

## PRIVACY NOTICE

Data protection regulation is extremely important to ensure that personal information is kept securely and used only for the right purpose. The Trustees and their advisers have been complying with the current Data Protection Laws since they came into force in 1998.

The Data Protection Act 2018, as amended by the Data (Use and Access) Act 2025, tightens the protection of personal data. This doesn't just apply to pension schemes; **every company and organisation in Europe that has access to personal data will need to comply with the law.**

Under the law one of the things that we must do is to write formally to all members of the Pension Scheme to explain how your personal information will be used, who will have access to it and what new rights you will have.

***The pension scheme member data that our advisers hold on our behalf is never sold to other organisations and is never used so that other organisations can sell you their products or services.***

### Why are the Trustees writing to me?

Under the regulations the trustee board are "Data Controllers". This means that we decide how and why your data is used and it is therefore the Trustees who need to write to you. As Data Controllers, the Trustees collect and process your personal data for the purposes of complying with their legal obligations to administer the Scheme and for the other legitimate interests relating to the operation of the Scheme.

### What is personal data?

This is information that could be used to identify you as an individual. So things like National Insurance Number, date of birth, gender, marital status, length of employment, home address and bank details are all examples of personal data. We may also hold information about your dependants.

If you have used a pensions dashboard, this information could also be an electronic pensions identifier and personal data which was supplied by you to enable your Scheme pension to be located and information about it to be viewed on the dashboard.

### Who has access to my data?

The administrator who looks after your member records, and calculates your pension benefits is the organisation that holds complete records of all members of the Scheme. The Scheme Actuary needs access to some of that data in order to assess how well funded the Scheme is and sometimes in order to assist in calculating benefits.

The current XPS Scheme Actuary Shelley Jeffrey FIA and XPS Pensions Group when providing defined benefits actuarial consulting services, are Data Controllers in common with the Pension Scheme trustees and so we share your personal information with XPS in order for them to provide these services. The XPS Privacy Information is available at <https://www.xpsgroup.com/legal-regulatory/your-privacy>.

The relevant notice for you is labelled "Combined Scheme Actuary & Actuarial Consulting privacy information".

XPS may make changes from time to time so you should periodically check for the latest version of this Privacy Information at the link shown above.

We take your privacy very seriously and we ask that you read XPS's Privacy Information carefully as it contains important information on:

- The personal information we share with XPS in relation to the services provided;

- What XPS does with your information;
- Who XPS may share your information with; and
- What rights you have regarding XPS's holding of your information.

The Scheme Actuary may change. If you wish to know who the current Scheme Actuary is, please refer to the most recent Trustee Report and Financial Statements, or contact the Trustees.

From time to time, other organisations will also need access to your data, for example the Scheme Auditor will see limited amounts of personal data in order to ensure that the Scheme's finances are in order and the correct benefits are being paid out. The Scheme's legal advisor may need to be consulted on individual cases. If you are a pensioner we have to provide information to Her Majesty's Revenue and Customs (HMRC) so that they know what tax has been deducted from your pension. We may also need to share your data with the Scheme's insurers and annuity providers (and other insurers or brokers for the purpose of obtaining quotations relating to the Scheme or its benefits). Additionally, a qualifying pensions dashboards provider, the Money and Pensions Service, or a third party integrated service provider (which facilitates the Scheme's connection to the pensions dashboard ecosystem) may need access to your data.

The Company also holds your data to comply with its legal obligations as the sponsoring employer of the Scheme. It also has a legitimate interest in the Scheme being run in a cost-effective way and may have any interest in offering certain options to members, such as pension increase exchange and enhanced transfer exercises.

All of the organisations that need access to your personal data will have to comply with the new regulations but the Trustees and their advisers will also check to make sure that they are confident that your data will be secure. A full list of the organisations that we share your data with is available on request (from the address shown at the end of this notice). Some suppliers have indicated that they are a data controller for the purposes of the GDPR (for example the Scheme's auditor and the Scheme's legal advisor) and copies of their privacy notices are available on request by contacting the details on the final page of this privacy notice.

Where we have information in relation to proposed beneficiaries, who may become eligible to a benefit on a member's death, we will advise the individual of their data protection rights if a benefit becomes payable from the Scheme.

## **What will you do with my personal data and how long will you keep it?**

The reason we hold individual member records (that contain personal data) is so that the correct pension benefits can be calculated when members retire and once retired, members continue to be paid the correct pension. The Trustees' advisers will need access to that information to ensure that everyone receives the correct pension and in the event of a member's death that dependants are also paid the correct benefit. We also hold personal data to comply with our duties in relation to pensions dashboards and data protection.

We will need to hold personal data for many years, probably until long after your own death and any dependants' pension ceases. In practical terms, there are often occasions when a review of historical member information is necessary. One of the most recent examples of this is HMRC's decision to cease the practice of contracting out of the State Pension Scheme. In this case the Scheme administrators are looking back at records held up to 40 years ago to make sure that every member's contracted out record is correct and in line with that held by HMRC.

The data that we collect from you will usually be stored inside the UK. However, if you live or work outside of the UK, we may need to transfer your personal data outside of the UK to respond to any queries that you may have. Data may also be transferred outside the UK where the Scheme's service providers host data outside the UK. Where this applies, we will take all steps reasonably necessary to ensure that your data is treated securely and in accordance with this privacy notice.

These transfers will be governed by the Data Protection Laws. We may transfer your data outside the UK to a country which the UK government considers ensures a level of protection that is not materially lower than UK standards. This would include countries within the European Economic Area (EEA). If the transfer is not approved by the UK government, we may only transfer your data if appropriate safeguards are in place and we consider that the level of protection provided for data subjects is not materially lower than UK standards. You can contact us if you would like more information about these safeguards.

## What rights do I have?

You already have the right to see your own Pension Scheme record, (this is known as a Subject Access Request) and you can require that we rectify any errors in data that we hold about you, but in addition, you will (under certain circumstances) have the right to be forgotten or have your personal information deleted. However, as far as the Pension Scheme is concerned, without your personal information the administrator would not be able to calculate your benefits.

For pension schemes there are legal and valid reasons why your data is kept and used for all the purposes associated with managing the Pension Scheme. If you are asked to provide consent (to agree that another organisation can have access to your data, or for us to use especially sensitive information such as information about your health) then you have a right to withdraw that consent at any time. **However, if we do not hold all of the data to administer your benefits, we may not be able to pay out the benefits you are (or may be) entitled to.**

*If you are unhappy with the way your data has been used, or you believe your data protection rights have been infringed, you have the right to raise a complaint with us using the contact details below. We aim to resolve complaints as quickly as possible and within a reasonable timeframe, taking into account the nature and complexity of your complaint.*

*For data protection complaints, you can also complain to the Information Commissioner's office (ICO) using the following contact details: telephone 0303 123 1113 or via its website at <https://ico.org.uk/make-a-complaint/data-protection-complaints/>.*

## What changes will I see?

As we explained at the start of this notice, the Trustees and their advisers have been complying with the Data Protection laws since 1998 and you will therefore only see minimal changes to the wording on letters and information that are usually sent to you in the normal course of events such as at retirement or upon leaving the Scheme.

In future, when there are significant changes to the Pension Scheme (or projects carried out) that require us to use your personal data we will explain in more details why it is being used and whether you need to consent to that particular use of your data.

## Contact details

Your benefits are not affected and you do not need to take any action as a result of receiving this communication. However, if you have a question the Trustee can be contacted via

Trustees – APC Pension Scheme C/o XPS Pensions Group PO Box 562Middlesbrough TS1 9JA	Tel: 0118 918 5588 Email: <a href="mailto:APC@XPSgroup.com">APC@XPSgroup.com</a>
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