

# Privacy Notice

This notice explains how Babcock Pension Trust Limited, the Trustee of the Scheme, uses and protects the personal information that it holds about members and other beneficiaries of the Scheme. Contact details for the Trustee are set out at the end of this notice.

The Trustee is a “controller” for the purposes of the data protection laws. The data protection laws referred to are set out in the UK General Data Protection Regulations 2016/679 (GDPR) and the Data Protection Act 2018 (together the Data Protection Laws).

You should share this notice with your family and dependants where you have provided us with personal information about them.

## What is personal information?

Personal information broadly means information that identifies (or which could, with other information that we hold or are likely to hold, identify) a living individual.

This includes any information provided to us by or on behalf of you, your employer or HM Revenue & Customs in relation to your actual or potential membership of the Scheme.

## What types of personal information might we hold about you?

We will collect and process the information about you that you provide by filling in forms and by corresponding with us and our service providers by telephone, email or otherwise. We will also collect and process information about you that is provided to us by your employer or by HM Revenue & Customs.

We may hold and process any or all of the following personal information about you:

- personal details such as your name, gender, age, date of birth, contact details (e.g. your address and postcode, email, telephone and mobile numbers), and identifiers such as your National Insurance number, pension or member reference number and employee number (where applicable);
- details of your family, lifestyle and social circumstances. This could include details about your current marriage or civil partnership, any previous relationships and details of your family and dependants (including children);
- employment details such as your earnings, length of service, employment and career history, recruitment and termination details, absence record, job title and job responsibilities;
- other financial details such as about any other income, other pension arrangements, bank account details (e.g. to process pension payments) and tax code;
- your biometric data such as a unique numerical expression generated from a scan of the dimensions of your face for identity verification purposes;
- information about your physical or mental health (where there is a legal basis for the processing of such data under the Data Protection Laws – see below); and
- information about criminal convictions if these relate to money owed to the employer in circumstances where the employer is entitled to be reimbursed from your benefits.

## Why do we hold this information?

We hold this information because we need it to administer the Scheme. Without your personal information, we cannot provide you and your dependants with the correct benefits, at the right time. For example, we may need this information to verify your membership of the Scheme, to calculate your pension or to assess whether you are entitled to a specific benefit or how the tax rules apply to you.

We may use unique identifier information, such as your National Insurance number, pension or member reference number and employee number (where applicable) for the purposes of sending communications to you and verifying your identity.

In some instances, we may need to hold and process information relating to your physical or mental health, for example if you are applying for a pension on grounds of ill-health. We will ask for your explicit consent to this, unless there is an alternative legal basis for processing this information under the Data Protection Laws. Once you have given your consent, you can withdraw it at any time by writing to us using the contact details below.

## Using your information in accordance with Data Protection Laws

Data Protection Laws require us to meet certain conditions before we are allowed to use your personal information in the way described in this privacy notice.

We rely on a condition that allows us to use your personal information to comply with our legal obligations in relation to the Scheme. We also rely on a condition known as 'legitimate interests' in order to use this information in the way described in this privacy notice. We have legitimate interests to collect and process your personal information as we need this to administer the Scheme and to provide benefits for you and your dependants.

We will keep the amount of personal information collected and the extent of any processing to the minimum.

We will only process 'sensitive' or 'special categories' of personal information under the Data Protection Laws (e.g. information about your health) where you have explicitly consented to this or where there is an alternative legal basis for processing this information under the Data Protection Laws (for example the processing is necessary to protect someone's life or necessary in the public interest. This may mean that you will be asked to sign consent forms in the future. If you don't consent to our processing this information when asked to do so, it may mean that we are unable to pay benefits to you or your dependants. Once you have given your consent, you can withdraw it at any time by writing to us using the contact details below.

We will only process information about criminal convictions if these relate to money owed to the employer, in circumstances where the employer is entitled to be reimbursed from your benefits, and either you consent to this or the processing is necessary for the exercise of a legal claim by the employer.

## What do we do with the information?

We may use your personal information for a number of purposes relating to the administration of the Scheme, including the following:

- to calculate and pay benefits. This includes providing you with details of your benefits and options under the Scheme and dealing with any queries that you have about these;
- to carry out our obligations arising from any agreement that we have with, or concerning, you and to provide you with the information, benefits and services that you request from us;
- to notify you about services provided to members of the Scheme and any changes to those services or to enable you to access those services;
- for statistical, financial modelling, accounting and reference purposes;
- for internal record keeping;
- for risk management purposes, including the insurance or management of longevity risks and related demographic risks or of the Scheme's benefits;
- for the purposes of identity verification;
- complying with our legal obligations, any relevant industry or professional rules and regulations or any applicable voluntary codes;
- complying with demands or requests made by any relevant regulators, government departments and law enforcement or tax authorities or in connection with any disputes or litigation;

- in connection with any sale, merger, acquisition, disposal, reorganisation or similar change of Babcock International Group's business.

### How long do we keep your information for?

We will hold your personal information on our systems for as long as is necessary for the Scheme to provide benefits to you or your dependants. Given the long-term nature of a pension scheme, this means that your personal data will typically be held until the Scheme has wound up.

So, for example, if your pension is paid from the Scheme when you retire, we will hold your information for the rest of your life, until your pension ceases on your death. If a pension is payable to any of your dependants after your death, we will continue to hold your information until their pensions cease. We will also continue to hold your information for a further period of at least 6 years after all benefits payable to you and your dependants have ceased, in case there are any further queries about your membership of the Scheme.

If you cease to be a member of the Scheme (e.g. because you transfer your benefits to another pension arrangement), we will hold your information for as long as you are a member and then for a period of at least 6 years after you cease to be a member, in case any further queries arise about your membership of the Scheme.

### Who do we share the information with?

Where appropriate for the purposes of administering the Scheme, we may share your information with:

- the Scheme's administrators, which are currently Hymans Robertson LLP ("Hymans") in respect of the defined benefit sections and Aviva in respect of the Babcock Retirement Savings Scheme. In their capacity as the Scheme administrators, Hymans and Aviva act as processors and process member data in order to provide the administration services to the Scheme, on behalf of the Trustee. The administrators use the information to administer the Scheme, including to calculate and pay benefits. Aviva also consider themselves to be data controllers under the Data Protection Laws. For further privacy information relating to Aviva, in their capacity as provider of the investment product used by the Trustee, please see their announcement which has been issued separately and can be requested by email [babcock@aviva.com](mailto:babcock@aviva.com);
- the Scheme actuary and his employer Aon Solutions UK Limited ("Aon"), the firm which provides actuarial and consultancy advice to the Trustee. Aon and the Scheme actuary are also data controllers under the Data Protection Laws. Details of how they use your personal information is available online at: <https://www.aon.com/unitedkingdom/retirement-investment/retirement-investment-services-privacy-statement.jsp> or you can request details by writing to Data Protection Officer, Aon Solutions UK Limited (Retirement and Investment UK), PO Box 730, Redhill, RH1 9FH;
- the Scheme's other professional advisers including the Scheme's legal advisers Pinsent Masons LLP, the Scheme's investment advisers Mercer, and auditors RSM UK Audit LLP. In addition, this may include communications advisers, additional voluntary contribution (AVC) providers and data cleansing agents. These organisations use the information when advising the Trustee and carrying out their respective professional obligations;
- the Scheme's insurers (and other insurers for the purpose of obtaining quotations and insurance cover relating to the Scheme or its benefits), investment managers, banks and other service providers;
- any financial adviser or other organization, such as WPS Advisory Limited, appointed by the Trustee or Babcock International Group to advise you about your options under the Scheme or any adviser appointed by you where you have asked us to provide them with details of your benefits under the Scheme;
- any other person who is authorised to act on your behalf;
- companies within the Babcock International Group and their professional advisers;
- your former pension scheme provider or former scheme trustees if you have transferred into the Scheme in the past and queries were to arise in respect of your benefit entitlement; regulators, government departments, law enforcement authorities, tax authorities and insurance companies;
- any relevant ombudsman, dispute resolution body or the courts; and
- persons in connection with any sale, merger, acquisition, disposal, reorganisation or similar change in the Babcock International Group's business.

Some of these entities may also be controllers under the Data Protection Laws. However in the first instance you should contact the Trustee using the contact details below if you have any queries.

## Where we store your personal data

The data that we collect from you will usually be stored inside the UK or the European Economic Area (EEA). However, if you live or work outside of the UK or the EEA, we may need to transfer your personal data outside of the UK or the EEA to respond to any queries that you may have. 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. We also may transfer data outside the UK or the EEA where the Scheme's service providers host data outside the UK or the EEA. Where we do this, we will ensure that the transfer is to a country which the UK government considers ensures an adequate level of protection of personal data. These "adequacy regulations" currently apply to a number of countries, including countries within the European Economic Area. If there is no adequacy regulation in place, we may only transfer your data if there are adequate safeguards in place to protect your data in accordance with the Data Protection Laws.

We explicitly require that any service provider that uses your personal information on our behalf implement adequate safeguards to protect your personal information, in accordance with the GDPR and any other applicable Data Protection Laws. For example, we may put contracts in place (which are approved by the European Commission and are known as "standard contractual clauses") with those service providers, or alternatively will ensure they have signed up to, and comply with, any other approved mechanisms that may become available to us in the future. We will also carry out a risk assessment of the laws and practices of the destination country to identify any technical and organisational measures that need to be put in place to ensure that your personal information is fully protected when in that country.

### Biometric data

The Scheme's administrators, Hymans, acting as our processor, process special category personal data including biometric data for the purposes of verifying your identity. They do this when you provide a selfie by employing technology such as artificial neural networks to transform the image of your face into a numerical expression that is unique to you. An algorithm will then compare this against other numerical expressions to provide a similarity score and ensure that only you have access to your account. We rely on our legitimate interest, namely to accurately identify potential incidents of fraudulent activity, in carrying out identification verification ("IDV") processes as the legal basis for permitting Hymans to use this technology. Where we use personal data for our "legitimate interests", we have determined, acting reasonably and considering the circumstances, that our legitimate interests are not overridden by your interests, rights, and freedoms, because: (a) we process your information only so far as is necessary for such purpose; and (b) by carrying out this processing, we are protecting you from instances of fraud and identify theft, which could cause further harm to you. However, as this biometric data constitutes special category personal data, we also require your explicit consent for this processing. You will be prompted to give this consent during the IDV set-up process. Additionally, where this biometric data is required to prevent or detect fraudulent activity or other crime, it will not be possible to obtain explicit consent from the user. For example if we or Hymans suspect that a third party is trying to access your account, we would not obtain the explicit consent of that third party. Therefore, rather than explicit consent, we rely on the substantial public interest/ prevention and detection of crime legal basis and, in those circumstances, we do not require the consent of that third party.

You are entitled to withdraw your consent at any time by contacting Babcock International Group Pension Scheme, Hymans Robertson LLP, 45 Church Street, Birmingham B3 2RT or [babcock@hymans.co.uk](mailto:babcock@hymans.co.uk). This does not affect the validity of any processing carried out on the basis of your consent but it will result in the deletion of any biometric data templates created by Hymans which relates to you.

Should you not wish to provide your biometric data for these purposes, there are alternative methods of IDV available to you. Please contact Babcock International Group Pension Scheme, Hymans Robertson LLP, 45 Church Street, Birmingham B3 2RT or [babcock@hymans.co.uk](mailto:babcock@hymans.co.uk) for more information regarding the alternative methods of IDV.

### Automated decision making

In addition to the IDV process set out above, Hymans carry out regular bulk screening of their database with a tracing bureau of UK resident deferred and pensioner data as an additional level of verification of the data held. This includes:

1. Monthly mortality screenings of deferred and pensioner members to identify deaths promptly and reduce the risk of overpayment;
2. Quarterly living as stated checks to identify deferred and pensioner members who are no longer resident at the address held on record; and

3. Half-yearly sanctions screening of pensioner members to ensure payments made are adequately checked in line with UK and international sanctions lists.

The results of all automated mortality and sanctions screening will be subject to manual review before any updates to the way in which payments are made is carried out. Where Hymans have identified that you are no longer present at the address listed on the system for you, your status will be sent to 'gone away' and no further correspondence will be sent. This is necessary to ensure your private correspondence is not sent to an address at which you are no longer present.

We carry out this automated processing on the basis of your explicit consent. As set out below under "**Your rights in relation to your personal information**" You have the right not be subject to a decision based solely on an automated process, including profiling, which produces legal effects concerning you or which similarly significantly affect you. You may withdraw your consent or challenge any decision made in this way at any time by contacting Babcock International Group Pension Scheme, Hymans Robertson LLP, 45 Church Street, Birmingham B3 2RT or [babcock@hymans.co.uk](mailto:babcock@hymans.co.uk).

## Your rights in relation to your personal information

The accuracy of the information that we hold about you is important to us. If any of the information that we hold is inaccurate or out of date, please let us know using the contact details set out at the end of this notice.

You have a number of rights under the Data Protection Laws in relation to the way we process your personal data, namely:

- to access your data;
- to have your data rectified if it is inaccurate or incomplete;
- in certain circumstances, to have your data deleted or removed;
- in certain circumstances, to restrict the processing of your data;
- a right of data portability, namely to obtain and reuse your data for your own purposes across different services;
- to object to direct marketing (although we do not carry out direct marketing);
- not to be subject to automated decision making (including profiling), where it produces a legal effect or a similarly significant effect on you (we do not use automated decision making); and
- to claim compensation for damages caused by a breach of the Data Protection Laws.

If you wish to exercise any of these rights, please contact The Pension Trustee Secretary using the details set out at the end of this statement.

We will aim to respond to any request received from you within one month from your request. Access to your data will usually be provided free of charge, although in certain circumstances we may make a small charge where entitled to do so under the Data Protection Laws.

Please note that we may be unable to delete or remove your data whilst we still need this to administer the Scheme – see the section 'How long do we keep information for?' above.

## Any complaints?

If you are not happy with the way in which your personal information is held or processed, please contact us using the details below. You also have the right to complain about data protection matters to the Information Commissioner's Office (ICO).

The ICO is the UK's independent body set up to uphold information rights. You can find out more about the ICO on its website (<https://ico.org.uk/>). The ICO can be contacted by calling 0303 123 1113.

## Changes to this privacy notice

This privacy notice is current as at 9<sup>th</sup> October 2023.

We keep our privacy notice under regular review, and may change it at any time. We will tell you about any significant changes.

## Contact us

If you have any queries about this privacy notice, or wish to exercise any of the rights above, please contact:

The Pension Trustee Secretary  
Babcock International Group PLC

33 Wigmore Street

London

W1U 1QX