

## Personal data privacy statement

December 2024

### Who we are

We, Cereal Partners UK Pension Trust Limited (the “Trustee”), hold certain personal information (known as “personal data”) about Cereal Partners UK Pension Fund (the “Fund”) members and, where applicable, their dependants and beneficiaries. Most of the personal data held and processed by the Trustee in running the Fund will be personal data (in other words, it is information from which you as an individual can be identified). The Trustee is the “data controller” of the Fund’s personal data which means the Trustee determines the means by which and the purpose for which the personal data is processed.

Because he also needs access to the personal data that we hold on you in order to look after the Fund, the Fund Actuary, Mr R Pinder of Lane Clark and Peacock LLP, is also a “data controller”. You can read more about this at <https://www.lcp.com/en/third-party-privacy-notice>.

### What information we collect about you

Depending on the circumstances and the stage of your membership, we may hold some or all of the following information about you, your beneficiaries and dependants:

- your name and date of birth;
- your home address and other contact details;
- your gender;
- your National Insurance number;
- your marital status and marital history;
- details of your employment history with Cereal Partners UK;
- details of your salary during your employment with Cereal Partners UK, and other forms of remuneration;
- details of your bank account;
- details about your dependants and/or beneficiaries;
- medical and other details about your health;
- your membership details of pension arrangements outside of Cereal Partners UK; and
- any other information that you, your beneficiaries or dependants may provide in connection with the Fund.

As part of running the Fund, we may also need to hold and process particularly sensitive information about you and/or your dependants and beneficiaries (known as “sensitive personal data”). In particular, the Trustee may process information about your physical or mental health (whether mental or physical) or information from which your sexual orientation may be inferred.

### Sources of the personal data

We will generally collect your personal data from you or from your employer. However, we may also receive personal data from other parties such as HM Revenue & Customs, the Pensions Ombudsman or someone acting on your behalf, such as an independent financial adviser. If you are receiving a

dependant's benefit from the Fund, or a benefit resulting from divorce or the dissolution of a civil partnership, we may have been given your personal data by the member or through enquiries we've carried out on a member's death. We will not collect any personal data from you that we do not need. We will collect the sensitive personal data listed from you or your health provider only with your prior explicit consent unless the law allows the Trustee to process such data without your explicit consent.

Personal data relating to the Fund is held on paper and on computer systems. As the "data controller", the Trustee must process this information fairly and lawfully.

### **The purpose and legal basis for processing the personal data**

The Trustee needs to hold and process information about you because it is needed for us to administer the Fund, calculate and pay benefits, fulfil our responsibilities relating to funding and investment, communicate with you in relation to the Fund and your benefits, and other aspects of running the Fund. We also keep the above information in order to allow us to comply with our obligations towards members under the Fund's governing documents. The Trustee has a legitimate interest in holding and processing your information for these purposes and will rely on the legitimate interests ground as the legal basis for processing your personal data. The legislation permits this provided that our legitimate interests are not overridden by the interests or fundamental rights and freedoms of Fund members.

The Trustee may also process your personal data to comply with our obligations under relevant laws and regulations, for example, in relation to audit, compliance and risk management purposes. The Trustee relies on compliance with legal obligation as the legal basis when processing your personal data for these purposes.

We may process sensitive personal data for the purposes of considering your entitlement to an ill health retirement pension under the Fund or considering a person's entitlement to a lump sum death benefit. Where the Trustee is required to process sensitive personal data, we will approach you for your explicit consent to the processing of such data unless the law allows the Trustee to process such data without your explicit consent.

### **Who we share it with**

We are not allowed to share personal data about you with other organisations and people, unless the law allows us to do so or you have given your consent. As we need to share information with others in order to provide you with benefits and fulfil our other responsibilities relating to running of the Fund, there is a legitimate interest in the Trustee sharing this information. We may also need to share it in order to meet our legal obligations.

We share personal data with the following:

- Fund's Independent Trustee Director (PAN Trustees UK LLP ("PAN"));
- your current employer which may include Cereal Partners group companies which are based outside the United Kingdom;
- your past and future employers;
- professional advisers to the Fund including the Fund actuary, auditor, medical advisers, investment advisers and lawyers;
- other third parties who are responsible for day-to-day administration of the Fund on behalf of the Trustee (this includes provision of annuity broking services, retirement guidance services, and modelling tools);

- HM Revenue & Customs and other statutory bodies (such as the Pensions Ombudsman and the Pensions Regulator) – the Trustee can be fined and subject to other action if we fail to provide certain information to these authorities;
- the advisers and printers who help us prepare various communications we send to you, such as the annual benefit statement;
- our appointed insurance company or companies for the purposes of life insurance and additional voluntary contributions;
- providers who facilitate the payment of pensions, including our payroll provider and those who assist us when we pay pensions to pensioners who are based overseas, such as BACS transfer (the Bankers' Automated Clearing Service) or CHAPS (the Clearing House Automated Payment System); and
- other service providers, including those who support work relating to understanding demographic information relating to the Fund such as mortality tracing agencies.

We may also disclose your personal data to other third parties, for example in the event that we wish to enter a risk transfer of any of the benefits under the Fund, in which case they may disclose your personal data to the prospective counterparty to such a transaction.

### **International transfers of personal data**

The personal data we process may be transferred outside the United Kingdom, including to a country or countries which have not been deemed by the UK Government to offer adequate data protection. In such cases, we will take steps to ensure an adequate level of data protection in the country of the recipient as required under the UK GDPR.

### **How long we keep personal data for**

We must keep all personal data safe and only hold it for as long as necessary to fulfil the purposes listed above. To meet the requirements of both UK tax and pensions law, we must keep certain personal data (for example, details about the date a member joins the Fund, their name and address, and details of benefits paid) for a minimum of 6 years. But, given the nature of pension schemes, the Trustee may be required to keep some of your personal information for the rest of your life so that we have the information we need in order to pay your benefits and to answer queries relating to your benefits.

To determine the appropriate retention period for the personal data, we consider the amount, nature and sensitivity of the personal data, the potential risk of harm from unauthorised use or disclosure of the personal data and whether we can achieve the purpose of the processing through other means. Our retention of the personal data, and the criteria we apply to determine how long it is necessary for us to retain the personal data, is kept under review in accordance with our data retention policy. If we conclude that certain personal data is no longer needed, we will do what's reasonable and proportionate to seek to ensure the Fund administrator (Nestlé Pensions) securely destroys or permanently deletes that personal data or (if that's not possible) puts it beyond use in line with guidance from the Information Commissioner's Office.

Please note that PAN as the Fund's Independent Trustee Director may continue to hold personal data collected through its role as a Trustee Director even when it is no longer a Trustee Director of the Fund. Information about PAN's approach in this situation to data security as a firm can be found at <https://www.pantrustees.co.uk/Scheme-GDPR/>.

### **Your rights**

- You have the right to see personal data that is held about you and a right to have a copy provided to you. This right always applies.

- You have a right to correct inaccurate or incomplete personal data about you. This right always applies. If at any point you believe that the personal data we hold about you is inaccurate or incomplete, you can ask to have it corrected. Please help us to keep the personal data about you and your dependants up to date and inform us of any significant changes to personal data.
- You can request that your personal data is deleted in certain circumstance, for example, if the personal data is no longer necessary for the purposes for which the Trustee processes such personal data.
- You can request the Trustee to restrict or limit the processing of your personal data in certain circumstances, for example, whilst a complaint about its accuracy is being resolved.
- You can object to your personal data being processed by the Trustee where the Trustee relies on “legitimate interests” as the legal basis. However, the Trustee can override this objection in specific instances, for example, if the Trustee has compelling legitimate grounds for its continued processing.
- You have a right to receive personal data about you in a machine-readable format and transmit it to a third party where the Trustee relies on your consent for the processing.
- Where you have given us your consent to processing your personal data, you can also withdraw that consent at any time by notifying us (see “Who to contact” below). However, withdrawing your consent will not affect the processing of any personal data which took place beforehand and it may be possible for the Trustee to continue processing your personal data where an alternative legal basis applies.

Information will generally be provided to you free of charge, although the Trustee can charge a reasonable fee in certain circumstances.

### Who to contact about your personal data

If you wish to:

- see your personal data or to exercise any of the rights mentioned above
- request a hard copy of this Statement
- make a complaint about how we have handled your personal data

please contact Nestlé Pensions at:

Nestlé Pensions Park House South Crawley Business Quarter Manor Royal Crawley West Sussex RH10 9AD	Email: <a href="mailto:pensions@uk.nestle.com">pensions@uk.nestle.com</a>
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### Making a complaint to the Information Commissioner’s Office

If you are not satisfied with our response to any query you raise with us, or you believe we are processing your personal data in a way which is inconsistent with the law, you can complain to the Information Commissioner’s Office whose helpline number is: **0303 123 1113**.

### Updates to this Statement

We reserve the right to update this Statement and any other relevant policies or procedures at any time. We will notify you of any substantial changes that we may make to this Statement in the future. The Trustee may also notify you in other ways from time to time about the processing of your personal data.