

CML Microsystems Plc Retirement Benefit Scheme

Privacy Notice

The Trustees of the CML Microsystems Plc Retirement Benefit Scheme “The Scheme” are committed to ensuring that your privacy is protected and the personal data we hold about you is handled appropriately. The information we hold about you is treated as confidential and is held and processed in accordance with current legislation. This Privacy Notice explains the kinds of data we hold, why we hold it, what we do with it, and your rights in respect of your data. Please read it carefully.

By being a member of The Scheme or otherwise providing information to us, you agree to our privacy practices as set out in this Privacy Notice. We may change this Privacy Notice from time to time and we will inform you of any changes we make.

This policy was last updated in December 2018.

If you have any questions regarding this Privacy Notice or about our privacy practices, please contact us using the relevant details set out in the ‘Contact Us’ section at the end of this notice.

Who are we?

We are a “data controller”. This means that we are responsible for deciding how we hold and use personal information about you. We are required under data protection legislation to notify you of the information contained in this privacy notice.

For the purposes of that legislation, the Trustees of the CML Microsystems Plc Retirement Benefit Scheme of Oval Park, Langford, Maldon, Essex, CM9 6WG, act as the data controller for the Scheme.

In addition, the Scheme Actuary, and our Actuarial Advisers, First Actuarial of Fosse House, 182 High Street, Tonbridge, Kent TN11BE, act as a joint data controller for the personal data that they use. This privacy notice also covers these joint data controllers.

Why do we need to use personal data?

We have a duty to ensure that the Scheme is administered properly and that benefits are paid to the members and beneficiaries who are entitled to receive them. We could not do this properly without using personal data. We therefore use your personal data in order to achieve one or more of the following purposes:

- To establish and maintain records of who is eligible to receive benefits from the Scheme;
- To calculate and pay those benefits, including any tax that may be payable to HMRC; and
- To confirm the identity of people receiving benefits, to ensure we pay the right person.

In addition, we may also need to use personal data to:

- Allow the Scheme’s sponsoring employers to understand the make-up of the Scheme and how it can manage its liabilities;
- Better understand the Scheme’s long-term funding requirements;
- Issue communications and information (whether through us or through third parties);

- Respond to member and third party queries and disputes;
- Prepare the Scheme accounts, audits and our reports to the Pensions Regulator;
- Carry out actuarial valuations and calculations for the Scheme;
- Decide or advise upon the investment of the Scheme's assets and to implement investment decisions;
- Demonstrate our past compliance with our duties;
- Ensure the Scheme's records are backed-up; and
- Carry out the general administration of the Scheme (for example, to back up data, or ensure trustees are properly appointed and conflicts of interest are managed).

Who do we hold personal data about?

Personal data is information that can be used to identify a person. You are reading this Privacy Notice because we hold personal data about you. This means you will fall into one of the following categories of persons about whom we hold data:

- deferred pensioners;
- pensioners (including those in receipt of dependants' or spouses' pensions);
- former members/pensioners with no further entitlement under the Scheme;
- ex-spouse participants;
- non-members who will or may receive benefits from the Scheme (for example, on the death or divorce of a member);
- non-members who have received benefits from the Scheme and have no further entitlement;
- non-members who have submitted enquiries; and
- current and former trustees.

What personal data do we use?

Depending on the purpose for which we are using it, the personal data we have about you may include:

- Personal details such as your name, national insurance number, date of birth, contact details (e.g. address, phone number or email), marital status and gender;
- Information used to verify your identity such as utility bills, bank statements or government documents (e.g. a council tax bill);
- Employment details such as your employment history, pensionable service records, salary information, contribution records;
- Financial details such as your bank account and tax information; and
- Personal details such as information about family members you have nominated to receive benefits if you die.

We may also use information about what are called 'special categories' of your personal data. This is information that data protection legislation says must be treated with extra safeguards given its sensitivity.

The 'special category' of your personal data that we may hold is information about your health, including any medical conditions (for example, if you apply for ill-health early retirement). This special category of personal data will only be processed for the purpose of establishing eligibility for benefits, the calculation and payment of those benefits and demonstrating our past compliance with our duties.

How do we collect your personal data?

The data we hold about you may have been collected from you directly, such as when you:

- Applied to join the Scheme;
- Write to, phone or e-mail us with a query or complaint;
- Provide us with any additional information; or
- When you are appointed as a trustee.

We may also collect data about you from other parties, such as from:

- The Scheme's employers;
- An existing member of the Scheme who gives your details in an expression of wish form or who was your former spouse;
- Your legal representatives/guardian; or
- Service providers who help us trace members with whom we have lost contact.

We also collect data from regulatory authorities (such as The Pensions Regulator) or government departments (such as HMRC or the Department for Work and Pensions).

Who might we share your information with?

In order to achieve the purposes we have outlined above, we may from time-to-time share your personal data with third parties. We will not share your information except when it is appropriate to do so and will always ensure appropriate protections are in place. The categories of recipients of your personal data may include the Scheme's:

- Sponsoring employers and their staff and professional advisers;
- Administrator(s);
- Insurers;
- Scheme Actuary;
- Auditors and accountants;
- Legal advisers; and
- Medical advisers.

We may also pass your personal data to third parties with whom you have put us in contact such as another pension scheme to which you wish to transfer, your financial adviser or your GP.

We also share information with official organisations where we are obliged to do so, such as HMRC, the Pensions Regulator and the Pensions Ombudsman.

We would ensure that any such transfers are carried out with appropriate safeguards in place and in accordance with current data protection legislation.

The Trustees do not process data outside the European Union. Should any of the Scheme's data processors undertake activities outside the European Union, they shall ensure that these activities are conducted in accordance with the requirements of the General Data Protection Regulation.

What legal basis do we have for processing your personal data?

Under data protection legislation, we can only use your personal data if we have a lawful basis for doing so. Subject to certain exceptions (see below), the lawful basis on which we use your personal data is that it is necessary for us to do so to comply with our legal obligation as trustee to administer the Scheme so that you can receive the benefits you are entitled to. We may also use your personal data to pursue the legitimate interests we or the Scheme's sponsoring employers have in properly running the Scheme and understanding how it is made up and its potential future development. We also have a legitimate interest to provide our members with a high quality service.

The law is more restrictive about the lawful bases on which we can use 'special category' personal data. To the extent that we use such data, we will do so on the basis of your explicit consent, unless there are other bases on which we may do so (for example, where we are obliged to on the grounds of our legal obligations). Where we are relying on your consent to process your data, you are free to withdraw this at any time.

The Scheme Actuary and First Actuarial hold and use some of your personal data. The lawful reason they hold this data is because they have a legitimate interest in providing actuarial advice and valuations for us. For example, the Scheme Actuary carries out calculations to advise us and whether the Scheme has enough money to pay the future benefits promised to its members.

What rights do you have in respect of your personal data?

You have a number of rights. If you have any queries about any of these rights, please contact us using the details set out below in the 'Contact Us' section. If you exercise any of these rights, we may ask for proof of identity and sufficient information about your interactions with us so that we can locate your personal information. If we agree that we are obliged to provide personal information to you (or someone else on your behalf), we will provide it to you or them free of charge except in exceptional circumstances.

If you wish to raise a complaint in relation to our processing of your personal data, you can contact us using the details set out below in the 'Contact Us' section. If you are not satisfied with our response or believe that we are not processing your personal data in accordance with the law you have the right to lodge a complaint with the data protection regulator, the Information Commissioner's Office, if you have concerns about how we use your personal information. You can contact the Information Commissioner's Office at: <https://ico.org.uk/global/contact-us/> or via 0303 123 1113.

Your rights may include:

- transparency over how we use your data and to make a subject access request (right of access);
- a right to have your personal data updated and corrected (right of correction/rectification);
- a right to ask us to delete your information (right to be forgotten);
- a right to ask us to stop processing your information (right to restriction);
- a right to object to processing based on our legitimate interests or automated decision making and profiling (right to object);
- a right to ask for a copy of your information, or have this sent to a third party (right to data portability); and

- a right to claim compensation for material or non-material damage caused if we breach the data protection rules (right to compensation).

Please note, for example, where your personal data is required in order to administer the Scheme or pay any benefits due to you we would not be obliged to act on a request to delete your information and may continue to process such personal data.

If you would like to find out more about your rights, you can visit the Information Commissioner's Office website (<https://ico.org.uk/for-organisations/guide-to-the-general-data-protection-regulation-gdpr>).

How long will we keep your personal data for?

We currently retain your personal data for the lifetime of the Scheme and a maximum of 6 years thereafter to allow for the effective administration of your pension and the Scheme. We will take reasonable steps to ensure your personal data is adequately protected and processed in accordance with this Privacy Notice.

The Scheme Actuary and the Actuarial Advisers keep a copy of the information. Should we change our Scheme Actuary or Actuarial Advisers, First Actuarial 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.

All information you provide to us is stored securely.

Contact Us

If you have a query or any concerns in relation to how we use your personal data, or would like to exercise any of your rights, please contact us using the details:

Trustees of the CML Microsystems Plc Retirement Benefit Scheme
Oval Park
Langford
Maldon
Essex
CM9 6WG
Tel: 01621 875500

The nominated Data Protection Officer is:

Matthew Freeman

And can be contacted at the address above.

Privacy Notice review

We regularly review this privacy notice. If you think we've got something wrong or missed something out, or you would like more information, please let us know by contacting us.

Further Information

For further information on data protection, please either contact us directly or refer to the ICO's website <https://ico.org.uk>