

Privacy Notice for members of the Mitsubishi UFJ Trust and Banking Corporation (“MUTB”), Defined Benefit Pension Scheme

Mr David Barnett and Mr Guy Harden collectively act as “the Trustee” for the MUTB DB Pension Scheme (“the Scheme”).

As the Trustee of the Scheme, we hold certain personal information (known as “personal data”) about scheme members and, where applicable, their dependants and beneficiaries. Most of the information held about you and processed by the Trustee in running the Scheme will be personal data and because we hold information from which you can be identified, any information we hold in respect of you is subject to certain protections.

For legal purposes, the Trustee is known as the “data controller”, as we decide the purposes for, and the means by which the personal data we hold is processed.

The Scheme Actuary, Lane Clark & Peacock LLP is also a data controller in respect to your personal data that is used by LCP to carry out their functions. For further information please see [LCP Privacy notices](#).

What information do we collect about you

Depending on the circumstances and the stage of your membership, we may hold some or all of the following information about you:

- your name and date of birth
- your gender
- your marital or civil partnership status
- your address and other contact details (such as telephone number and email address)
- your national insurance number
- details of your bank account in order to pay benefits
- documents used to evidence your identity such as passport or birth certificate
- details about your dependants and/or beneficiaries (including their names and possibly details of their gender)
- relevant employment information (including current and past salary information and employment dates)
- details about your pension benefits
- an “expression of wish” statement from you detailing your personal wishes with regard to the distribution of your benefits to potential beneficiaries
- records relating to any event where pension sharing is administered
- records relating to any transitional protection status you may have registered with HMRC to protect your lifetime allowance
- medical and other details about your health

- if you have used a pensions dashboard, an online platform where you can access information about all of your pension benefits, a “pensions identifier”, which is a string of characters used to identify your specific benefits under the Scheme.

In order to properly administer the Scheme and to calculate and pay benefits, from time to time we may also need to hold other information about you.

Please make sure you keep us updated with regard to your contact details at all times.

How we gather your personal information

We gather personal information from a number of sources including the following:

- directly from you
- from your current or former employer
- from persons acting as personal representatives of a deceased person’s estate
- from a public body such as HMRC
- from public databases such as the Register of Births, Deaths and Marriages
- from other pension schemes, where transfers into the Scheme have been made
- from an independent financial adviser, solicitor or other person instructed by a person to provide us with information
- from our advisers
- from third parties used to trace members or beneficiaries with whom we have lost contact
- with your consent, from a registered medical practitioner
- from other third parties including, for example, your next of kin or anyone else entitled to benefit from your membership of the Scheme.

How we use that information

The Trustee has a legitimate interest in holding and processing the above information about you as it is needed for us to properly administer the Scheme and to calculate and pay benefits. We also keep the process and retain personal data:

- in order to allow us to comply with our obligations towards members under the Scheme governing documents, as well as under relevant legislation.
- To the extent required to comply with our duties in relation to individuals using pensions dashboards. This includes “matching”, where we use personal data that a user has provided to search our Scheme records to check whether that user is a member of the Scheme.

Your personal data will generally be collected directly from you or from your employment records. We will not collect any personal data that we do not need. Personal data relating to the Scheme is held on paper and on computer systems. As the “data controller”, the Trustee must process this information fairly and lawfully.

As part of running the Scheme, we may also need to hold and process particularly sensitive information about you and/or your dependants and beneficiaries (known as “special categories of personal data”). Under the legislation, details relating to health, racial or ethnic origin, religious or other similar beliefs, sexual orientation and political affiliations are regarded as “special categories of personal data”. Except where the legislation allows it, this information cannot be processed or passed to a third party without your explicit consent.

The Trustee or the other data processors involved with the Scheme do not collect or process sensitive data relating to racial or ethnic origin, religious beliefs or political affiliations as they play no part in the administration of your benefits.

What else we do with your personal data

Whilst the Personnel Department at MUTB administers the pensioner payroll, the calculations and payments, including interactions with HMRC are enacted through a third-party payroll provider, namely Automated Data Processing (“ADP”). ADP hold your personal data on their IT systems which are hosted within the EEA and all of their payroll processing obligations are detailed within strict contractual arrangements with MUTB. MUTB ensures that ADP’s payroll service is provided within strict security parameters and in accordance with Data Protection legislation.

Please contact the Personnel Department if you would like to obtain a copy of the Data Protection assurance documents that are available from the third-party data processors involved in the administration of your pension benefit.

We will never disclose your personal details to a third party for the purposes of direct marketing.

Who we share your data with

We are not permitted to disclose personal data about you to other parties except:

- when required for contractual or legal reasons or other specifically identified purposes; or
- where you have given your consent.

However, as the Trustee needs help from various advisers to properly administer the Scheme, we may share personal data with the following:

- the Personnel Department at MUTB who look after various aspects of the scheme administration and governance, as well as the pensioner payroll;
- MUTB’s head office or other group entities (in the case of a business re-organisation) - where data is sent outside the EEA, appropriate safeguards are put in place to ensure that your data is kept secure;
- the Scheme’s professional advisers, including the Scheme actuary (as already indicated), auditors, medical advisers, investment advisers and lawyers;
- the third parties who are responsible for the day-to-day administration of the Scheme on behalf of the Trustee, who in the case of the Scheme are also the scheme actuary;
- HM Revenue & Customs and other statutory bodies (such as the Pensions Ombudsman and the Pensions Regulator) or other third parties as required by law – the Trustee can be fined and subject to other action if it fails to provide certain information to these authorities;

- the advisers and printers who help us prepare various communications we send to you, such as the annual benefit statement;
- third parties that form part of the “dashboard ecosystem” that enables pensions dashboards services to work, as well as the Scheme’s Integrated Service Provider (ISP), which provides a service allowing pensions information from the Scheme to be connected to the dashboard ecosystem.
- our appointed insurance company or companies for the purposes of life insurance, additional voluntary contributions and any insurance company who the Trustees may enter into or have entered into a buy-in policy with;
- financial advisors or your legal representatives upon your written consent and instruction;
- depending upon how we pay pensions, the personal data we have to supply in order to effect a BACS transfer (the Bankers' Automated Clearing Service) in the UK;
- any agency involved in tracing members who have lost contact with the Scheme.

How long we keep personal data for

We must keep all personal data safe and only hold it for as long as necessary. To meet the requirements of both UK tax and pensions law, we must keep certain personal data, for example, details about the date a member joins the Scheme, their name and address, and details of benefits paid for a minimum of 6 years. Where there is a maximum limit on how long we can keep certain personal data for, such as in relation to pensions dashboards, we will comply with that restriction. But, given the nature of pension schemes, the Trustee may be required to keep some of your personal information for the rest of your life (or the life of your dependants, if they receive benefits from the Scheme).

We review the personal data held in relation to the Scheme on a regular basis in accordance with our data retention schedule. If we conclude that certain personal data is no longer needed, that personal data will generally be destroyed.

We will only hold a current “Expression of Wish” form with your record and will destroy all previously dated forms. Please ensure you keep your expression of wish details up to date at all times. You can obtain a new expression of wish from MUTB Personnel Department at any time.

Your rights

- **Right of Access** – you have the right to see personal data that is held about you and a right to have a copy provided to you, or someone else on your behalf, in a machine readable (namely, digital) format.
- **Right to Rectification** – if at any point you believe that the personal data we hold about you is incorrect or inaccurate; you can ask to have it corrected.
- **Right to Restrict processing** – you can require the Trustee to limit the processing of your personal data in certain circumstances, for example, whilst a complaint about its accuracy is being resolved.
- **Right to object to processing** – as we are relying on legitimate interests as a reason for processing, you can object to your personal data being processed, although the Trustee can override this objection in certain circumstances.

- **Withdrawing consent** – where you have given us your consent to processing your personal data, you can withdraw that consent at any time by notifying us (see “Who to contact” below). However, withdrawing your consent will not affect the processing of any personal data which took place beforehand and it may be possible for the Trustee to continue processing your personal data where this is justified.
- **Right to be forgotten** – you can request that your personal data is deleted altogether, although the Trustee can override this request in certain circumstances.

You should be aware that taking any of the above steps could impact on the payment of your benefits, your participation in the Scheme, and/or our ability to answer questions relating to your benefits.

Information will generally be provided to you free of charge, although the Trustee can charge a reasonable fee in certain circumstances.

Who to contact about your personal data

If you wish to:

- see your personal data or to exercise any of the rights mentioned above
- request a hard copy of the notice,
- make a complaint about how we have handled your personal data

please contact Mrs Lisa Moss, Chief Manager, Personnel, MUTB, 24 Lombard Street, London EC3V 9AJ.

Making a complaint to the Information Commissioner’s Office

If you are not satisfied with our response to any query you raise with us, or you believe we are processing your personal data in a way which is inconsistent with the law, you can complain to the Information Commissioner’s Office whose helpline number is: **0303 123 1113**.

Updates to this notice

This notice is the latest version as at March 2025. Alternatively, if you would prefer to receive a hard copy of the notice, please let us know (see “Who to contact” above).

Version: March 2025