

HOME GROUP PENSION AND LIFE ASSURANCE SCHEME (HGPLAS)

Data privacy notice

What is the purpose of this document?

The Trustees of HGPLAS are committed to protecting the privacy and security of your personal information.

This privacy notice describes how we collect and use personal information about you during your membership of HGPLAS, in accordance with the General Data Protection Regulation and Data Protection Act 2018 ("data protection legislation"). It applies to all members (whether active or deferred) and to all pensioners (including people in receipt of a pension upon the death of a member).

The Trustees of HGPLAS 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. We may update this notice at any time.

It is important that you read this notice, together with any other privacy notice we may provide on specific occasions when we are collecting or processing personal information about you, so that you are aware of how and why we are using such information.

Data protection principles

We will comply with data protection law. This says that the personal information we hold about you must be:

1. Used lawfully, fairly and in a transparent way
2. Collected only for valid purposes that we have clearly explained to you and not used in any way that is incompatible with those purposes
3. Relevant to the purposes we have told you about and limited only to those purposes
4. Accurate and kept up to date
5. Kept only as long as necessary for the purposes we have told you about
6. Kept securely.

The kind of information we hold about you

Personal data, or personal information, means any information about a living individual from which that person can be identified. It does not include data where the identity has been removed (anonymous data).

In certain circumstances, there may be "special categories" of more sensitive personal data which require a higher level of protection.

We may collect, store, and use the following categories of personal information about you:

- Personal details to verify your identity and communicate with you, such as your name, gender, age, date of birth, email address, postal address, telephone or mobile number, and identifiers such as national insurance number or passport number.
- Family, lifestyle and social circumstances, such as details about current marriage or partnerships and marital history, details of family and dependants, so that we know who may be entitled to any Scheme benefits payable on your death. This information also helps us to quantify the Scheme's liabilities to pay benefits in the future.
- Employment details relevant to your membership of HGPLAS, such as salary, length of service, employment and career history, recruitment and termination details, attendance record

(including periods of maternity, paternity or other family leave or periods of temporary absence), job title and job responsibilities, financial details such as bank account details, payroll records and tax status information.

- HGPLAS membership details such as the date of joining HGPLAS, the HGPLAS section to which you belong, contribution records (including normal and additional voluntary contributions and details about investment decisions in relation to membership of the Defined Contribution Section), details of any elections and options made in respect of the benefits to which you are entitled on retirement, death or earlier date of ceasing to be in pensionable service under HGPLAS and details of any election to cease to be a member of HGPLAS.
- Details of past correspondence you have had with the Trustees and their appointed staff or advisers, including the Scheme Administrators, the Scheme Secretary and relevant Home Group staff with pensions responsibilities.

We may also collect, store and use the following "special categories" of more sensitive personal information where relevant to the payment of benefits to you from the HGPLAS:

- Information about your health, including any medical condition, health and sickness records.
- Information about your family, lifestyle, dependants or other potential beneficiaries. To the extent to which this data could imply information about your sexual orientation, ethnicity or religious beliefs we will treat it as a "special category".

We may collect, store and use information about criminal convictions if these relate to money owed to the Scheme's employer in circumstances where they are entitled to be reimbursed from your benefits and either you consent to this or it is necessary for the exercise of a legal claim.

How is your personal information collected?

We typically collect personal information about members and their beneficiaries through the Scheme application process, either directly from you or from Home Group.

In addition, we may also collect personal information during the course of your HGPLAS membership when you or Home Group contact us or as a result of any other engagement or correspondence that you or Home Group may have with us. This information may reflect issues such as changes in your salary, service, contributions and personal circumstances relevant to your benefit under HGPLAS and any options or elections you make under HGPLAS.

How we will use information about you

We will only use your personal information when the law allows us to. Most commonly, we will use your personal information in the following circumstances:

- Where we need to comply with a legal obligation.
- Where it is necessary for our legitimate interests (or those of a third party) in the running of HGPLAS and where your interests and fundamental rights do not override those interests.
- Where we need to perform any agreement we have entered into with you.

We may also use your personal information in the following situations, which are likely to be rare:

- Where we need to protect your interests (or someone else's interests).
- Where it is needed in the public interest.

Situations in which we will use your personal information

We will use your personal information primarily to allow us to manage your membership of HGPLAS including the provision of retirement and death benefits to or in respect of you, and to enable us to comply with our legal obligations under HGPLAS.

So, for example, we will use your personal information:

- to administer HGPLAS, including to process data to calculate and pay contributions and benefits, to prepare and issue communications and correspondence to you about HGPLAS, and to respond to any correspondence with you or Home Group about your benefits in HGPLAS;
- for HMRC purposes;
- 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 HGPLAS and any changes to it;
- risk management, including where appropriate the insurance of all or part of HGPLAS's liability to pay benefits to you;
- complying with any present or future law, rule, regulation, guidance or directive, and complying with any industry or professional rules and regulations or any applicable voluntary codes;
- complying with demands or requests made by local and foreign regulators, governments and law enforcement authorities, and complying with any subpoena or court process, or in connection with any litigation.

If you fail to provide personal information

If you fail to provide certain information when requested, we may not be able to manage your membership of HGPLAS properly, and our ability to calculate and pay benefits due to or in respect of you under HGPLAS may be prejudiced. We may also be prevented from complying with regulatory requirements or our legal obligations.

Change of purpose

We will only use your personal information for the purposes for which we collected it, unless we reasonably consider that we need to use it for another reason and that reason is compatible with the original purpose. If we need to use your personal information for an unrelated purpose, we will notify you and we will explain the legal basis which allows us to do so.

Please note that we may process your personal information without your knowledge or consent, in compliance with the above rules, where this is required or permitted by law.

How we use particularly sensitive personal information

"Special categories" of particularly sensitive personal information (for example details of your race or ethnicity, religious beliefs and sexual orientation or your mental or physical health) require higher levels of protection. We need to have further justification for collecting, storing and using this type of personal information. We may process special categories of personal information in any of the following circumstances:

1. With your explicit consent.
2. Where we need to carry out our legal obligations and in line with our data protection policy.
3. Where it is needed to assess your eligibility for certain benefits that depend on your state of health, such as early retirement due to ill-health.

Less commonly, we may process this type of information where it is needed in relation to legal claims or where it is needed to protect your interests (or someone else's interests) and you are not capable of giving your consent, or where you have already made the information public.

Our obligations as Trustees of HGPLAS

We may need to use your particularly sensitive personal information in the following circumstances:

- information relating to a leave of absence, which may include sickness absence or family related leave, may be used to make any adjustments to your HGPLAS membership, contributions and benefits to comply with the temporary absence provisions under the HGPLAS Rules;
- information about your physical or mental health, or disability status, may be used when determining any ill-health pension which may be payable under HGPLAS;
- information about your race or national or ethnic origin, religious, philosophical or moral beliefs, or your sexual life or sexual orientation, might be used to ensure HGPLAS is operated in compliance with the equality laws, or to ensure that any benefits payable under the Trustees' discretion (such as a lump sum on your death) are paid in accordance with your wishes.

Do we need your consent?

We do not need your consent if we use special categories of your personal information to carry out our legal obligations or if otherwise permitted by law. Where this is not the case, however, we might approach you for your written consent to allow us to process certain particularly sensitive data. If we do so, we will provide you with full details of the information that we would like and the reason we need it, so that you can carefully consider whether you wish to consent. You should be aware that it is not a condition of your HGPLAS membership that you agree to any such request for consent from us.

Data sharing

We will generally need to share your data with third parties, including third-party service providers (such as our administrators and actuaries), and Home Group (including any subsidiary, associated or successor companies that are relevant to your membership of HGPLAS).

We require third parties to respect the security of your data and to treat it in accordance with the law.

We, or the third parties, may transfer your personal information outside of the UK. If we or they do, you can expect a similar degree of protection in respect of your personal information.

Why might you share my personal information with third parties?

We may share your personal information with third parties where required by law, where it is necessary to administer and manage your membership of HGPLAS (because they process your personal data on our behalf) or where we have another legitimate interest in doing so.

Who we may share your information with

We may share or disclose your information to any of the following recipients as may be necessary or desirable to administer HGPLAS and/or comply with contractual or legal obligations relating to it:

- HGPLAS's administrators (currently XPS Administration for the Final Salary Section and Aviva for the Defined Contribution Section), Home Group Limited as the sponsoring employer and any members of its group of companies;
- our service providers, professional advisers and auditors (such as First Actuarial LLP, our actuarial and general pensions advisers, and the Scheme Actuary, who in certain circumstances will also be 'data controllers');
- local or foreign regulators, governments and law enforcement authorities and local and foreign courts, tribunals and arbitrators, other judicial committees or enactments of laws; and
- insurance companies (such as Aviva, who insure some death benefits payable under HGPLAS, and ReAssure, who provide annuity policies in respect of some HGPLAS pensioners).

How secure is my information with third-party service providers?

All our third-party service providers are required to take appropriate security measures to protect your personal information in line with our policies. We do not allow our third-party service providers to use your personal data for their own purposes. To the extent to which they process your personal data we only permit them to do so for specified purposes or in accordance with our instructions.

Transferring information outside the UK

We may transfer, store or process the personal information we collect about you to or in a country outside the UK.

Where the UK government recognises a country as providing an adequate level of protection for your personal information, it may be transferred on that basis.

Where that is not the case, we will ensure that your information is treated securely and in accordance with this Privacy Notice and the UK laws on data protection.

Data security

We, and third parties on behalf of the Trustees, will only process your personal information on our instructions and where they have agreed to treat the information confidentially and to keep it secure.

Under data protection laws, we and all third parties are required to implement technical and organisational security measures to ensure that your information is protected against unlawful access. The Trustees obtain confirmations from all of their service providers that they have such security measures in place, and ensure that their contracts with these service providers require such measures to be maintained.

We are obliged to put in place appropriate security measures to prevent your personal information from being accidentally lost, used or accessed in an unauthorised way, altered or disclosed. In addition, we limit access to your personal information to those Home Group employees and other third parties who have a business need to know.

We have procedures in place to deal with any suspected data security breach. Details of these procedures can be obtained from Jackie Carnegie, whose contact details are on page 7 of this notice. We will notify you and any applicable regulator of a suspected breach where we are legally required to do so.

Data retention

How long will you use my information for?

We will only retain your personal information for as long as necessary to fulfil the purposes we collected it for, including for the purposes of satisfying any legal, accounting, or reporting requirements. This means that we may continue to hold your personal information indefinitely after you have opted out or ceased to be in pensionable service under HGPLAS, or after the cessation of the benefits provided to you by us. This is because we may need to refer to your information at a later date if there is ever a query about your benefits.

To determine the appropriate retention period for personal data, we consider the amount, nature, and sensitivity of the personal data, the potential risk of harm from unauthorised use or disclosure of your personal data, the purposes for which we process your personal data and whether we can achieve those purposes through other means, and the applicable legal requirements.

In some circumstances, we may anonymise your personal data so that it can no longer be associated with you, in which case we may use such information without further notice to you.

Rights of access, correction, erasure, and restriction

Your duty to inform us of changes

It is important that the personal information we hold about you is accurate and current. Please keep us informed if your personal information changes during your membership of HGPLAS, either as an active member, deferred member or pensioner.

Your rights in connection with personal information

Under certain circumstances, by law you have the right to:

- ***Request access*** to your personal information (commonly known as a "data subject access request"). This enables you to receive a copy of the personal information we hold about you and to check that we are lawfully processing it.
- ***Request correction*** of the personal information that we hold about you. This enables you to have any incomplete or inaccurate information we hold about you corrected.
- ***Request erasure*** of your personal information. This enables you to ask us to delete or remove personal information where there is no good reason for us continuing to process it. You also have the right to ask us to delete or remove your personal information where you have exercised your right to object to processing (see below).
- ***Object to processing*** of your personal information where we are relying on a legitimate interest (or those of a third party) and there is something about your particular situation which makes you want to object to processing on this ground. You also have the right to object if you believe we are processing your personal information for direct marketing purposes.
- ***Request the restriction of processing*** of your personal information. This enables you to ask us to suspend the processing of personal information about you, for example, if you want us to establish its accuracy or the reason for processing it.
- ***Request the transfer*** of your personal information to another party.

If you want to review, verify, correct or request erasure of your personal information, object to the processing of your personal data, or request that we transfer a copy of your personal information to another party, please write to or email: Jackie Carnegie, Colleague Services Business Partner at Home Group Limited.

Where we have a legal obligation or legitimate interest in holding or processing your data, for example to pay benefits due to you under HGPLAS, we will not be obliged to act on your objection to processing or request for erasure of your data.

No fee usually required

You will not have to pay a fee to access your personal information (or to exercise any of the other rights). However, we may charge a reasonable fee if your request for access is clearly unfounded or excessive. Alternatively, we may refuse to comply with the request in such circumstances.

What we may need from you

We may need to request specific information from you to help us confirm your identity and check your right to access the information (or to exercise any of your other rights). This is another appropriate security measure to ensure that personal information is not disclosed to any person who has no right to receive it.

Right to withdraw consent

In the limited circumstances where you may have provided your consent to the collection, processing and transfer of your personal information (for example, sensitive data) for a specific purpose, you have the right to withdraw your consent for that specific processing at any time. To withdraw your consent, please contact Jackie Carnegie, Colleague Services Business Partner at Home Group Limited.

Once we have received notification that you have withdrawn your consent, we will no longer process your information for the purpose or purposes you originally agreed to, unless we have another lawful basis for doing so.

Joint data controllers

As Trustees, we employ a number of specialist advisers and providers to assist us in the operation of HGPLAS. Currently these include:

- Carl Fletcher, the Scheme actuary
- First Actuarial LLP, our pension actuaries and consultants
- Azets, the Scheme auditor
- Pinsent Masons LLP, our legal adviser
- Aviva, the provider of our death-in-service insurance
- ReAssure, with whom several annuities have been secured.

As mentioned earlier in this notice, in order for these advisers/providers to carry out their specialist roles in relation to HGPLAS, we may need to share your personal data with them. As a result, they are considered to be “joint data controllers” with us in relation to HGPLAS.

To the extent they hold your personal data, they will use it only to enable them to perform their specialist role in relation to the Scheme or for any reason required by law. Data will therefore be held and used in a similar manner to the way we do and as outlined in this notice.

We have asked each joint data controller to confirm that, like us, they are taking all necessary actions to ensure that they are fully compliant with the data controller requirements of data protection legislation.

Questions & complaints

If you have any questions about this privacy notice or how we (or any of our joint data controllers) handle your personal information, in the first instance please contact Jackie Carnegie, Colleague Services Business Partner, at the address given below.

If you think that we (or any of our joint data controllers) have mis-used your personal information, or you have been affected by a breach of data security, you have the right to make a complaint at any time to the Information Commissioner's Office (ICO), the UK supervisory authority for data protection issues. You can contact the ICO on 0303 123 1113 or via email <https://ico.org.uk/global/contact-us/email/> or at the Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire. SK9 5AF.

Contact details

To contact Jackie Carnegie, please write or email to:

Jackie Carnegie,
Colleague Services Business Partner,
Home Group Limited,
One Strawberry Lane,
Newcastle upon Tyne, NE1 4BX.

Email: jackie.carnegie@homegroup.org.uk

Changes to this privacy notice

We reserve the right to update this privacy notice at any time, and we will notify you when we make any substantial updates.

Revised: June 2023