

National Union of Rail, Maritime & Transport Workers Pension Scheme

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Secretary
Paul Norris

24 November 2020

To All RMT Scheme Active Members, Pensioners and Deferred Pensioners

You may be aware that the law relating to data protection changed in May 2018. The directors of the trustee company, which manages the Scheme, reviewed the ways in which they process the personal data which they hold regarding you and your dependants, and this letter sets out arrangements that will apply for the future.

The directors are:

Paul Norris	Michael Lynch	Michelle Rodgers	Michael Carty
Nick Cole	Laura Rolles	Arthur Richardson	Lee Rundle
Kenneth Usher	Wayne Moore	William Rawcliffe	Sean Miskimmon

They are referred to as the trustees below.

The trustees engage independent administrators to assist with the management of the benefits which the Scheme provides. They are First Actuarial LLP ('First Actuarial') and Towers Watson Ltd, which is part of the Willis Towers Watson Group ('Willis Towers Watson'). The trustees have also appointed an actuary to perform certain functions for them and, in particular, to calculate the benefits that are payable to members. The Scheme actuary is Kim Farnum of Willis Towers Watson. The trustees have also appointed Scheme auditors and they are HW Fisher & Co. First Actuarial, Willis Towers Watson and HW Fisher & Co have also reviewed their data-handling processes and the arrangements outlined below also describe in broad terms the ways in which they will handle data relating to you. You should regard this letter as written on their behalf, as well as on behalf of the trustees.

What data do the trustees and their advisers process?

The law relates to the protection of 'personal data' meaning any data from which the identity of a living person can be identified. It applies to data held in paper records, as well as data that is held electronically. In order to administer the Scheme and the benefits it provides, the trustees and their advisers and administrators need to collect, store and transmit personal data relating to you. The data consists of:

- Your name, date of birth, gender and contact details;
- Your marital status and family members;
- Your national insurance number;
- Your periods of employment with RMT;
- Information about the salary you earn from RMT, now and in the past;
- Information about the contributions you have paid to the Scheme;
- Where relevant, information about the pension benefits you are entitled to under other pension schemes; and

- When your benefits are paid, your bank account details and tax reference.

In some circumstances the trustees and their advisers will also need information concerning your health. That primarily relates to the payment of any benefits which depend on the state of your health, and may include the circumstances in which they will arrange for your benefits to be insured by an insurance company. They won't ask for any information regarding your health without asking you first.

Since the trustees will pay benefits to them in some circumstances, they may also need the same information regarding your family members, and any other dependants that you may have expressed a wish to provide for.

The Scheme actuary needs to use your personal data to advise the trustees on the financial management of the Scheme. This advice helps to ensure that the trustees are able to meet their obligations to pay members' benefits, and is necessary to comply with the legal administration and funding obligations placed on the trustees and the Scheme actuary.

The trustees and their advisers and administrators obtain some of this data from you. They obtain some of it, such as your salary and length of employment with RMT, from RMT.

Other data controllers

As described above, the Scheme actuary, who carries out the actuarial valuation and other calculations on behalf of the Trustees, is also designated as a data controller. The Scheme actuary is therefore obliged to produce a fair processing notice and this is available at www.willistowerswatson.com/personal-data.

Who do we share this data with?

The trustees and the Scheme actuary are 'data controllers' for the purposes of the data protection legislation. This means that they decide what data they need to collect and who it needs to be sent to. Some pension scheme administrators engage third parties whose role it is simply to process data ('data processors'). First Actuarial and Willis Towers Watson also acts as data processors, and they occasionally use sub-processors such as entities providing customer service, printing, email delivery, auditing and other services.

The trustees, the Scheme actuary, First Actuarial and Willis Towers Watson pass information, including your personal data, between themselves in order to administer the Scheme. On occasion they may also need to pass information about you to RMT. They may be required to pass it to HMRC, the Pensions Regulator and other supervisory organisations. They may need to provide samples of data to HW Fisher & Co, as the Scheme auditors, for cross-checking, when the Scheme's annual accounts are audited. If you pay additional voluntary contributions they will also need to share information about you with your AVC provider. In addition, in order to provide life assurance cover for active members, the trustee pass information to Creative Benefits Solutions Ltd who in turn provide that information to the insurers; currently Zurich Assurance Ltd

In some circumstances they may also need to pass it to other professional advisers, such as the Scheme solicitors if there is any doubt as to the benefits you or your dependants are entitled to, or medical advisers if these benefits depend on the state of a beneficiary's health. If that should come about you will be told.

If they need to find a beneficiary whose address is unknown, they sometimes use a tracing agency to find them. If that applies to you in the future, they will need to pass information about you to the tracing agency.

They also need to make arrangements for storage of paper records and back-up of electronic data, and this might require passing records to outside third party providers.

You may, at some stage, want the trustees to pass personal data to an independent financial adviser. If you ask them to, they will of course do so.

Unless you request it (because, for instance, you are living abroad), the trustees do not transfer personal data relating to you or your family to any organisation which is based outside the UK or European Economic Area. It is possible that a trustee will take a laptop or smartphone on trips abroad, and in this way data about you might indirectly be taken outside the UK or the European Economic Area. As outlined below, data on laptops and smartphones is encrypted and password protected.

Willis Towers Watson engages sub-processors and affiliated companies to perform some of their obligations to the trustees, and some of them are based outside the UK or European Economic Area. With the permission of the trustees, Willis Towers Watson may transfer data about you abroad.

None of your data is provided to any organisation whatsoever for any purpose which is unconnected with the administration of the Scheme (such as external marketing organisations).

Organisations which process sensitive data on a regular basis are obliged to appoint an officer called a Data Protection Officer who coordinates all data processing activities and ensures compliance with the legislation. The trustees have received legal advice that they do not need to appoint one and they have decided not to do so. They will rely on their professional advisers to ensure that their data handling arrangements comply with the law and best practice. H W Fisher & Co and First Actuarial have also received advice that they do not need to appoint a Data Protection Officer and they have not appointed one. Willis Towers Watson have, and you will find their details on their website. The link is provided below.

Why do we process your data?

Data may only be processed where there is a recognised legal basis for doing so.

One of the recognised legal bases is that the process is necessary to achieve the 'legitimate interests' of some person or organisation, provided that the processing goes no further than what is necessary to achieve that, and the achievement of those legitimate interests can be reconciled with the interests of the person to whom the data relates in ensuring that their data is kept private.

The trustees have considered the legal basis on which they process your data. They have concluded that:

- They have a legitimate interest in ensuring that the Scheme operates in accordance with the Scheme's rules and relevant legislation;
- RMT has a legitimate interest in ensuring that the Scheme operates to provide the pension and other benefits you have been led to expect;
- You, of course, have a legitimate interest in ensuring that the Scheme operates to provide the benefits to which you are entitled.

None of these interests can be met without processing data relating to you, and where relevant your family and other dependants. The trustees have therefore concluded that they have a lawful basis for processing it, and have systems in place to ensure that the processing goes no further than what is necessary.

The trustees, the Scheme actuary, First Actuarial and Willis Towers Watson recognise that some of the data they might process is particularly sensitive – such as information about your health. They will only do so if it is necessary to perform the legal obligations that they owe to you and RMT to ensure that the Scheme is administered in accordance with the Scheme's rules.

Data security

The trustees have reviewed all of their information systems to ensure that they are secure. Paper records of personal data are stored securely, and electronic records of personal data are encrypted and can only be accessed by authorised personnel. If data needs to be sent to someone it is either sent by secure post or by encrypted and password-protected email. These security measures apply to paperwork and electronic data that is kept or transmitted by the trustees themselves as well as the Scheme secretary and the trustees' advisers.

The trustees have checked the security systems of their advisers and administrators, and also the security systems that RMT has in place regarding any data that the trustees may need to pass to RMT. They have concluded that they are satisfactory.

Data retention

The law says that data must not be retained any longer than is necessary. Because the trustees and their advisers and administrators will need to process data relating to you and your family members and dependants for so long as you or they have an actual or potential entitlement to benefits from the Scheme, that means that most data will need to be retained for at least the whole of the life of the people to whom it relates.

Your rights

You have some important rights regarding the processing of your data. They apply to the trustees and also to their advisers and administrators.

- You have the right to access the data which is stored and processed that relates to you.
- You have the right to have your data corrected if it is incomplete or inaccurate.
- You have the right to have any data concerning you deleted if there is no longer any reason for storing it or processing it.
- You have the right to restrict or object to the processing of your data if you think it is inaccurate, if you think there is no lawful basis for processing it, or if you think that there is no longer any need to store or process it. If you do, your data will still be stored but will not be used.

You should note that if you choose to restrict the processing of data relating to you, or if you insist on its deletion, the trustees may not be able to administer the scheme in accordance with their legal obligations, and your benefits may be affected. If they believe that to be the case, the trustees will explain why. If you are not satisfied with their explanation, you have the right to refer your case to the Information Commissioner's Office – see below.

The Information Commissioner's Office ('the ICO')

The ICO is the organisation that regulates the way that data controllers and processors store and use personal data. A comprehensive explanation about how data is allowed to be collected, stored and used can be found on the ICO's website at <https://ico.org.uk>

You can make a complaint to the ICO if you think that the trustees or their advisers and administrators are not observing their data protection duties. You can report your concern via the ICO's website, or by telephoning them on 0303 123 1113. You should note that the ICO will usually expect you to raise your concerns with the source of your concern before you raise it formally with them.

Who you should contact

If you would like further information regarding your data protection rights, or if you would like to access the data which the trustees hold regarding you, or to object to or restrict our data processing activities, you should contact:

Paul Norris
Secretary
RMT Pension Scheme
39 Chalton Street
London NW1 1JD
Telephone: 020 7529 8806
Email: P.Norris@rmt.org.uk .

If your questions or concerns relate to Willis Towers Watson, you should contact:

Global Privacy Office
51 Lime Street
London, EC3M 7DQ
Email: privacy@willistowerswatson.com .

You will find further information regarding Willis Towers Watsons' data processing policies and safeguards at www.willistowerswatson.com/personal-data .

If your questions or concerns relate to First Actuarial, you should contact:

Carolyn Stanton
First Actuarial LLP
Trafford House
Chester Road
Manchester M32 0RS
Telephone 0161 348 7400
Email carolyn.stanton@firstactuarial.co.uk

You can find more information about HW Fisher & Co at <https://www.hwfisher.co.uk>.

Yours sincerely

Paul Norris

P. Norris
Secretary to the trustees