

# Privacy Policy

## Morris Pension Scheme

### Introduction

In this Privacy Policy (this Policy), references to the “**Trustee**”, “**we**”, “**us**” or “**our**” means Morris and Company Trust Fund Limited which is the corporate trustee of the Morris Pension Scheme (“the Scheme”). The Trustee is registered on the Information Commissioner’s Office (ICO) Register of Data Controllers under registration number Z1115976.

You are a member of the Scheme and in order to accurately record your benefits in the Scheme we need to hold certain personal data about you and possibly other people connected with your membership of the Scheme, for example your spouse, partner, civil partner, children and dependants or any other beneficiaries. Any persons who may be associated to the Scheme through your membership, and for whom we may be required to hold personal data, will be referred to as “**beneficiaries**” throughout this Policy.

In this Policy, “**personal data**” means any information relating to an identified or identifiable natural person. An identifiable natural person is a living individual who can be identified, directly or indirectly from the relevant information.

We gather and process your personal data, and the personal data of beneficiaries, in accordance with this Policy and in compliance with the relevant data protection regulations and laws.

### Content of this Policy

This Policy provides you with the necessary information regarding your rights and obligations, and, as outlined below, explains how, why and when we collect and process your personal data and the personal data of beneficiaries in the Scheme.

This Policy details the following:

- What personal data we collect about you in connection with your membership of the Scheme.
- What personal data we collect about beneficiaries of the Scheme (which may be derived through your membership).

- How we collect personal data about you or other beneficiaries in connection with your membership of the Scheme.
- Why we hold personal data about you or other beneficiaries in connection with your membership of the Scheme.
- Our lawful basis for holding and processing the personal data we hold.
- The third parties with whom we share the personal data we collect about you or other beneficiaries in connection with your membership of the Scheme.
- How we store the personal data we collect and how it is protected.
- Our process for the transfer of personal data outside of the European Economic Area (EEA).
- How long we retain the personal data we collect and our basis for destroying the personal data we collect.
- Your rights in connection with the personal data we hold.

## The Information We Collect and How We Collect It

The following explains how we collect personal data about you and provides a list of data that we may collect and process about you and any beneficiaries associated with your membership of the Scheme. The same piece of data may come from different sources. For example both you and your employer may provide us with your address.

### Information that you provide to us

This includes information about you that you give to us by filling in forms or by communicating with us, whether face-to-face, by phone, email; during your membership of the Scheme; and when you apply for your benefits.

This includes (by way of non-exhaustive list);

- Name
- Gender
- National Insurance Number
- Date of birth
- Home address
- Telephone number(s)
- Email address
- Marital status
- Details of current and former employer(s), for example in respect of any benefits you may have transferred into the Scheme
- Dates of joining and, if applicable, leaving the Scheme

- Dates of contracting out of the State Earnings Related Pension Scheme and the State Second Pension, if applicable
- Salary and pay information
- Financial information about you, where applicable, for example contributions, investments and benefit information
- Benefits held in other pension arrangements for Lifetime Allowance purposes
- Details of your bank account
- Personal data associated with any person who has been nominated to receive any benefits in accordance with the rules of the Scheme in the event of your death
- Any information held by you or your employer which is relevant to the provision of benefits to you and any beneficiaries under the Scheme, which may include, but not limited to, changes in your working hours, part-time service, temporary absence, parental leave or any other benefits granted.

## **Information that we collect or generate about you**

This includes (by way of non-exhaustive list);

- Financial information about you where applicable, for example investments held within the Scheme and benefit information

## **Information we obtain from other sources**

We collect personal data from your employer and your former employer(s). This includes (by way of non-exhaustive list);

- Name
- Gender
- National Insurance Number
- Date of birth
- Home address
- Telephone number(s)
- Email address
- Marital status
- Details of current and former employers, for example in respect of any benefits you may have transferred into the Scheme
- Data in connection with your membership of the Scheme
- Employment service dates
- Dates of joining and, if applicable, leaving the Scheme
- Dates of contracting out of the State Earnings Related Pension Scheme and the State Second Pension, if applicable

- Salary and pay information
- Financial information about you, where applicable, for example contributions, investments and benefit information
- Tax information about you, for example tax coding, tax band and any pension tax protection you may have
- Any information held by you or your employer which is relevant to the provision of benefits to you and any beneficiaries under the scheme, which may include, but not limited to, changes in your working hours, part-time service, temporary absence, parental leave or any other benefits granted.

We collect personal data from Her Majesty's Revenue and Customs (HMRC). This includes (by way of non-exhaustive list);

- Name
- Gender
- National Insurance Number
- Date of birth
- Home address
- Details of current and former employers, for example in respect of any benefits you may have transferred into the Scheme
- Dates of contracting out of the State Earnings Related Pension Scheme and the State Second Pension, if applicable
- Financial information about you where applicable, for example contributions, investments and benefit information
- Tax information about you, for example tax coding, tax band and any pension tax protection you may have.

We collect personal data from professional agencies used for the purposes of tracing addresses or verifying your existence. This includes (by way of non-exhaustive list);

- Name
- Gender
- National Insurance Number
- Date of birth
- Home address
- Marital status.

We may also hold data about your health or medical status, for example, in the event of an application for ill health early retirement. We may need your specific consent in order for us to hold medical and health information and will contact you separately if this is the case.

If you are required to provide the personal data of any other beneficiary connected with your membership of the Scheme, you should ensure that those individuals are made aware that you will be providing their personal data to us, provide them with a copy of this Policy, and ensure that they are happy for their personal data to be disclosed to us and processed in accordance with this Policy.

## Why We Use and Process the Information We Collect

Your personal data may be stored and processed by us in the following ways and for the following purposes;

- In order to administer and manage your membership of the Scheme (or, where you are a beneficiary, the membership of the Scheme member with whom you are associated).
- In order to accurately calculate a Scheme member's benefits and settle them in accordance with the Scheme member's wishes and the Trust Deed and Rules of the Scheme.
- Occasionally, to comply with any laws and regulations that apply to us as well as procedures that have been put in place in order to manage the Scheme effectively and securely.
- To complete government surveys or for statistical analysis purposes.

### The lawful basis for holding personal data

We are required by law to state our lawful basis for holding and processing personal data. These are as follows:

- The holding and processing of personal data is necessary for the Scheme members and beneficiaries' legitimate interests. Those legitimate interests are to enable membership and beneficial interests in the Scheme to be managed and maintained and to ensure that benefits in the Scheme are administered and applied correctly.
- The holding and processing of personal data is necessary for our legitimate interests. Those legitimate interests are, to enable us to effectively manage and administer the Scheme, and to ensure its correct operation (e.g. to ensure your benefits in the Scheme are processed correctly), in accordance with our legal duties under the Trust Deed and Rules of the Scheme.
- We have legal and regulatory obligations that we have to discharge and that require us to process personal data.
- We may need to hold or process personal data in order to establish, exercise or defend our legal rights or for the purpose of legal proceedings.
- If we process a "special category" of personal data about you, we will obtain your explicit consent to do so (or another legal basis for processing it). Please see below for further information.

In certain circumstances, we may need to request a "special category" of data from you for a specific purpose. For example, we may ask to see details of your health or medical status to assess an application for ill health retirement.

Examples of the special categories of personal data are;

- Health and medical records
- Sexual orientation
- Race or ethnic origin
- Religious beliefs
- Trade union membership
- Biometric or genetic data.

Where we collect a special category of personal data from you, we will only request the information required for the specific purpose that we notify you of and we will always ask for your explicit consent. You can modify or withdraw your consent at any time by contacting the Scheme Secretary at the address set out below, which we will act on immediately, unless there is a legal reason for us not doing so.

### **Morris Pension Scheme**

Welsh Bridge

Shrewsbury

Shropshire

SY3 8LH

Please reference the details of your consent withdrawal and reference the name for the Scheme.

## **Sharing Information**

We will share personal data with;

- The employer connected with your membership of the Scheme (or, where you are a beneficiary, the membership of the Scheme member with whom you are associated), who provides a number of services for the Scheme, for example preparing the Scheme Annual Accounts and calculating and remitting the contributions for investment by us.
- Our Scheme administrators who are responsible for the administration of the Scheme
- Our Scheme consultants who advise us on the operation of the Scheme and assist with all aspects of Scheme management.
- Our Scheme accountants who draft Schemes Annual Accounts and look after the cash management of the Scheme.
- Our Scheme auditors who audit the Scheme Annual Accounts.
- Our Scheme investment managers, who invest the assets of the Scheme.

- Our insurers who provide cover for death benefits and / or pay some of the benefits in the form of annuities.
- The Scheme lawyers who provide us with advice on the legal aspects affecting the Scheme.
- Any other third party we use to provide services to the Scheme, for example pension tracing agencies, verification agencies, liability de-risking Scheme advisers, companies supplying postal services and companies supplying computer and information technology services.
- Organisations authorised by individual members to receive personal data about the member in question, for example Independent Financial Advisors (IFA).
- Any law enforcement agency, government or judicial body or other third party to the extent that we are required to do so by law, or in order to establish, exercise or defend our legal rights. For example, HMRC, Pensions Regulator or the Pensions Advisory Service.

## **How we store the personal data we collect and how it is protected**

Personal data is stored electronically or in paper format. We take your privacy seriously and we take every reasonable measure and precaution to protect and secure personal data against unauthorised access, misuse, alteration, disclosure or destruction.

Electronic data is kept in a secure environment and computer access is controlled by user name and password. Any hard copy data is kept securely locked away.

We also expect third parties who provide services on our behalf to safeguard personal data in a similar manner and monitor them to ensure compliance. Our administrators, responsible for the day to day running of the Scheme, have in place a Data Security Policy ensuring that data is treated confidentially.

When transmitting personal data by email we take all reasonable steps to keep it secure for example by password protection or sending by secure email. Whilst we take these steps please be aware that transmitting data by email is not completely secure and if you transmit personal data by this medium you do so at your own risk.

If you have been given a password and username in order to view your personal data through a secure portal please ensure that you keep your user details and password as confidential and do not disclose these details to anyone.

## **Sharing Information outside of the European Economic Area (EEA)?**

In certain circumstances, your personal data may be processed outside of the EEA. For example, personal data may be provided to someone in a country outside the EEA.

If we, or any third party with whom we share your personal data, process personal data outside of the EEA, we will take all reasonable steps to safeguard the data and ensure that it is protected in a manner that is consistent with how your personal data will be protected by us in the EEA. This may include;

- ensuring that the non-EEA recipient of your personal data enters into European Commission approved standard contractual clauses obliging them to protect your personal data;
- the country that your personal data is sent to being approved by the European Commission as offering a sufficient level of protection;
- where the recipient of your personal data is located in the US, it being a certified member of the EU-US Privacy Shield Framework.

If you require further information on the measures we take to protect your personal data in these circumstances please contact the Scheme Secretary at the address given above.

## **How long we retain the personal data we collect and our basis for destroying the data**

We only ever retain personal information for as long as is necessary for the purposes specified in this Policy, or for the period of time required by laws and regulations that apply to us (if they require us to retain your personal data for a longer period of time). We have in place strict review and retention policies to meet these retention periods.

Being a member of a pension scheme is a long term commitment and we will keep personal data about you, and other beneficiaries, for the period of time for which you are a Scheme member. Subsequently we will keep personal data for a reasonable period of time to enable us to respond to any future queries or disputes regarding your membership of the Scheme; or in order to defend ourselves against any claims that may be brought against us in the future.

If we deem it necessary to destroy your personal data as it is no longer required by us, we will do this in a controlled way ensuring it is destroyed securely and we take all reasonable steps to ensure that any third party we use to process personal data complies with these requirements.

## **Your rights in connection with the personal data we hold**

You have the following rights in respect of your personal data;

- You have the right to access any personal data that we process about you and to request information about;
  - The purposes of the processing
  - The categories of personal data concerned
  - The recipients or categories of recipients to whom the personal data has been/will be disclosed
  - How long we intend to store your personal data for or the criteria used to determine that period
  - Your rights in respect of your personal data
  - If we did not collect the personal data directly from you, information about the source of the personal data



- Any automated decision-making concerning your personal data
- The safeguards taken if your personal data is transferred outside of the EEA
- If you believe that we hold any incomplete or inaccurate data about you, you have the right to ask us to correct and/or complete the information and we will strive to update/correct it as quickly as possible, unless there is a valid reason for not doing so, at which point you will be notified.
  
- You also have the right to request erasure of your personal data or to restrict processing in accordance with data protection laws. However, there may be circumstances where you ask us to erase your personal data or restrict our processing of your personal data but we are legally entitled to refuse that request and you will be notified if this is the case.
  
- In some circumstances, you have the right to receive personal data in a structured, commonly used and machine-readable format and/or request that we transmit those data to a third party where this is technically feasible. Please note that this right only applies to personal data which you have provided to us.
  
- You have the right to object to any direct marketing from us.

You can exercise your rights by contacting us using the details set out in the “Further information” section below. If we receive a request from you to exercise any of the above rights, we may ask you to verify your identity before acting on the relevant request; this is to ensure that your data is protected and kept secure.

We will consider your request with regard to any of these rights and provide our response in accordance with applicable legal requirements.

## **Other Data Controllers**

In some circumstances we may share responsibility as Data Controller of your personal data with a number of the parties listed in this Policy, for instance, the Scheme Actuary. This is because the Scheme Actuary has a regulatory and legal obligation to act in accordance with their responsibilities under pension regulations and legislation.

In the event that you choose to exercise any of your rights in respect of data protection law (as outlined above), you should write to us, the Trustee, in the first instance. The Trustee will review your request and engage with any other relevant Data Controller in order to deal with your request in a manner that we consider the most appropriate.

## **Further Information**

If you have any further questions about this Policy or our data protection policies or would like to exercise any of your rights please contact the Scheme Secretary at the address given above.

## **Lodging a Complaint**

We only process your personal data in compliance with this Policy and in accordance with the relevant data protection laws. If, however you wish to raise a complaint regarding the processing of your personal data or are unsatisfied with how we have handled your information, you have the right to lodge a complaint with the UK Information Commissioner's Office (ICO). Contact details can be found on the ICO website: <https://ico.org.uk>

### **The Trustee of the Morris Pension Scheme**

*This policy was last updated on 22 May 2018*

*(Previous versions of this policy can be supplied on request please contact the Scheme Secretary)*