

PRIVACY NOTICE

Your Church of England pension

May 2018

Your 'personal data' is any information that can identify you - protecting it is extremely important to us. This notice tells you why we collect your personal data, what we collect, how we use it and who we share it with.



WHY WE NEED YOUR PERSONAL DATA

We need to hold your personal data, so we can calculate your pension and pay you and your dependents.



WHAT PERSONAL DATA DO WE COLLECT?

We collect your personal data from a number of sources, including:

- you, your employer or Responsible Body, and from Clergy payroll (if you are a Clergy member),
- HM Revenue & Customs (HMRC), and tracing agencies (if we lose track of you), and,
- your doctor if you apply for ill health retirement (but only with your consent).

The information we collect about you includes:

- your personal details such as your name (including former names), date of birth, gender, contact details (e.g. address, phone numbers and e-mail address) and National Insurance number,
- your employment details, such as the dates you join and leave, any part-time periods or absence, your earnings and your pension contributions,
- your financial details, such as your tax code, Lifetime Allowance and other protections, and your bank details,
- details of your family and social circumstances such as your marriage or civil partnership status, and your wishes as to how you would like us to pay any death benefits, and,
- copies of your birth and marriage or civil partnership certificates, death certificate, passport, deed polls, decree absolute and Court Orders, (such as pension sharing, earmarking orders or attachment orders.).
- information about your physical or mental health if we need it to assess your eligibility for ill-health retirement.

✉ pensions@churchofengland.org

☎ 0207 898 1802



HOW WE USE YOUR PERSONAL DATA

We have a legal obligation to use your personal data to calculate your pension and pay this to you and your dependents. We may also use your data to:

- trace you and your other beneficiaries,
- check your identity, eligibility for benefits and your contributions,
- communicate with you about your benefits and help answer your questions,
- pay tax charges, monitor whether you exceed allowances and report to HMRC,
- meet our legal obligations, prepare scheme accounts and assist our auditors,
- assist with a change in your employment or some form of reorganisation
- carry out actuarial, statistical and financial calculations for funding and investment advice,
- run mortality and address checks to ensure our information is correct and to guard against fraud.

In certain instances, we rely on our legitimate interest to process your personal data. These are:

- to run mortality and address checks against member records to ensure information is correct and to prevent fraud,
- for risk management purposes, including the insurance or management of longevity risks and obtaining quotations for annuities or other insurance products.



WHO WE SHARE YOUR PERSONAL DATA WITH

We share your personal data with our advisers and other parties who we rely on to help us operate our pension schemes. We only do this where it is necessary, and we have contractual agreements which set out how they keep data secure and dispose of it.

We also share your personal data with other third parties at your request. For example, if you are considering a transfer, we will need your permission to provide information to your adviser or the administrators of the receiving scheme. In this situation we assume you are satisfied they have suitable security measures in place.

If you use some of the options available to you, for example you pay Additional Voluntary Contributions or use Hargreaves Lansdown's retirement services, we share your details with them. This is explained on the application form.

We do not use your data for marketing or to carry out any automated decision making.

If you send information by email, this is at your risk and might not be secure.

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TRANSFERRING YOUR DATA OUTSIDE OF THE EU

We do not transfer your personal data outside the European Economic Area ("EEA") but some of our advisers might with our consent.



HOW LONG WE KEEP YOUR INFORMATION

We keep your personal data in accordance with our retention policy. We only keep it if we have a legitimate reason and only for as long as we need it. We destroy it securely when we no longer need it.



YOUR RIGHTS

You have rights under data protection law as to how we hold and process your personal data. You have the right to:

- a copy of your personal data,
- have your personal data corrected and ask us to delete it if we no longer need it to administer your pension,
- restrict the processing of your personal data, unless it stops our ability to administer your pension,
- withdraw your consent in respect of your personal data.

More information is on the Information Commissioner's website.



CONTACTS AND COMPLAINTS

If you have any questions or wish to exercise your rights, please contact us.

We aim to respond to any requests as soon as we can but within one month in all cases. Any copies of data we provide are free of charge.

If you have any concerns about the way we process your personal data, or you are not happy with the way we've handled a request, you can speak to the Information Commissioner's Office. Their address is:



First Contact Team
Information Commissioner's Office Wycliffe House
Water Lane
Wilmslow SK9 5AF



0303 123 1113



casework@ico.org.uk

✉ pensions@churchofengland.org

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