

PRIVACY NOTICE

Members and beneficiaries of the Avon Pension Fund

This notice has been prepared by Bath and North East Somerset Council.

We are the designated “Administering Authority” for the Avon Pension Fund.

We are also the Data Controller for personal information which we collect about members and beneficiaries of the Fund.

Why we are providing this notice to you

As the Data Controller of the Fund we hold certain information about you (“personal data”) which we use to administer the Fund and to pay benefits from it. This notice is designed to give you information about the data we hold about you, how we use it, your rights in relation to it and the safeguards that are in place to protect it.

Lawful use of your data

We hold personal data about you in our capacity as data controller for the proper handling of all matters relating to the Fund, including its administration and management. This includes the need to process your data to contact you, to calculate, secure and pay your benefits, for statistical and financial modelling and for reference purposes (for example, when we assess how much money is needed to provide members’ benefits and how that money should be invested), and to manage liabilities and administer the Fund generally. Further information about how we use your personal data is provided below.

The legal basis for our use of your personal data is that it is necessary:

- a) to satisfy our legal obligations as the designated Administering Authority of the Fund; and/or
- b) to exercise our official authority to provide and manage the fund within the framework of the Local Government Pension Scheme and/or
- c) to meet our contractual obligations to you in relation to the Fund (for example, under an agreement that you will pay additional voluntary contributions to the Fund), or to take steps, at your request, before entering into a contract.

What personal data we hold, and how we obtain it

The types of personal data we hold and process about you include:

- Contact details, including name, address, telephone numbers and email address.
- Identifying details, including date of birth, national insurance number and employee and membership numbers.
- Information that is used to calculate and assess eligibility for benefits, for example, length of service or membership and salary information.
- Financial information relevant to the calculation or payment of benefits, for example, bank account and tax details.
- Information about your family, dependents or personal circumstances, for example, marital status and information relevant to the distribution and allocation of benefits payable on death.

We obtain some of this personal data directly from you. We may also obtain data (for example, salary information) from your current or past employer(s) or companies that succeeded them in business, from a member of the Fund (where you are or could be a beneficiary of the Fund as a consequence of that

person's membership of the Fund) and from a variety of other sources including public databases (such as the Register of Births, Deaths and Marriages), our advisers and government or regulatory bodies, including those in the list of organisations that we may share your personal data with set out below.

Our use of "Special Categories" of personal data

In some circumstances we will need to process "special categories" of personal data in order to calculate and pay appropriate benefits to you. This includes

- Information about your health, for example, to assess eligibility for benefits payable on ill health, or where your health is relevant to a claim for benefits following the death of a member of the Fund.
- Information about a criminal conviction if this has resulted in you owing money to your employer or the Fund and the employer or Fund may be reimbursed from your benefits.

Where we obtain and use information concerning certain "special categories" of personal data, such as your health information, there are special criteria we must meet to ensure our processing is lawful. Generally it will be lawful where it is necessary for the purposes of carrying out our official obligations and responsibilities regarding our administration and provision of Local Government Pensions.

Information about others

Where you have provided us with personal data about other individuals, such as family members, dependants or potential beneficiaries under the Fund, please ensure that those individuals are aware of the information contained within this notice.

How we will use your personal data

We will use this data to deal with all matters relating to the Fund and in-house AVC arrangements, including its administration and management. This can include the processing of your personal data for all or any of the following purposes:

- to contact you.
- to assess eligibility for, calculate and provide you (and, if you are a member of the Fund, your beneficiaries upon your death) with benefits.
- to identify your potential or actual benefit options.
- for statistical and financial modelling and reference purposes (for example, when we assess how much money is needed to provide members' benefits and how that money should be invested).
- to comply with our legal and regulatory obligations as the administering authority of the Fund.
- to address queries from members and other beneficiaries and to respond to any actual or potential disputes concerning the Fund.
- the management of the Fund's liabilities, including the entering into of insurance arrangements and selection of Fund investments.
- in connection with the sale, merger or corporate reorganisation of or transfer of a business by the employers that participate in the Fund and their group companies.

Organisations that we may share your personal data with

From time to time we will share your personal data with advisers and service providers so that they can help us carry out our duties, rights and discretions in relation to the Fund. Some of those organisations will simply process your personal data on our behalf and in accordance with our instructions. Other organisations will be responsible to you directly for their use of personal data that we share with them. They are referred to as data controllers and we have highlighted them in the table below. You will be able to find out about their own data protection policies (which will apply to their use of your data) on their websites.

These organisations include the Fund's:

Data processors	Data controllers
<ul style="list-style-type: none">• Tracing bureaus for mortality screening and locating members – currently Lexis Nexis, Accurate Data Services, ATMOS (UK mortality screening) and Western Union (for overseas mortality screening)• Overseas payments provider to transmit payments to scheme member with non-UK accounts – currently Western Union• Printing companies – currently Bath & North East Somerset Council Print Services• Pensions software provider – currently Aquila Heywoods Ltd and i-Connect• Suppliers of IT, document production and distribution services	<ul style="list-style-type: none">• Actuarial consultant – currently Mercer Ltd• Scheme benefit consultant – currently Mercer Ltd• Investment adviser – currently Mercer Ltd• Additional Voluntary Contribution providers – currently Aviva and Equitable Life• Legal adviser – currently Osborne Clarke• Fund Actuary – currently Mercer Ltd• Statutory auditor – currently the Audit Commission• External auditor – currently Grant Thornton• Internal auditor – currently Audit West• LGPS National Insurance database – South Yorkshire Pensions Authority• The Department for Work and Pensions• The Government Actuary's Department• The Cabinet Office – for the purposes of the National Fraud Initiative• HMRC• The Courts of England and Wales – for the purpose of processing pension sharing orders on divorce

In each case we will only do this to the extent that we consider the information is reasonably required for the purposes listed.

In addition, where we make Fund investments or seek to provide benefits for Fund members in other ways, such as through the use of insurance, then we may need to share personal data with providers of investments, insurers and other pension scheme operators. In each case we will only do this to the extent that we consider the information is reasonably required for these purposes.

From time to time we may provide some of your data to your employer and their relevant subsidiaries (and potential purchasers of their businesses) and advisers for the purposes of enabling your employer to understand its liabilities to the Scheme. Your employer would generally be a controller of the personal data shared with it in those circumstances. For example, where your employment is engaged in providing services subject to an outsourcing arrangement, the Administering Authority may provide information about your pension benefits to your employer and to potential bidders for that contract when it ends or is renewed.

Where requested or if we consider that it is reasonably required, we may also provide your data to government bodies and dispute resolution and law enforcement organisations, including those listed above, the Pensions Regulator, the Pensions Ombudsman and Her Majesty's Revenue and Customs (HMRC). They may then use the data to carry out their legal functions.

The organisations referred to in the paragraphs above may use the personal data to perform their functions in relation to the Fund as well as for statistical and financial modelling (such as calculating expected average benefit costs and mortality rates) and planning, business administration and regulatory purposes. They may also pass the data to other third parties (for example, insurers may pass personal data to other insurance companies for the purpose of obtaining reinsurance), to the extent they consider the information is reasonably required for a legitimate purpose.

In some cases these recipients may be outside the UK. This means your personal data may be transferred outside the EEA to a jurisdiction that may not offer an equivalent level of protection as is required by EEA countries. If this occurs, we are obliged to verify that appropriate safeguards are implemented with a view

to protecting your data in accordance with applicable laws. Please use the contact details below if you want more information about the safeguards that are currently in place.

We do not use your personal data for marketing purposes and will not share this data with anyone for the purpose of marketing to you or any beneficiary.

How long we keep your personal data

We will only keep your personal data for as long as we need it to administer the Fund and to deal with any questions or complaints that we may receive about this, unless the law requires us to keep it for a longer period or the fund actuary requires it for actuarial purposes. In practice, this means that your personal data will be retained for as long as you (or any beneficiary who receives benefits after your death) are entitled to benefits from the Fund. This data will also be retained indefinitely when those benefits stop being paid in order that the Fund can assess the longevity of Fund members and therefore contribute to broader research on LGPS pensioner longevity. For the same reason, your personal data will also need to be retained where you have received a transfer, or refund, from the Fund in respect of your benefit entitlement as proof that you no longer have any further benefit entitlement from the Fund.

Your rights

You have a right to access and obtain a copy of the personal data that the Administering Authority holds about you and to ask the Administering Authority to correct your personal data if there are any errors or it is out of date. In some circumstances you may also have a right to ask the Administering Authority to restrict the processing of your personal data until any errors are corrected, to object to processing or to transfer or (in very limited circumstances) erase your personal data.

If you wish to exercise any of these rights or have any queries or concerns regarding our processing of your personal data, please contact our Data Protection team:

Data_protection@bathnes.gov.uk.

You also have the right to lodge a complaint in relation to this privacy notice or the Administering Authority's processing activities with the Information Commissioner's Office which you can do through their website www.ico.org.uk or their telephone helpline. (0303 123 1113).

The personal data we hold about you is used to administer your Fund benefits and we may from time to time ask for further information from you for this purpose. If you do not provide such information, or ask that the personal data we already hold is deleted or restricted, this may affect the payment of benefits to you (or your beneficiaries) under the Fund. In some cases it could mean the Administering Authority is unable to put your pension into payment or has to stop your pension (if already in payment).

Updates

We may update this notice periodically. Where we do this we will inform members of the changes and the date on which the changes take effect.

Contacting us

Please contact the Fund administrator www.avonpensionfund.org.uk/contact-us for further information.

Data Protection Officer

You may also contact our data protection officer email: data_protection@bathnes.gov.uk for further information.