

PRIVACY NOTICE

for the Bridon Group (2013) Pension Scheme (the "Scheme")

You do not need to take any action with regard to this privacy notice except to note its contents.

This notice is for members and beneficiaries of the Scheme. It has been prepared by Capital Cranfield Pension Trustees Limited (the "Trustee", or "we") in its capacity as trustee of the Scheme.

This notice will also be made available on the Scheme's website at <http://www.bridonpensions.co.uk/>.

Why we are providing this notice to you

As the trustee of the Scheme, we hold certain information about you ("personal data"). We are required by law to give you specified information about the personal data we hold about you, how we use it, and the safeguards that are in place to protect it. This notice is designed to give you that information.

Why we hold your personal data

The Trustee processes personal data about you, in its role as controller, for the proper handling of all matters relating to the Scheme. These include the Scheme's administration and management, calculating, securing and paying benefits and managing liabilities in relation to it. Further information about how we process this data is provided under the heading "*How we will use your personal data*" below.

The legal basis for our use of your personal data will generally be one or more of the following:

- a) We need to process your personal data to satisfy our legal obligations as trustee of the Scheme
- b) We need to process your personal data for the legitimate interests of: administering and managing the Scheme and liabilities under it; calculating, securing and paying benefits; and performing our obligations and exercising any rights, duties and discretions the Trustee has in relation to the Scheme
- c) The processing is necessary for the performance of a contract to which you are party, or in order to take steps at your request prior to entering into a contract.

What personal data we hold and how we obtain it

The types of personal data we hold and process about you can include:

- Contact details, including name, address, telephone numbers and email address
- Identifying details, including date of birth, national insurance number and employee and membership numbers
- Information that is used to calculate and assess eligibility for benefits, for example length of service and salary information
- Financial information relevant to the calculation or payment of benefits, for example bank account and tax details

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- Information about your family, dependants or personal circumstances, for example, marital status and information relevant to the distribution and allocation of benefits payable on death
- Information about your health, for example, to assess eligibility for benefits payable on ill health, or when your health is relevant to a claim for benefits following the death of a member of the Scheme
- Information about a criminal conviction if this has resulted in you owing money to your employer/the Scheme and the employer/Scheme may be reimbursed from your benefits

We obtain some of this personal data directly from you. We may also obtain data from your employer, your current or past employer(s) or companies that succeeded them in business (for example salary information), from a member of the Scheme (where you are or could be a beneficiary of the Scheme as a consequence of that person's membership), and from a variety of other sources including public databases, our advisers, and government or regulatory bodies.

Where we obtain information concerning certain "special categories" of particularly sensitive data, such as health information, extra protections apply under the data protection legislation. We will only process your personal data falling within one of the special categories with your consent, unless we can lawfully process this data for another reason permitted by that legislation. You have the right to withdraw your consent to the processing at any time by notifying the Trustee in writing. However, if you do not give consent, or subsequently withdraw it, the Trustee may not be able to process the relevant information to make decisions based on it, including decisions regarding the payment of your benefits.

Where you have provided us with personal data about other individuals, such as family members, dependants or potential beneficiaries under the Scheme, please ensure that those individuals are aware of the information contained within this notice.

How we will use your personal data

We may use this data to deal with all matters relating to the Scheme, including its administration and management. This can include the processing of your personal data for all or any of the following purposes:

- to contact you
- to assess eligibility for, calculate and provide you (and, if you are a member of the Scheme, your beneficiaries upon your death) with benefits
- to identify your potential benefit options and, where relevant, implement those options
- to allow alternative ways of delivering your benefits, for example, through the use of insurance products and transfers to or mergers with other pension arrangements
- to comply with our legal and regulatory obligations as trustee of the Scheme
- to respond to queries from you and others that may receive benefits as a consequence of your membership, and to address any actual or potential disputes concerning the Scheme
- the management of the Scheme's liabilities, including the entering into of insurance arrangements and selection of Scheme investments
- for statistical and financial modelling and reference purposes
- in connection with the sale, merger or corporate reorganisation of the employers that sponsor the Scheme and their group companies

Organisations that we may share your personal data with

From time to time we will share your personal data with our advisers and service providers so that they can help us carry out our duties, rights and discretions in relation to the Scheme. These include the following:

- The Scheme's third party administrator, currently Aon Solutions UK Limited (formerly Aon Hewitt Limited). More detail about Aon Solutions UK Limited's use of your personal information is set out in their full Privacy Notice. We recommend that you review this notice which is available online at: <https://www.aon.com/unitedkingdom/retirement-investment/retirement-investment-services-privacy-statement.jsp>. Aon also currently provide the following services in relation to the Scheme:
 - Actuarial consultants
 - Investment advisers
 - Provider of member online tool, currently the Aon Retirement Options Model
- The Scheme actuary, currently Alka Shah of Aon Solutions UK Limited. Please see the Aon Solutions UK Limited Privacy Notice (link above).
- The legal advisers to the Trustee, currently Gunnercooke UK LLP. Their privacy policy, which sets out how they carry out their obligations in relation to personal data, can be found at: <https://gunnercooke.com/privacy-policy/>.
- The Scheme auditors, currently Ernst & Young LLP.
- Additional voluntary contribution providers, currently Aviva. Aviva's privacy notice can be found at: <https://www.aviva.co.uk/services/about-our-business/products-and-services/privacy-policy/retirement-privacy-policy/>.
- Tracing bureaus for mortality screening and locating members and beneficiaries, currently Lexis Nexis (Risk Solutions). Their privacy notice can be found at: <https://risk.lexisnexis.com/group/privacy-policy>.
- The Trustee's insurers, currently OPDU. OPDU's privacy notice can be found at: <https://www.opdu.com/cookie-privacy-policy/>
- Medical adviser, currently Gel Ltd (trading as Healthwork). Their privacy notice can be found at <https://www.healthworkltd.com/PrivacyPolicy>.
- Independent Financial Adviser, including HUB Pension Consulting Ltd. HUB Pension Consulting Ltd's privacy notice can be found at <https://www.hub-group.co.uk/privacy-policy/>
- The Scheme's banks
- Suppliers of IT, document production and distribution services

In some instances advisers and service providers will be controllers in their own right and will be directly responsible to you for their use of your personal data. They may be obliged under the data protection legislation to provide you with additional information regarding the personal data that they hold about you and how and why they process that data. Further information may be provided to you in a separate notice or may be obtained from the advisers and service providers

direct, for example, via their websites. Whenever one of our advisers or service providers acts as a joint controller with us in respect of your personal data, because we jointly determine the purposes and means of processing it, we will agree with them how we are each going to meet our respective and collective obligations under the data protection legislation. If you would like more information about how such an arrangement works, please contact us using the contact details below.

We may also provide some of your data to the Scheme's sponsoring employers (including Bridon International Limited) and group companies of those employers, their advisers and potential purchasers of their businesses.

In addition, where we make Scheme investments or seek to provide benefits for Scheme members in other ways, such as through the use of insurance or pension scheme mergers, then we may need to share personal data with providers of investments, insurers and other pension scheme operators. In each case we will only do this to the extent that we consider the information is reasonably required for these purposes.

The advisers, service providers and organisations referred to in the paragraphs above may use personal data to perform their functions as well as for statistical and financial modelling (such as calculating expected average benefit costs and mortality rates) and planning, business administration and regulatory purposes. They may also pass the data to other third parties (for example, insurers may pass personal data to other insurance companies for the purpose of obtaining reinsurance), to the extent they consider the information is reasonably required for a legitimate purpose.

Where requested or if we consider that it is reasonably required, we may also provide your personal data to government bodies and dispute resolution and law enforcement organisations, including the courts, the Pensions Regulator, the Pensions Ombudsman, the Pension Protection Fund and Her Majesty's Revenue and Customs (HMRC). They may then use the data to carry out their legal functions.

In some cases, the organisations that we share your personal data with may be located outside the UK. This means your personal data may be transferred outside the UK to a jurisdiction that may not be deemed to provide an equivalent level of protection to that required in the UK. Where this is the case, we implement appropriate safeguards to ensure that your personal data is treated by those organisations in a way that is consistent with the protection required in the UK. Please contact the Trustee, using the contact details below, if you want information about the safeguards that are currently in place.

How long we keep your personal data

We will only keep your personal data for as long as we need to in order to fulfil the purposes identified above. In practice this means that we will retain your data for such period as you (or any beneficiary who receives benefits after your death) are entitled to benefits from the Scheme and for so long afterwards as may be required to deal with any questions, complaints or claims that we may receive about our administration of the Scheme. We may also retain your data for a longer period to comply with our legal and regulatory obligations.

Your rights

You have a right to access and obtain a copy of the personal data that the Trustee holds about you and to ask the Trustee to correct your personal data if there are any errors or it is out of

date or incomplete. In certain circumstances you have the right to object to the processing of your personal data; for example you have the right to object to processing of your personal data which is based on the legitimate interests identified in the section above headed “*Why we hold your personal data*”, or where the processing is for direct marketing purposes. In some circumstances you may also have a right to ask the Trustee to erase or restrict the processing of your personal data or to transfer your personal data. You can obtain further information about these rights from the Information Commissioner’s Office at: www.ico.org.uk or via their telephone helpline (0303 123 1113).

If you wish to exercise any of these rights or have any queries or concerns regarding the processing of your personal data, please contact the Trustee using the contact details provided below. You also have the right to lodge a complaint in relation to this privacy notice or the Trustee's processing activities with the Information Commissioner’s Office, and you can do this via the ICO’s website or telephone helpline.

As explained in the section above headed “*How we will use your personal data*”, one of the reasons we collect and hold your personal data is to administer your Scheme benefits. If you do not provide the information we request, or ask that the personal data we already hold is deleted or that the processing of the personal data be restricted, this may affect our ability to administer your benefits, including the payment of benefits from the Scheme. In some cases it could mean the Trustee is unable to put your pension into payment or has to stop your pension (if already in payment).

Updates

We may update this notice periodically. Where we do this we will inform you of the changes and the date on which the changes take effect.

Contacting us

Please contact the Trustee for further information using the contact details below.

Secretary to the Trustee of the Bridon Group
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B3 2QD

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