



## ARC TRUSTEES LIMITED

### PRIVACY NOTICE

#### 1 INTRODUCTION

- 1.1 ARC Trustees Limited, (referred to in this notice as **we, us, our** or the **Trustee**) needs to use your personal data to administer your pension under the ARC SIPP (the **Scheme**). This Privacy Notice explains how we use your information, the legal basis which allows us to use your information, how we share your information and your rights in relation to your information.
- 1.2 We review this privacy notice regularly, so if there are any changes to the way in which your personal data is used this notice will be updated and we will notify you of the changes.

#### 2 WHAT IS PERSONAL DATA?

- 2.1 Personal data is information that tells you something about a living individual. This could include name, contact details and pension entitlement information.

#### 3 HOW DO WE COLLECT PERSONAL DATA?

- 3.1 We collect information from you directly or from your professional advisers (e.g. Accountant, Lawyer, Financial Adviser) when you join the Scheme via an application form or otherwise and we also collect it when you or your professional advisers contact us by phone, text, letter or email.

#### 4 WHAT PERSONAL DATA DO WE COLLECT?

- 4.1 We collect the following types of personal data:
- 4.1.1 your name, postal address telephone or mobile number, email address
  - 4.1.2 your gender; date of birth, nationality, marital status, country of birth, country of residence, employment status, and tax identification number (i.e. National Insurance Number),
  - 4.1.3 information about your physical or mental health (where it is required for the purposes of the Scheme in which case your consent will be sought and the reasons explained at the time);
  - 4.1.4 identity documentation such as passport, driving licence, bank statements and utility bills to comply with anti-money laundering obligations;
  - 4.1.5 information about your personal circumstances, such as your family life and details of dependants and any beneficiaries;
  - 4.1.6 employment details such as pensionable pay, length of service, employment history, occupation/job title and job responsibilities, any directorships, planned retirement date, financial details such as income, salary and details of other pension schemes and contributions (if applicable); and
  - 4.1.7 bank account details to process pension payments.

## **5 FOR WHAT PURPOSES DO WE USE YOUR PERSONAL DATA?**

- 5.1 We use the personal data listed in paragraph 4.1 above for the following purposes
- 5.1.1 to administer the Scheme, including to calculate and pay pension payments;
  - 5.1.2 to comply with our statutory reporting requirements to HMRC and The Pensions Regulator;
  - 5.1.3 to carry out our obligations under any agreement that we have with you;
  - 5.1.4 to respond to any queries that you or your professional advisers raise or other correspondence that you or your professional advisers send to us;
  - 5.1.5 to notify you about our services and changes to our services;
  - 5.1.6 for trend analysis purposes to enable us to improve our services;
  - 5.1.7 to prevent and detect fraud;
  - 5.1.8 to help us ensure that the Scheme is run properly and effectively;
  - 5.1.9 for risk analysis and risk management purposes;
  - 5.1.10 to comply with our legal obligations and professional codes;
  - 5.1.11 to comply with information requests that we receive from regulators and law enforcement authorities or to comply with court orders;
  - 5.1.12 in connection with any sale, merger, acquisition, disposal, reorganisation, restructuring or similar change to our organisation; and
  - 5.1.13 to obtain quotes from insurers in respect of a proposed purchase of an annuity or insurance policy
  - 5.1.14 to calculate and pay ill-health retirement pensions

## **6 USING YOUR PERSONAL DATA FOR PROFILING/AUTOMATED DECISION MAKING**

- 6.1 We do not take automated decisions about you using your personal data or use profiling in relation to you.

## **7 WHAT IS THE LEGAL BASIS OF OUR DATA PROCESSING?**

- 7.1 We rely on the following conditions to enable us to process your personal data listed in paragraph 4.1 above:
- 7.1.1 To allow us to perform our contract with you
  - 7.1.2 where we need to comply with a legal obligation; and
  - 7.1.3 it is in ours or a third party's legitimate interests to process your personal data and your interests and fundamental rights do not override those interests.
- 7.2 In some cases, we will need your explicit consent to obtain and use your personal data. When this is the case, we will ask for your consent at the time when we collect the information and we will explain why we need the information at the time when we ask for your consent. If we are relying on consent, you can withdraw your consent to our processing of your personal data at any time by contacting us using the contact details below.

## 8 FOR HOW LONG DO WE KEEP YOUR PERSONAL DATA?

- 8.1 We keep your personal data for as long as is necessary to enable us to administer the Scheme and for a period after the winding up of the Scheme to enable us to defend any claims that may be brought about payments made or due under the Scheme or claims about the running of the Scheme.

## 9 WHAT HAPPENS IF YOU DO NOT PROVIDE THE PERSONAL DATA THAT WE REQUEST?

- 9.1 We need some of your personal data in order to perform our legal obligations to you. For example, we need to know your bank details so that we can process your pension payments. We also need some personal data so that we can comply with other legal obligations. For example, we need proof of your identity such as passport, driving licence, bank statements and utility bills to comply with our anti-money laundering obligations.
- 9.2 Where personal data is needed for these purposes, if you do not provide it we will not be able to perform legal obligations to you and may not be able to administer the Scheme effectively. We explain when this is the case at the point where we collect personal data from you.

## 10 HOW DO WE SHARE YOUR PERSONAL DATA?

- 10.1 We will keep your personal data confidential and only share it with others for the purposes set out below and elsewhere in this privacy notice.
- 10.2 We share your information in the following ways:
- 10.2.1 we share your personal data with counterparties to the Scheme's investments for the purposes of administering the Scheme;
  - 10.2.2 we share your personal data with our service providers, professional advisers and auditors when they need to have access to your personal data in order to advise us or provide services to us;
  - 10.2.3 we share personal data with our regulators and law enforcement authorities and with courts, tribunals and arbitrators;
  - 10.2.4 we may share personal data with insurers where we need to do so in order to obtain quotes or to put in place arrangements for purchasing an annuity policy or insurance policy. This is likely to include information relating to gender, date of birth, post codes, date of retirement, dependants, dates of joining/leaving the Scheme, pension payments and spouse contingent pension liabilities. This information needs to be shared to enable insurers to provide quotes and to put in place insurance policies for the Scheme;
  - 10.2.5 we may share personal data in connection with any sale, merger, acquisition, disposal, reorganisation or similar change of our business.
- 10.3 Where we share personal data with third parties we ensure that we have appropriate measures in place to safeguard your personal data and to ensure that it is solely used for legitimate purposes in line with this privacy notice.

## 11 OVERSEAS TRANSFERS OF YOUR PERSONAL DATA

- 11.1 When personal data is transferred to countries outside of the UK and the European Economic Area, those countries may not offer an equivalent level of protection for personal data to the laws in the UK. Where this is the case we will ensure that appropriate safeguards are put in place to protect your personal data.
- 11.2 We do not transfer personal data to countries outside of the UK and the European Economic Area.

## 12 YOUR RIGHTS IN RELATION TO YOUR PERSONAL DATA

- 12.1 You have a number of rights in relation to your personal data, these include the right to:
- 12.1.1 request that your personal data is corrected if you believe it is incorrect or inaccurate; and
  - 12.1.2 obtain a copy of your personal data that we hold.
- 12.2 In addition, from 25 May 2018 you have the following rights:
- 12.2.1 a right to ask us to restrict our data processing activities where you consider that: data is inaccurate; our processing of your personal data is unlawful; where we no longer need the personal data but you require us to keep it to enable you to establish, exercise or defend a legal claim; or where you have raised an objection to our use of your personal data;
  - 12.2.2 a right to ask us to erase your personal data: where we no longer need the personal data; if we are relying on consent to process your personal data and you withdraw your consent; where you object to processing that we are carrying out on the basis of our legitimate interests and we do not have any overriding ground which permits us to continue processing your personal data; if we have processed your personal data unlawfully; or if personal data must be erased to comply with a legal obligation;
  - 12.2.3 a right to object to our processing of your personal data where we are relying on legitimate interests to make the processing lawful. If you raise an objection we will carry out an assessment to determine whether we have an overriding legitimate ground which entitles us to continue to process your personal data; and
  - 12.2.4 a right to request a copy of certain personal data that you have provided to us in a commonly used electronic format. This right relates to personal data that you have provided to us that we need in order to perform our agreement with you and personal data where we are relying on consent to process your data.
- 12.3 If you wish to exercise any of your rights or find out more, please contact us using the details below.

## 13 COMPLAINTS

- 13.1 If you have any complaints about the way we use your personal information, please contact us in the first instance and we will try to resolve the issue. If we cannot resolve any issue, you have the right to complain to the data protection authority in your country (the Information Commissioner in the UK). If you need more information about how to contact your local data protection authority, please contact us using the details below.

## 14 CONTACT DETAILS

If you have any questions, comments or requests regarding any aspect of this Privacy Notice, please do not hesitate to contact us at:

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