



Privacy Notice

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Privacy Notice

Introduction

The General Data Protection Regulation (GDPR) requires organisations to be more transparent to individuals about how it manages their data. This Privacy Policy is designed to explain how and why information about you will be used by JSS Pensions Administration.

Research Councils Pension Scheme Arrangements

JSS Pensions Administration is responsible for the administration of the Research Councils Pension Scheme. This means that JSS Pensions Administration is the 'data controller' for the personal information collected. If you are an active employee, in employment and contributing to a pension scheme, then your employer is also the 'joint controller' of your personal information, as they collect and process personal information about you and pass it to JSS Pensions Administration.

What type of information do we collect about you?

JSS is required to collect and process information about its members to manage the administration of their pension benefits. Your personal information will generally be collected directly from your employer or you. When your employer enrolled you into the Research Councils Pension Scheme arrangements, your personal information was sent to us to set you up as a member of the Research Councils Pension Scheme arrangements. JSS will not hold any personal data unless it is necessary for the administration of their pension benefits.

The following types of personal data which we collect are:

- Your name, date of birth, gender, marital status and employee number;
- Bank details, for example so that we can pay pension benefits;
- Contact details, including your address, phone number and email address;
- Employment information, for example national insurance number, details of employer, salary details, employment dates, details of service breaks;
- Whether you are married or in a civil partnership and other information that JSS may need to pay any death benefits concerning you;
- If your benefits from the Scheme form part of a divorce settlement, details of it;
- Dependant's details;
- Details of medical/health conditions if you apply to receive benefits on grounds of ill health;
- Legal certificates (for example birth certificates, marriage/civil partnership certificates, death certificates);

What is our lawful basis for processing personal information?

The lawful basis for processing your personal information is that we have a legal and contractual obligation to do so to enable us to take steps to fulfil our obligations in accordance with the terms of your pension scheme agreement.

We also have a legitimate interest in conducting and managing our business to enable us to give you the best service, to meet our obligations and to give you the best and most secure experience. Where we hold a strong legitimate interest and it is necessary to process and collect your personal data. We will make certain that this processing does not prejudice your rights and freedoms as an individual. For example, we collect certain information from your employer which allows us to then send you details on joining the Scheme and your options. Legal or regulatory obligations, including requirements to make any disclosures to authorities, regulators or government bodies (including HMRC).



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Our use of “Special Categories” of personal data

In some circumstances we will need to process “special categories” of personal data, if you apply for ill health retirement. Health details are classed as a “special category” of personal information under legislation and you will be asked for your consent to sharing the information with the relevant parties, for example the Scheme Medical Advisor, if you apply for ill health retirement.

How we use your personal information?

JSS uses your personal information so that it can provide the pension services to members and other stakeholders, fulfilling its legal requirement to provide individuals with the following:

For the purpose of administering your pension;

- Pay any benefits due to you or your beneficiaries;
- Information to early leavers and those retiring from the Research Councils Pension Scheme;
- Information on request relating to transfers to and from the Research Councils Pension Scheme;
- Annual Benefit Statements;
- Information about pensions in payment;
- If you are an active member, in employment and contributing to a pension scheme, then we need to collect details such as your salary and amount of time worked in order to calculate the level of pension you will receive in the future;
- If you are a deferred member, meaning you were an active employee but have left the scheme but have not retired and taken any benefits from the scheme, then we need to hold your personal details collected during employment, so we can pay your deferred benefits at a later date;
- If you are a pensioner member, you are being paid benefits from the scheme, then we need to hold your personal details in order to pay you your benefits.

Who do we share your information with?

JSS may share or disclose your information to any of the following recipients as may be necessary to administer the scheme in line with statutory obligations and/ or to comply with legal obligations relating to it. In certain circumstances, these bodies may also be data controllers in their own right.

- Payroll providers
- Medical Advisers relating to ill health
- Scheme Additional Voluntary Contribution (AVC) provider (Scottish Widows & Standard Life) to facilitate the creation and maintenance of the members AVC account.
- Statutory Bodies such as; The Pensions Regulator, the Pensions Ombudsman, the Department for Work and Pensions and Her Majesty’s Revenue and Customs, in accordance with our legal obligations.
- In order to comply with our legal, regulatory and statutory obligations, sometimes we also need to pass your personal information to 3rd parties, such as Her Majesty’s Courts, law enforcement agencies, auditors, and our professional advisers such as legal advisors and actuaries.
- Personal data may also be shared with your employer or their adviser but only as required to comply with pension or automatic-enrolment requirements.



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JSS uses sub-processors to provide operational, system and infrastructure support to administer your benefits (for example IT providers, postal services, identity checking services, pension tracing, banks).

National Fraud Initiative (NFI)

JSS participate in the Cabinet Office's anti-fraud exercise, known as the National Fraud Initiative. For this initiative, JSS provide personal and financial details of pensioners/preserved members so that they can be compared to information held by the Department for Works and Pensions (DWP) and the Disclosure of Death Registration Information (DDRI). The purpose of providing this information is to assist in the prevention and detection of fraud, which will ensure, for example, that no pensions are being paid to persons who are deceased or no longer entitled and that occupational pension income is being declared when housing benefit is applied for.

The Cabinet Office conducts data matching exercises to assist in the prevention and detection of fraud. Data matching involves comparing computer records held by one body against other computer records held by the same or another body to see how far they match. Computerised data matching allows fraudulent claims and payments to be identified. Where a match is found it may indicate that there is an inconsistency which requires further investigation. No assumption can be made as to whether there is fraud, error or other explanation until an investigation is carried out.

Our participation in NFI is voluntary and we share personal data lawfully with the Cabinet Office under our legitimate interest to do, together with our legal obligation to protect the public funds we administer.

The National Fraud Initiative is conducted using the data matching powers bestowed on the Minister for the Cabinet Office by Part 6 of the Local Audit and Accountability Act 2014 (LAAA). It does not require the consent of the individuals concerned under the Data Protection Act 2018.

View further information on the Cabinet Office's legal powers and the reasons why it matches particular information here: www.gov.uk/government/collections/national-fraud-initiative

Sharing personal information from outside of the UK

Personal data will not be transferred outside the European Economic Area unless that country or territory can ensure an adequate level of protection for the rights and freedoms of the data subjects in relation to the processing of their personal data.

How long do we keep your personal information for?

The Research Councils Pension Scheme arrangements will retain information in line with our Data Retention Policy. This is under regular review and may change, however as pensions are long term, it is normal for us to retain your personal information for a long time, including after your death. This is because benefits may still be payable to others following your death.

Security and safe storage of your personal information

The security of your personal information is very important to us and we take this matter very seriously. JSS operates a Privacy by Design Policy, which means that a structured assessment of personal information risks is conducted at the point that any new or amended processes are considered. This ensures that data protection is built in from the outset of any changes or new initiatives.

What rights do you have?

Under GDPR individuals have the right to control the information held about them and how it is used. The rights that you have depend upon the grounds upon which your information is



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collected. For the purpose of administering the RCPS individuals will have the following rights:

The right of access

You are entitled to have access your personal information. A request for your information will be free of charge, with the exception that a reasonable fee can be charged when a request is manifestly unfounded or excessive, particularly if it is repetitive. Any fees charged will be based on the administrative cost of providing the information. Where we have identified that a charge is applicable, we will notify you in advance so that you can decide whether to continue or not. Where we are unable to comply with your request we will explain the reason why. If you do not agree, you have the right to contact the Information Commissioner's Office (ICO) whereby you have the right to a judicial remedy within one month of the complaint. Information will be provided within one month of receipt, however we are able to extend this by a further two months where requests are complex or numerous. If this is the case, we will inform you within one month of the receipt of the request and explain why the extension is necessary.

Please contact kim.vellender@bbsrc.ac.uk if you would like access to your personal information. Please be as specific as you can in relation to the personal information you would like to have access to.

The right to rectification (correction of data)

You have a right to have personal information rectified (corrected) if it is inaccurate or incomplete. If you believe any information we hold about you to be incorrect please email jss.members@bbsrc.ac.uk and we will amend the information accordingly.

The right to erasure/ right to be forgotten

In the case of pension information, it cannot permanently delete a member's record. Member details and documentation are required to be retained to enable the RCPS to comply with statutory and legal obligations. However, if you consider that there is no compelling reason for JSS to hold your personal information, you can make a request to delete your details or documentation. This will be considered on a case-by-case basis.

The right to restrict processing

This right does not apply as the schemes will be required to continue processing your personal information in order for the scheme to administer your benefits and for any data rectification of personal information to be received and applied to your record. If you are concerned about the accuracy of personal information then your right to rectification can be invoked.

The right to data portability

This is particularly relevant to members who may choose to transfer out of the scheme to another pension provider. JSS will provide the information we hold about to your new pension provider in a format that they can use. The transfer would not take place without your consent.

The right to object

You have the right to object to the processing of your personal data in certain circumstances, although we can override this objection if we can demonstrate compelling legitimate grounds for the processing which override your interests, rights and freedoms.



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Please note that the Research Council Pension Scheme arrangements do not perform any direct marketing activities and we do not sell or otherwise provide your personal information to any third parties for the purposes of marketing. Your personal information is used solely for the purposes of administering your benefits under the Research Councils Scheme.

Personal Data Breaches

A personal data breach is defined as a breach of security leading to the accidental or unlawful destruction, loss, alteration, unauthorised disclosure of, or access to, personal information transmitted, stored or otherwise processed.

All organisations have a duty to report certain types of personal data breach to the relevant supervisory authority (the Information Commissioners Office) within 72 hours of becoming aware of the breach, where feasible.

If the breach is likely to result in a high risk of adversely affecting your individual's rights and freedoms, we must also inform you without undue delay.

We operate robust breach detection, investigation and internal reporting procedures to facilitate decision-making about whether or not we need to notify the relevant supervisory authority and you.

We maintain a record of any personal data breaches, regardless of whether they were notified to the ICO or to you.

If you believe your Personal Data has been compromised, then please contact us using the contact details provided below.

Contact us

If you have any concerns relating to the way we handle your personal information then we would like you to raise your concerns with the JSS Pensions Data Protection Officer (DPO) using the following details:

Kim Vellender (DPO)
JSS Pensions Administration
Polaris House, North Star Avenue
Swindon
Email: kim.vellender@bbsrc.ac.uk

If you think that we haven't dealt with your concerns fully and appropriately, you can contact the Information Commissioner's Office to report your concerns. We will work cooperatively with the ICO in order to resolve your concerns. They can be contacted by:

- **Phone on +44 303 123 1113**
- **Post to Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, SK9 5AF;**
- **Their website at <http://www.ico.org.uk/concerns>.**

Changes to this privacy notice

We may change this privacy notice and we encourage you to check this privacy notice from time to time.

- Current version: 1.1
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