

MACMILLAN CANCER SUPPORT PENSION SCHEME

PRIVACY NOTICE



New law on data protection

The rules on data protection are changing. The new general data protection regulation (GDPR) strengthens data protection for individuals within the EU, including the UK. It applies from 25 May 2018. The scheme trustees are a data controller responsible for the collection and use of your personal data in connection with the pension scheme. The GDPR requires us to provide you with information about the personal data we hold about you.

The trustees' role

The trustees of the scheme hold certain personal data about you as a scheme member, and about your spouse or civil partner, dependants and/or other potential beneficiaries (if any). Personal data is information that can be used to identify a living individual. The trustees take the privacy of your data very seriously and are committed to respecting your data protection rights.

Information the trustees hold about you

We aim only to collect and hold information about you which is necessary to run the scheme. The types of personal data we collect and hold could include your current and former names; contact details; date of birth; gender; National Insurance number; details of current and previous spouse, civil partner, dependants and/or other potential beneficiaries; bank account details; employment history; salary; tax code; pensions' contributions; details about who you would like us to consider paying benefits to if you die; copies of your birth, marriage, civil partnership and/or death certificates, and passport identifier pages and any decree absolute; court orders such as pension sharing, earmarking and attachment orders; your choice of additional voluntary contributions fund (if any) to be paid into; and other personal information collected on joining the scheme or during your membership.

Data is generally collected from you or Macmillan Cancer Support (MCS) but also from other sources, including previous employers, tracing agencies and official databases such as HMRC and the DWP.

Some of the data you disclose to us may be sensitive data, such as information about your physical and/or mental health so we can consider paying certain benefits. We're usually required by law to obtain your explicit consent to collect and hold sensitive data, and you may take back your consent at any time by contacting the scheme administrators.

When you provide personal information about your spouse, civil partner, dependants and/or other potential beneficiaries, we assume you do so having shared this notice with them and with their full knowledge and consent.

How the trustees use personal data

Unless you consent to us holding and processing your personal data, we must have a legal reason to hold and process it. This will usually be to:

- fulfil our legitimate interest in properly administering the scheme and calculating and paying your benefits, including tracing you and other beneficiaries; establishing your identity and eligibility for benefits; internal record-keeping; calculating and reconciling contributions; communicating with you about your benefits and the scheme in general; dealing with any queries about benefits or options under the scheme; preparing scheme accounts and assisting the scheme's auditors; carrying out actuarial, statistical and financial modelling calculations in connection with scheme funding and investment matters; running mortality and address checks against member records to ensure information is correct and to prevent and detect fraud; managing risk, including the insurance or management of longevity risks and obtaining quotations for annuities and other insurance products;
- comply with our legal and/or contractual obligations, for example under the scheme's trust deed and rules; government legislation; applicable voluntary codes; any relevant industry rules and regulations; and any contracts we have entered into, including to secure your benefits or relating to a merger or reorganisation of MCS; or

- comply with demands or requests made by law enforcement or tax authorities or relating to any disputes, legal claims or litigation.

Who the trustees share your personal data with

Your information may be shared with and processed by the various entities who help us to properly administer the scheme, including for example: MCS; the scheme secretary; the scheme administrators; the scheme actuary; the scheme actuarial advisers; the scheme fiduciary manager; the scheme lawyers; other professional advisers to the trustees; payroll providers; insurance companies; printers and distributors of documents; tracing agencies; and regulators and government bodies (including potentially HMRC, the Pensions Regulator and the Pension Protection Fund) – see the scheme's latest annual accounts for the identities of our key advisers.

Both the scheme actuary and the scheme actuarial advisers (currently First Actuarial LLP) act as a joint data controller for the personal data they use. This privacy notice also covers them. The scheme actuary and the scheme actuarial advisers hold and use your personal data because they have a legitimate interest in providing actuarial advice and valuations for us.

We may also pass personal information to other third parties at your request - for example, where you are considering a possible transfer and you have asked us to provide information to your adviser and/or to the administrators of the receiving arrangement. In this situation we will assume that you have satisfied yourself that the third party has suitable data protection and security measures in place.

Your personal data is not currently transferred, stored or processed outside the UK; used to carry out any automated decision-making; or used or shared for marketing purposes.

Security of your personal data

Your personal data is held on paper and on computer systems. We have in place measures to protect the security of your personal data and keep it confidential, which we review regularly to make sure they remain appropriate. When sharing your data with third parties, we make sure they have similar measures in place and agree to use your data only for the purposes we set out.

How long the trustees hold your personal data for

We'll keep your personal data for as long as we have a relationship with you or your dependants. When deciding how long to keep your data after this, we consider our legal obligations and regulators' expectations. We may also retain records to deal with any questions or complaints we may receive about our administration of the scheme, and/or to investigate or defend potential legal claims. When no longer needed, your personal data will be securely destroyed.

The scheme actuary and the scheme actuarial advisers will also keep a copy of the information they hold. Should we change our scheme actuary and/or the scheme actuarial advisers, they will retain a copy of the data in line with their data retention policy, which is currently for a minimum of one year and a maximum of seven years.

How you can access your personal data

You have the right in certain circumstances to access, correct, delete or transfer your personal information or to restrict or object to our use of it. If you would like to discuss or exercise any of these rights, or if you have a complaint about the way your personal data is being held or processed, please contact the scheme administrators:

By post: Macmillan Scheme Pensions Administration Team, First Actuarial LLP, Network House, Basing View, Basingstoke, Hampshire RG21 4HG.

By email: basingstoke.admin@firstactuarial.co.uk FAO: Sudha Anthony and Matthew Ward

By phone: 01256 297700

Changes to this privacy notice

We may at any time change this privacy notice. Updates will be effective from the date on which they are notified to you or posted on MCS's website. This privacy notice was last updated on 21 May 2018.