

FULL PRIVACY NOTICE

for the members and beneficiaries of the Isle of Man Local Government Superannuation Scheme

Last Updated: 24th June 2024

1. Introduction

This notice is for members and beneficiaries of the Isle of Man Local Government Superannuation Scheme (the "Scheme"). It has been prepared by Douglas City Council (the "Administering Authority," or "we") in its capacity as the administering authority of the Scheme.

If you would like to find out more about how we process personal data, we would also refer you to the Douglas City Council Privacy Policy www.Douglas.gov.im/DataProtection which provides furthermore general guidance and assistance in respect of how we process personal data and your rights. This privacy policy is divided into the following sections: -

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2. Why we are providing this notice to you
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2. Why we are providing this notice to you

As the Administering Authority of the Scheme, we hold certain information about you ("personal data") which we use to administer the Scheme and to pay benefits from it. This notice is designed to give you information about 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.

3. Technical information

The Administering Authority holds personal data about you in its capacity as data controller for the proper handling of all matters relating to the Scheme, 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 Scheme generally. 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:

Scheme Website: <http://iomlgps.im/>
Douglas City Council Website: www.Douglas.gov.im

- a) we need to process your personal data to satisfy our legal obligations as the Administering Authority of the Scheme; and
- b) because we need to process your personal data to meet our contractual obligations to you in relation to the Scheme (for example, under an agreement that you will pay additional voluntary contributions to the Scheme), or to take steps, at your request, before entering into a contract.

4. 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, dependents, 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 where 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 or the Scheme and the employer or Scheme which 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 organisations that succeeded them in business, 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 of the Scheme) 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 General Data Protection Regulation (GDPR) 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 Scheme, please ensure that those individuals are aware of the information contained within this notice. Such data will not be processed until a death grant becomes payable.

5. How we will use your personal data

We will 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 or actual benefit options;
- 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 Scheme;
- to address queries from members and other beneficiaries and to respond to 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; and
- in connection with the sale, merger, or corporate re-organisation of or transfer of a business by the employers that participate in the Scheme.

6. Organisations that we may share your personal data with

From time to time, we will share your personal data with advisers and service providers so that they can help us carry out our duties, rights, and discretions in relation to the Scheme. These organisations will process your personal data on our behalf and in accordance with our instructions.

These organisations include the Scheme's:

- Administrator (currently Capita Employee Benefits Limited);
- Overseas payments provider to transmit payments to scheme member with non-UK accounts (currently Deutsche Bank);
- Legal adviser (currently Callin Wild LLC);
- Fund Actuary (currently Hymans Robertson LLP);
- Auditor (currently Baker Tilly Isle of Man LLC);
- The Government Actuary's Department;
- Isle of Man Treasury;
- The Courts – for the purpose of processing pension sharing orders on divorce;
- Additional Voluntary Contribution provider (currently Aviva Life & Pension UK Limited); and
- Suppliers of IT, document production and distribution services.

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 or former employer for the purposes of enabling them to understand their liabilities to the Scheme.

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 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 Scheme 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 to the extent they consider the information is reasonably required for a legitimate purpose.

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.

7. 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 Scheme, 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 Scheme and for a period 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 Scheme in respect of your benefit entitlement. Details of the specific times that data is held for can be found in Douglas City Council's Document Retention Schedule and Disposal Policy (www.Douglas.gov.im/DataProtection).

8. 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 within the Douglas City Council Privacy policy available to view here: www.Douglas.gov.im/DataProtection and from the Information Commissioner's Office at: www.inforights.im

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 Scheme Administrator as indicated below.

9. Contacting us

Please contact the Council's Data Protection Officer (DPO) via email on DataProtection@Douglas.gov.im or by calling 01624 696310.