

Millbrook Pension Plan Privacy Notice

Introduction

Millbrook Pension Management Limited (the “**Trustee**”, “**we**” or “**us**”) is the trustee of the Millbrook Pension Plan (the “**Plan**”).

The Trustee of the Plan needs personal information about you to run the Plan, pay benefits and fulfil associated purposes, as explained in more detail in this notice.

What personal information we have

We normally process some or all of the following types of personal information about members:

- Your name, date of birth, National Insurance number, pension number and bank account information (where benefits are in payment).
- Contact details (including your address, phone number and email address).
- If your benefits from the Plan derive from your employment, details of your employer when you were building up benefits in the Plan, how long you worked for them and your salary from time to time.
- Information in relation to your pensionable service, including accrual rates, contributions, service dates, guaranteed minimum pension, special additional pension.
- Information about whether you have transferred any of your pension out of the Plan.
- Information about your personal relationships, whether you are married or in a civil partnership or have children or other dependents and other information we might need to pay any benefits due on your death (including death certificates).
- Any information you have provided about who you would like to receive any benefits due on your death.
- If your benefits from the Plan form part of a divorce settlement, details of that settlement.
- Information in relation to pension sharing orders that impact on how the relevant Plan benefits are paid.
- Copies of correspondence with (and in relation to) you or your beneficiaries or other related parties including, for example, correspondence with Independent Financial Advisers in relation to transfers and The Pensions Advisory Service in relation to questions or complaints.

If you are a beneficiary or potential beneficiary, the information that we have relating to you, may include: your full name; date of birth; address and other contact details; National Insurance number; bank account information; relationship to the relevant member; details of your financial relationship with member (where financial dependency is required as a condition of payment of a benefit); where your entitlement to benefits from the Plan forms part of a divorce settlement, details of that settlement; and any pensions sharing orders that refer to you.

We may sometimes also process information about the health of members where we need to, for example, if you tell us that you have a disability that we should take into account, or to determine entitlement to early payment of benefits from the Plan (i.e. due to early medical retirement).

If you, or the company that you work for, is providing services to us, or you contact us for another reason (and you are not a member or a beneficiary) we will typically only need to process your name contact details, and details of any query that you make.

Where we get personal information from

Some of the personal information the Trustee has comes directly from you. In addition, we may receive member and/or beneficiary personal information from:

- Aon UK Solutions Limited (“**Aon**”), (which as well as being the Plan Actuary has also been the Plan administrator from 22 June 2021) (and any entity that replaces Aon in this role);
- General Motors Holdings UK No. 1 Limited (“**Holdings 1**”) (the Plan’s principal employer) or a Holdings 1 company affiliate, if you have moved overseas and the affiliate is your Plan employer in the overseas location;
- another pension arrangement (if you have transferred benefits into the Plan);
- pension tracing entities or other third parties including publicly accessible sources (e.g. the electoral roll) if the Trustee has lost touch with you and is trying to find you. Aon, acting as administrator, would usually use these sources on behalf of the Trustee;
- another scheme if you are a member of the Plan and you have transferred your benefits over;
- Government departments such as HMRC and Department for Work and Pensions; and

- your spouse, family member or other individual who wishes to list you as a recipient under the Plan where you are a beneficiary.

Our lawful basis for processing

We rely on the following lawful bases for our processing of your personal information:

Legal obligations: the Trustee must by law provide certain information to members and beneficiaries, provide benefits and otherwise act in accordance with the Plan's governing documentation, and it must meet other legal requirements and legal duties in relation to the running of the Plan, such as those set out in pensions laws, trust laws, and tax laws. The Trustee will process your personal information and may share it with the recipients listed under Who we share your personal information with below, to comply with these legal obligations.

Legitimate interests: the Trustee also has legitimate interests in properly running the Plan and its company, managing the risks and requirements that apply to it, and in particular, for carrying out the Plan Management, Statistical Analysis and Risk Management purposes described below. The Trustee may share your personal information with the recipients listed in the Who we share your personal information with section below for these purposes.

You have the right to object where we are processing your personal information on the lawful basis of legitimate interests. Please see the Your rights in relation to your personal information section below.

Consent: when the Trustee needs to use information about your health or marital status, which may reveal sexual orientation, it may ask for your consent.

You can withdraw your consent at any time by contacting the Trustee using the contact details given below. This may affect what the Trustee can do for you, unless it has another lawful reason for using your information. Any withdrawal of consent will not impact on the lawfulness of the processing which took place prior to the withdrawal.

The Trustee may also share your personal information with someone else where you have given your consent to this – for example, where you transfer your benefits out of the Plan.

How we use your personal information

We will process your personal information for the following purposes:

- **Plan Management:** to administer the pension arrangements under the Plan, perform our duties under the Plan and as a company, and manage the Plan and our company effectively. This includes: identifying you to ensure you receive correct information and benefits, paying benefits as they fall due; determining the costs of benefits; transferring out benefits payable to another plan; purchasing insurance contracts; communicating with you and third parties set out in Who we share your personal information with below; ensuring that correct levels of contributions are paid; ensuring that benefits are correctly calculated; exercising powers and discretions in relation to the Plan, and ensuring expected standards of Plan and company governance are met (including meeting governance standards set out in The Pensions Regulator guidance and other regulatory guidance).
- **Statistical Analysis:** for statistical research purposes (for example for mortality studies undertaken by the Plan Actuary) but only in a form that no longer identifies you.
- **Risk Management:** for security, risk and crime prevention, to detect, investigate, report and respond to fraud, crime or criminal investigations, respond to complaints and resolve them, to handle claims, to manage risk for us, our members and others, and/or to establish and defend legal rights.

Who we share your personal information with

We generally share your personal information to the following categories of recipients:

- any new Trustee directors or any new trustee entity that replaces the Trustee;
- your Plan employer (e.g. so that they can contact you about your benefits under the Plan and any additional options that might be available to you in relation to those benefits);
- GMEL, which provides services to the Plan;
- the GMEL company actuary for accounting purposes;
- the Plan administrator;
- the Plan Actuary (e.g. to value the Plan benefits and carry out other calculations in relation to Plan benefits);

- the Trustee's other professional advisers, including auditors, lawyers;
- the Trustee's insurers (e.g. were the Trustee to enter into a bulk annuity agreement with an insurer);
- HMRC, the Pensions Ombudsman, the Pensions Regulator, and any other regulator;
- benefits consultants (for example to assist us with topics such as bridging pensions and buy-ins);
- law enforcement agencies and courts (particularly where necessary in connection with the Risk Management purposes set out above);
- service providers engaged by Aon, acting as Plan administrator and/or GMEL:
 - IT and data storage providers;
 - Dashboard providers;
 - printers for member communications;
 - third parties for the secure disposal of hard copy records or scanning Plan documentation;
 - the website provider for member online services (e.g. online benefit statements);
 - tracing agencies (to find missing member addresses and check if members have died);
 - providers of services for the secure disposal of hard copy records or scanning of Plan documentation;
- AVC providers to administer any additional voluntary contributions that you make into your pension; and
- trustees and administrators of any previous scheme you were a member of, or any new scheme you wish to be transferred to.

If you choose not to give us personal information

In some instances, we may be required to collect certain personal information about you, either by law or to fulfil a contract we have with you. We will let you know where this is the case and tell you about the potential impact of not providing this information.

How long we keep your personal information for

We need to keep your personal information for as long as necessary for the purposes that we collected it, including for long enough to make sure that we can manage legal claims against us, including where we need to keep personal information to be able to show that we have administered the Plan correctly.

We will generally keep member and beneficiary personal information for as long as benefits continue to be payable to (or in respect of) the relevant member or beneficiary under the Plan, and for 15 years after that, in case we need to defend legal claims in relation to that member or beneficiary's involvement with the Plan. However, we may need to keep personal information for longer, if there is a continued risk of a legal claim being made against us after this time period, and we need to keep the relevant personal information to be able to defend a claim.

The maximum time period that we will keep member and beneficiary personal information for is 15 years from the date when the Plan is wound up.

Your rights in relation to your personal information

You have rights in relation to the personal information we have about you. You have the right to:

- make a request to have your personal information corrected if it is inaccurate, and completed if it is incomplete;
- in particular circumstances, restrict the processing of your personal information;
- in particular circumstances, ask to have your personal information erased;
- request access to your information and to obtain information about how we process it;
- in particular circumstances, move, copy or transfer your personal information;
- where processing is based on your consent withdraw your consent to the use of your personal information; and
- in particular circumstances, object to us processing your personal information.

You can exercise all these rights free of charge except in some very limited circumstances, and we will explain these to you where they are relevant.

To exercise these rights, please use Plan administrator's contact details, which are set out below. The Plan administrator can also supply more information about these rights to you, on request.

Overseas transfers

GMEL stores some personal information that it receives from us, in Ireland, which is a country that is that is recognised under UK adequacy regulations (further to Article 45A of the UK GDPR) to provide an adequate level of protection for personal data.

We and/or GMEL may transfer your personal information to our to our group company General Motors Company in the US, for secure data storage and management purposes. The transfer will be carried out: (i) on the basis of legally-approved standard data protection clauses recognised or issued under Article 46 of the UK GDPR; and (ii) provided that we have assessed that the level of protection of personal data following the transfer is not materially lower than that in the UK.

Some of the organisations we share your personal information with (besides GMEL) may also process it overseas. This means that your personal information may be transferred outside the UK by these organisations.

Where this is the case either:

- the overseas country will be recognised by UK adequacy regulations (under Article 45A of the UK GDPR) as providing an adequate level of protection for personal data; or
- those organisations will be required to take additional steps to ensure appropriate safeguards are in place. Typically, those steps include putting in place legally-approved standard data protection clauses (in accordance with Article 46 UK GDPR) with the overseas recipient and making an assessment to check that the level of protection for your personal data will be not materially lower than in the UK, unless there is a particular exception that applies under Article 49 of the UK GDPR.

You can contact us for more information about the safeguards that are used to ensure that your personal information is adequately protected when it is transferred outside of the UK (including how to obtain copies of these safeguards). We will either respond directly, or provide you with contact details so that you can obtain this information from the relevant third party, as appropriate.

Queries and further information

If you want more information about what we do with your personal information and what your rights are, please contact the Trustee via the Plan administrator or Plan Secretary.

The Plan administrator can be contacted at: General Motors (VML) Pension Plan, Aon, PO Box 196, Huddersfield, HD8 1EG and by email at GMPensions@aon.com.

The Plan secretary can be contacted at email: GMPlansIDRP@ZEDRA.com or by post at

The VML Plan Secretary
General Motors Pension Plans
ZEDRA Inside Pensions
3rd Floor Trident House
42-48 Victoria Street
St. Albans
Hertfordshire
AL1 3HZ

Complaints about how we handle your personal information

If you have a concern or complaint about how we handle your personal information, you can raise this with the Trustee via the Plan administrator using the contact details above. You do not need to use any particular form of words, and a complaint can be made by you or by someone authorised to act on your behalf.

We will acknowledge receipt of a data protection complaint that we have not complied with the UK GDPR within 30 days of receipt. We will then take appropriate steps to investigate the complaint without undue delay, keep you informed of progress (such as any delays or changes in any stated timescales for responding), and inform you of the outcome without undue delay.

You can contact the UK data protection regulator if you are dissatisfied with the outcome of your complaint or if you have concerns about how we handle your personal information.

Contact details are available [here](#) or you can call its helpline on 0303 123 1113.