

Personal data privacy statement

May 2018

Who we are

As the Trustee Directors of the Cereal Partners UK Pension Fund Trust Ltd (the Trustees), we 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 Trustees in running the Fund will be personal data (in other words, it is information from which you as an individual can be identified). The Trustees are the “data controller” of the Fund’s personal data which means the Trustees determine 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 scheme, The Scheme Actuary, Mr R Pinder of Lane Clark and Peacock LLP, is also a “data controller”. You can read more about this at www.lcp.uk.com/privacy-policy/

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;
- details of your salary during your employment with Cereal Partners, 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.

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 Trustees 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.

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

The purpose and legal basis for processing the personal data

The Trustees need to hold and process information about you because it is needed for us to administer the Fund, calculate and pay benefits, and communicate with you in relation to the Fund and your benefits. We also keep the above information in order to allow us to comply with our obligations towards members under the Fund's governing documents, as well as under relevant legislation. In legal terms, the Trustees have 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 Trustees may also process your personal data for audit, compliance and risk management purposes on the grounds that it is necessary for compliance with our legal obligations.

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 Trustees are required to process Sensitive Personal Data, they will approach you for your explicit consent to the processing of such data.

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, there is a legitimate interest in the Trustees sharing this information. We may also need to share it in order to meet contractual and other legal obligations. We share personal data with the following:

- your current employer which may include Cereal Partners group companies which are based outside the European Economic Area (EEA);
- your past and future employers;
- The following professional advisers to the Fund: 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 Trustees (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 Trustees can be fined and subject to other action if they 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);
- 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 to one or more countries outside the European Economic Area (the "EEA") which has not yet been deemed by the European Commission to offer adequate data protection ("third countries"). 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 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 Trustees 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, that personal data will be destroyed.

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, or someone else on your behalf, in a machine readable (namely, digital) format.
- If at any point you believe that the personal data we hold about you is inaccurate or wrong, 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 require the Trustees 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, although the Trustees can override this objection in specific instances.
- Where you have given us your consent to processing your personal data, you can 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 Trustees to continue processing your personal data where this is justified.
- You can request that your personal data is deleted altogether although the Trustees can override this request in certain circumstances.

You should be aware that taking any of the above steps could impact on the payment of your benefits and/or your participation in the Fund.

Information will generally be provided to you free of charge, although the Trustees 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 the notice
- make a complaint about how we have handled your personal data

please contact Nestlé Pensions at:

Nestlé Pensions 1 City Place Gatwick RH6 0PA	Email: pensions@uk.nestle.com
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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 Trustees may also notify you in other ways from time to time about the processing of your personal data.