



**ORKNEY**  
ISLANDS COUNCIL

# **The Orkney Islands Council Pension Fund General Data Protection Regulations Privacy Notice**

This Privacy Notice sets out how the Orkney Islands Council Pension Fund manages its members' data, including who it shares data with and for what purpose it might be used.

This notice is for members and beneficiaries of the Orkney Islands Council Pension Fund (the "Fund"). It has been prepared by the Orkney Islands Council (the "Administering Authority", or "we") in its capacity as the Data Controller and administering authority of the Fund.

This privacy notice is also provided at the following link:

<http://www.orkney.gov.uk/Service-Directory/S/pensions.htm>

## **Why we are providing this Notice to you**

As the Administering Authority of the Fund we hold certain information about you ("personal data") which we use to administer the Fund and to pay benefits from it. This notice is designed to give you information in connection with the data we hold about you, how we use it, your rights in relation to it and the safeguards that are in place to protect it.

## **The Technical Bit**

The Administering Authority holds personal data about you in its capacity as data controller for the proper handling of all matters relating to the Fund, including its administration and management. This includes the need to process your data to contact you, to calculate, secure and pay your benefits, for statistical and financial modelling and for reference purposes (for example, when we assess how much money is needed to provide members' benefits and how that money should be invested), and to manage liabilities and administer the Fund in general. Further information about how we use your personal data is provided 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 the Administering Authority of the Fund.
- B. We need to process your personal data to carry out a task in the public interest or in the exercise of official authority in our capacity as a public body.
- C. We need to process your personal data for the legitimate interests of administering and managing the Fund and liabilities under it, calculating, securing and paying benefits and performing our obligations and exercising any rights, duties and discretions the Administering Authority has in relation to the Fund.
- D. Because we need to process your personal data to meet our contractual obligations to you in relation to the Fund (for example, under an agreement that you will pay additional voluntary contributions to the Fund), or to take steps, at your request, before 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 or membership and salary information.
- Financial information relevant to the calculation or payment of benefits, for example, bank account and tax details.
- Information about your family, dependants and 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 where your health is relevant to a claim for benefits following the death of a member of the Fund.
- Information about a criminal conviction if this has resulted in you owing money to your employer or the Fund and the employer or Fund may be reimbursed from your benefits.

We obtain some of this personal data directly from you. We may also obtain data (for example, salary information) from your current or past employer(s) or companies that succeeded them in business, from a member of the Fund (where you are or could be a beneficiary of the Fund as a consequence of that person's membership of the Fund) and from a variety of other sources including public databases (such as the Register of Births, Deaths and Marriages), our advisers and government or regulatory bodies, including those in the list of organisations that we may share your personal data with set out below.

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 Administering Authority in writing. However, if you do not give consent, or subsequently withdraw it, the Administering Authority 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 Fund, please ensure that those individuals are aware of the information contained within this notice.

## **How we will use your personal data**

We will use this data to deal with all matters relating to the Fund, 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 your beneficiaries upon your death) with benefits.
- To identify your potential or actual benefit 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.
- For statistical and financial modelling and reference purposes (for example, when we assess how much money is needed to provide members' benefits and how that money should be invested).
- To comply with our legal and regulatory obligations as the administering authority of the Fund.
- To address queries from members and other beneficiaries and to respond to any actual or potential disputes concerning the Fund.
- The management of the Fund's liabilities, including the entering into of insurance arrangements and selection of Fund investments.
- In connection with the sale, merger or corporate reorganisation of or transfer of a business by the employers that participate in the Fund and their group companies.

## **Organisations that we may share your personal data with**

From time to time we will share your personal data with third parties in order to comply with our obligations under law and in connection with the provision of services that help us carry out our duties, rights and discretions in relation to the Fund.

The main bodies with whom we will share data are:

| Body  | Reasons for sharing  |
|---|--|
| Administering Authorities of other LGPS funds (or their agents, such as third party administrators) | Where you have been a member of another LGPS fund, certain information may be needed to determine the level of benefits to which you or your dependants are entitled.  |
| Administrators of pension schemes in the UK and Overseas  | To facilitate the transfer of pension rights between the Fund and other Schemes. In some cases, recipients of the data may be outside the UK. This may be where a member wishes to transfer pension rights abroad. If this occurs, we will make sure that appropriate safeguards are in place in accordance with applicable laws. Please use the contact details on Page 5 if you want more information in connection with this. |
| Aquila Heywood  | Software Provider of the Fund's Computerised Pensions Administration System. Personal data is sent in a desensitised format.   |
| Audit Scotland / Cabinet Office   | To participate in the National Fraud Initiative which compares information about individuals held by public bodies for the purpose of detecting and preventing of fraud.   |
| Faraday Tracing Bureau  | To trace missing members or beneficiaries and to perform a monthly review of scheme data to identify deceased members.   |
| Fund Actuary and Government Actuary   | To carry out financial and demographic analysis of the Fund to determine the rate at which employers will contribute to the Fund to ensure that the Fund assets will be sufficient to meet future liabilities in the form of pension benefits.   |
| Fund Auditor  | To allow the Fund's appointed auditors to fulfil their statutory obligation of auditing the Fund's Annual Report and Statement of Accounts and internal controls.  |
| Fund AVC Provider   | To enable Prudential to maintain accurate records and ensure AVCs are processed in accordance with member instructions.  |
| Fund Employers  | To enable employers to maintain accurate records of fund membership and to provide information relevant to potential retirement scenarios  |
| HM Revenue & Customs  | To comply with PAYE arrangements in relation to pension payments and to comply with tax legislation that relates to pension schemes  |

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| Independent Financial Advisers           | To facilitate a transfer of pension rights for the member or to assist in their financial planning.                    |
| LGPS National Insurance database         | To maintain an accurate national database of LGPS membership to facilitate the administration of the Scheme in the UK. |
| Scheme Advisory Board                    | To comply with the Fund's statutory duty in the management and administration of pension benefits.                     |
| Scottish Public Pensions Agency          | In connection with member appeals or complaints.   |
| Secretary of State for Work and Pensions | In relation to the "Tell Us Once" Service  |

In each case we will only do this to the extent that we consider the information is reasonably required for these purposes.

In addition, where we make Fund investments or seek to provide benefits for Fund members in other ways, such as through the use of insurance, 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.

From time to time we may provide some of your data to your employer and their relevant subsidiaries (and potential purchasers of their businesses) and advisers for the purposes of enabling your employer to understand its liabilities to the Scheme. Your employer would generally be a controller of the personal data shared with it in those circumstances. For example, where your employment is engaged in providing services subject to an outsourcing arrangement, the Administering Authority may provide information about your pension benefits to your employer and to potential bidders for that contract when it ends or is renewed.

Where requested or if we consider that it is reasonably required, we may also provide your data to government bodies and dispute resolution and law enforcement organisations, including those listed above, the Pensions Regulator and the Pensions Ombudsman. They may then use the data to carry out their legal functions.

The organisations referred to in the paragraphs above may use the personal data to perform their functions in relation to the Fund 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.

In some cases, these recipients may be outside the UK. This means your personal data may be transferred outside the EEA to a jurisdiction that may not offer an equivalent level of protection as is required by EEA countries. If this occurs, we are obliged to verify that appropriate safeguards are implemented with a view to

protecting your data in accordance with applicable laws. Please use the contact details below if you want more information about the safeguards that are currently in place.

We do not use your personal data for marketing purposes and will not share this data with anyone for the purpose of marketing to you or any beneficiary.

## **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 purpose(s) for which it was collected and for so long afterwards as we consider may be required to deal with any questions or complaints that we may receive about our administration of the Fund, unless we elect to retain your data for a longer period to comply with our legal and regulatory obligations. In practice, this means that your personal data will be retained for such period as you (or any beneficiary who receives benefits after your death) are entitled to benefits from the Fund and for a period of 15 years after those benefits stop being paid. For the same reason, your personal data may also need to be retained where you have received a transfer or refund from the Fund in respect of your benefit entitlement.

## **Your rights**

You have a right to access and obtain a copy of the personal data that the Administering Authority holds about you and to ask the Administering Authority to correct your personal data if there are any errors or it is out of date. In some circumstances you may also have a right to ask the Administering Authority to restrict the processing of your personal data until any errors are corrected, to object to processing or to transfer or (in very limited circumstances) erase your personal data. You can obtain further information about these rights from the Information Commissioner's Office at: <https://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 Administering Authority as indicated below. You also have the right to lodge a complaint in relation to this privacy notice or the Administering Authority's processing activities with the Information Commissioner's Office which you can do through the website above or their telephone helpline.

The personal data we hold about you is used to administer your Fund benefits and we may from time to time ask you for further information for this purpose. If you do not provide such information, or ask that the personal data we already hold is deleted or restricted, this may affect the payment of benefits to you (or your beneficiaries) under the Fund. In some cases, it could mean the Administering Authority 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 members of the changes and the date on which the changes take effect.

## **Contacting Us.**

### **Administering Authority.**

The Pension Section  
Council Offices  
School Place  
Kirkwall  
KW15 1NY

Telephone: 01856 873535

Email: [pensions@orkney.gov.uk](mailto:pensions@orkney.gov.uk)

### **Data Protection Officer.**

Gavin Mitchell  
Head of Legal Services  
Council Offices  
School Place  
Kirkwall  
KW15 1NY

Telephone: 01856 873535

Email: [gavin.mitchell@orkney.gov.uk](mailto:gavin.mitchell@orkney.gov.uk)