life Ltd who also administer the Scheme on the Trustee's behalf. The Insurer will use your personal information in order to ensure the correct benefits are paid and has a legitimate interest in doing so. The Insurer 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 it with his own professional advisers, auditors and insurers, IT and data storage providers and other service providers.

In some circumstances the Insurer may also be able to fulfil the purpose mentioned above using information which the Trustee has anonymised before sharing with it.

You can find out more about what the Insurer does with your data at www.thephoenixgroup.com.

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

Some of the people mentioned above just use your personal information in the way we tell them. However, others (including the Insurer) may make their own decisions about the way they use this information to provide their services, perform their functions, or comply with their regulatory requirements. In such a case, they have responsibilities as data controllers in their own right. This means that they are subject to the same legal obligations as us in relation to your information, and the rights you have in relation to your information apply to them, too.

If you want any more information from the Insurer or from any other people who receive your personal information from us, or to exercise any rights in relation to the information they hold, please contact the Trustee and it will put you in touch with them.

How long we keep your personal information for

The Trustee needs to keep your personal information for long enough to make sure that it has enough information to:

- pay any benefits due to or in respect of you;
- answer any queries you (or others acting on your behalf) may have about your benefits;
- respond to any complaints or other claims; and
- satisfy our legal obligations in relation to the Scheme.

To meet this aim, the personal information that we hold will be kept for however 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.

Your rights in relation to your personal information

You have rights in relation to the personal information we hold about you. You have the right to:

- make a request to have your personal information corrected if it is inaccurate, and completed if it is incomplete;
- in particular circumstances, restrict the processing of your information;
- in particular circumstances, ask to have your information erased;
- request access to your information and to obtain information about how we process it;
- in particular circumstances, move, copy or transfer your information;
- in particular circumstances, object to us processing your information;
- not be subject to automated decision-making including profiling where it produces legal or other significant effects on you.

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.

To exercise these rights, please use Aon's contact details, which are set out below. Aon can also supply more information about these rights to you, on request.

The Trustee has agreed with the Insurer that you should also contact the Trustee (via Aon) if you wish to exercise your rights against the Insurer. To do this please use the contact details set out below.

Keeping your information safe

When we pass your information to a third party, we seek to ensure that they have appropriate security measures in place to keep your information safe and to comply with general principles in relation to data protection.

Some of the people we share your information with may process it overseas. This means that your personal information may on occasion be transferred outside the UK and the European Economic Area. 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.

You can contact us for more information about the safeguards we use to ensure that your personal information is adequately protected in these circumstances (including how to obtain copies of this information).

Other service providers

Aon is a data controller separate and distinct from the Trustee for the secretarial services it provides specifically in relation to handling member correspondence and complaints under the internal disputes resolution process.

Aon is not acting jointly with the Trustee when it makes decisions using personal information about you. This means that you will need to read the Aon privacy notice available here: <http://www.aon.com/unitedkingdom/products-and-services/human-capital-consulting/aon-hewitt-actuarial-services-privacy-statement.jsp> to find out about how it processes your personal information and you will need to contact Aon Hewitt directly using the details in its own privacy notice (Data Protection Officer, Aon Limited (Retirement and Investment UK), PO Box 730, Redhill, RH1 9FH RI.UK.PrivacyChampions@aon.com) if you wish to exercise rights under data protection laws against Aon.

Queries and further information

If you want more information about what we do with your information and what your rights are, please contact the Trustee via Aon at:

Email: mark.price@aon.com

Phone: 01252 768075 (available 9am to 5pm, Monday to Friday)

Write to: Mark Price, Aon, Briarcliff House, Kingsmead, Farnborough, GU14 7TE

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