

Privacy Notice

This notice explains how Balfour Beatty Pension Trust Limited, the Trustee of the BBPF, uses and protects the personal information that it holds about members and other beneficiaries of the BBPF. Contact details for the Trustee are set out at the end of this notice.

The Trustee is a "controller" for the purposes of the data protection laws. The current data protection laws are set out in the UK General Data Protection Regulation (the UK GDPR) and the Data Protection Act 2018. We refer to these as the "Data Protection Laws" in this privacy notice.

You should share this notice with your family and dependants where you have provided us with personal information about them (e.g. by including them on a nomination form for lump sum death benefits).

What is personal information?

Personal information broadly means information that identifies (or which could, with other information that we hold or are likely to hold, identify) a living individual.

This includes any information provided to us by or on behalf of you, the BBPF's employer or HM Revenue & Customs in relation to your actual or potential membership of the BBPF.

What types of personal information might we hold about you?

We collect and process the information about you that you provide by filling in forms and by corresponding with us and our service providers by telephone, email or otherwise. We also collect and process information about you that is provided to us by your employer or by HM Revenue & Customs.

We may hold and process any or all of the following personal information about you:

- Personal details such as your name, gender, age, date of birth, contact details (e.g. your address and postcode, email, telephone and mobile numbers), and identifiers such as your passport number, National Insurance number, pension or member reference number and Balfour Beatty employee number (where applicable)
- Details of your family, lifestyle and social circumstances. This could include details about your current marriage or civil partnership, any previous relationships and details of your family and dependants
- Employment details such as your earnings, length of service, employment and career history, recruitment and termination details, attendance record, health and safety record, job title and job responsibilities and BBPF membership history
- Other financial details such as any other income, other pension arrangements, bank account details (e.g. to process pension payments), your tax code and details of tax protections
- Information about your physical or mental health (where there is a legal basis for the processing of such data under the Data Protection Laws – see below), and
- Information about criminal convictions if these relate to money owed to the BBPF's employers in circumstances where they are entitled to be reimbursed from your benefits.

Why do we hold this information?

We hold this information because it is necessary for us to administer the BBPF. Without your personal information, we cannot provide you and your dependants with the correct benefits, at the right time. For example, this information may be required to verify your membership of the BBPF, to calculate your pension, or to assess whether you are entitled to a specific benefit or how the tax rules apply to you.

We also hold unique identifier information, such as your National Insurance number, passport number, pension or member reference number and Balfour Beatty employee number (where applicable). We use this for the purposes of sending BBPF communications to you and verifying your identity.

In some instances, we may need to hold and process information relating to your physical or mental health, for example if you are applying for a pension on grounds of ill-health. We will ask for your explicit consent to this, unless there is an alternative legal basis for processing this information under the Data Protection Laws. Once you have given your consent, you can withdraw it at any time by writing to us using the contact details below.

Using your information in accordance with Data Protection Laws

Data Protection Laws require us to meet certain conditions before we are allowed to use your personal information in the manner described in this privacy notice.

We rely on a condition that allows us to use your personal information to comply with our legal obligations in relation to the BBPF. We also rely on a condition known as 'legitimate interests' in order to use this information in the way described in this privacy notice. We have legitimate interests in collecting and processing your personal information as we need this to administer the BBPF and to provide benefits for you and your dependants.

We will always ensure that we keep the amount of personal information collected and the extent of any processing to the absolute minimum.

In relation to 'sensitive' or 'special categories' of personal information under the Data Protection Laws (e.g. information about your health), we will only process such data where you have explicitly consented to this or where there is an alternative legal basis for processing this information under the Data Protection Laws.

This may mean that you will be asked to sign consent forms in the future. If you don't consent to our processing this information when asked to do so, it may mean that we are unable to pay benefits to you or your dependants. Once you have given your consent, you can withdraw it at any time by writing to us using the contact details below.

We will only process information about criminal convictions if these relate to money owed to the BBPF's employers in circumstances where they are entitled to be reimbursed from your benefits and either you consent to this or the processing is necessary for the exercise of a legal claim.

What do we do with the information?

We may use your personal information for a number of purposes relating to the administration of the BBPF, including the following:

- To calculate and pay benefits. This includes providing you with details of your benefits and options under the BBPF and dealing with any queries that you have about these
- To carry out our obligations arising from any agreement that we have with, or concerning, you and to provide you with the information, benefits and services that you request from us
- To notify you about services provided to members of the BBPF and any changes to those services or to enable you to access those services
- For statistical, financial modelling, funding, accounting and reference purposes
- For internal record keeping
- For risk management purposes, including the insurance or management of risks or of the BBPF's benefits
- Complying with our legal obligations, any relevant industry or professional rules and regulations or any applicable voluntary codes
- Complying with demands or requests made by any relevant regulators, government departments and law enforcement or tax authorities or in connection with any disputes or litigation, or
- In connection with any sale, merger, acquisition, disposal, reorganisation or similar change of Balfour Beatty's business.

How long do we keep your information for?

We will hold your personal information on our systems for as long as is necessary for the BBPF to provide benefits to you or your dependants.

So, for example, if your pension is paid from the BBPF when you retire, we will hold your information for the rest of your life, until your pension ceases on your death. If a pension is payable to any of your dependants after your death, we will continue to hold your information until their pensions cease.

We will also continue to hold your information indefinitely after all benefits payable to you and your dependants have ceased, in case there are any further queries about your membership of the BBPF.

If you cease to be a member of the BBPF (e.g. because you transfer your benefits to another pension arrangement or take all of your benefits as a cash lump sum), we will hold your information for as long as you are a member of the BBPF and for an indefinite period after you cease to be a member, in case any further queries arise about your membership of the BBPF.

Who do we share the information with?

We share your information with the BBPF's administrators, the Balfour Beatty Pensions Centre (BBPC), which administers the Defined Benefit Section of the BBPF, and XPS Administration Limited, which administers the Defined Contribution Section. The administrators use the information to administer the BBPF, including to calculate and pay benefits.

Where appropriate for the purposes of administering the BBPF, we may also share your information with:

- The BBPF's actuary (who is currently Christopher Doney) and his employer Willis Towers Watson, the firm that provides actuarial, consultancy and investment services to the Trustee
- The BBPF's other professional advisers and auditors. This includes the BBPF's legal advisers Pinsent Masons LLP and auditors Grant Thornton UK LLP. These organisations use the information when advising the Trustee and carrying out their respective professional obligations
- The BBPF's insurers and annuity providers, including its AVC providers (Aviva, Aegon, Phoenix Life and Prudential) and Zurich Assurance Ltd, which insures the lump sum death in service benefits
- Aon and CMS Cameron McKenna Nabarro Olswang LLP who are providing specific advice to the Trustee on the management of longevity risks in the BBPF and Zurich Assurance Ltd and SCOR SE as the selected insurer and reinsurer of this risk
- XPS Pension Consulting, who provide specific analysis and recommendations to the Trustee regarding specific projects
- Other insurers or brokers for the purpose of obtaining quotations relating to the BBPF or its benefits, investment managers, banks and other service providers
- HSBC which provides banking services to the trustee and Convera, which provides currency conversion services to the Trustee for BBPF members whose pensions are paid into overseas bank accounts
- Any financial adviser or other organisation appointed by the Trustee or Balfour Beatty to advise you about your options under the BBPF or any adviser appointed by you where you have asked us to provide them with details of your benefits under the BBPF
- Any other person who is authorised to act on your behalf
- Companies within the Balfour Beatty group and their professional advisers
- Regulators, government departments, law enforcement authorities, tax authorities and insurance companies
- Any relevant ombudsman, dispute resolution body or the courts, and
- Persons in connection with any sale, merger, acquisition, disposal, reorganisation or similar change in the Balfour Beatty business.

The entities listed above may also share personal data with their own business suppliers, for example in relation to the operation of IT systems or where they outsource part of their services.

Some of these entities may also be data controllers under the Data Protection Laws. As data controllers, they have their own privacy notices, explaining how they use your data. You can access these using the website links listed in the Appendix. However, if you have any queries about how the other data controllers use your personal information, you should contact the Trustee in the first instance, using the contact details below.

Please note that some of the BBPF's former service providers may continue to hold information about you for their own record keeping purposes once they have ceased to be involved with the BBPF.

Where we store your personal data

The data that we collect from you will usually be stored inside the UK.

However, if you live or work outside of the UK, we may need to transfer your personal data outside of the UK to respond to any queries that you may have. Where this applies, we will take all steps reasonably necessary to ensure that your data is treated securely and in accordance with this privacy notice. Data may also be transferred outside the UK where the BBPF's service providers host data outside the UK.

Any such transfers will be governed by the Data Protection Laws. These allow your data to be transferred outside the UK to a country which the UK government considers ensures an adequate level of protection of personal data. These "adequacy regulations" currently apply to a number of countries, including countries within the European Economic Area (EEA). If there are no adequacy regulations in place, your data may only be transferred if there are adequate safeguards and if you would have enforceable legal rights and effective legal remedies in respect of your data. You can contact us if you would like more information about these safeguards.

Your rights in relation to your personal information

The accuracy of the information that we hold about you is important to us. If any of the information that we hold is inaccurate or out of date, please let us know using the contact details set out at the end of this notice.

You have a number of rights under the Data Protection Laws in relation to the way we process your personal data, namely:

- To access your data
- To have your data rectified if it is inaccurate or incomplete
- In certain circumstances, to have your data deleted or removed
- In certain circumstances, to restrict or object to the processing of your data, and
- To claim compensation for damages caused by a breach of the Data Protection Laws.

If you wish to exercise any of these rights, please contact Balfour Beatty's group Data Protection Officer at: dataprotection@balfourbeatty.com.

We will aim to respond to any request received from you within one month from the date of the request. The information will usually be provided free of charge, although in certain circumstances, we may make a small charge where entitled to do so under the Data Protection Laws.

Please note that we may be unable to delete or remove your data whilst we still need this to administer the BBPF – see the section 'How long do we keep information for?' above.

Any complaints?

If you are not happy with the way in which your personal information is held or processed, please contact us using the details below. You also have the right to complain about data protection matters to the Information Commissioner's Office (ICO).

The ICO is the UK's independent body set up to uphold information rights. You can find out more about the ICO on its website (<https://ico.org.uk/>). The ICO can be contacted by calling 0303 123 1113.

Changes to this privacy notice

This privacy notice is current as at October 2022. We keep our privacy notice under regular review, and may change it at any time. We will tell you about any significant changes.

Contact us

For queries on data protection, please contact Balfour Beatty's group Data Protection Officer at: dataprotection@balfourbeatty.com

If you have any questions about this privacy notice, please contact the Trustee at the following address:

-  **Balfour Beatty Pension Trust Limited,
Balfour Beatty Pensions Centre,
Kings Business Park, Kings Drive
Prescot, Merseyside, L34 1PJ**
-  **0151 482 4664**
-  **bbpensionshelpdesk@balfourbeatty.com**

Appendix

Website Links to Data Controller Privacy Notices

Data Controller	Function	Website link
Aegon	AVC Provider	https://www.aegon.co.uk/support/faq/privacy.html
Aon	Advice on management of longevity risks	https://www.aon.com/unitedkingdom/privacy.jsp
Aviva	AVC Provider	https://www.aviva.co.uk/services/about-our-business/products-and-services/privacy-policy
Convera (formerly Western Union)	Currency conversion	https://www.convera.com/en-au/compliance-legal/online-privacy-statement
CMS Cameron McKenna Nabarro Olswang LLP	Legal advisers on longevity risk	https://cms.law/en/gbr/footer-configuration/privacy-policy
Grant Thornton UK LLP	Auditor	https://www.grantthornton.co.uk/privacy/
HSBC	Banking services	https://www.business.hsbc.uk/en-gb/gb/generic/legal-information
The Phoenix Group (Phoenix Life)	AVC Provider	www.thephoenixgroup.com/site-services/privacy-hub
Pinsent Masons	Trustee's legal advisers	https://www.pinsentmasons.com/legal-notices/privacy-policy
Prudential	AVC Provider	https://www.pru.co.uk/mydata/?lid=footer_site-inform_mydata
SCOR SE	Reinsurers of longevity risk	https://www.scor.com/en/cookies-privacy
Willis Towers Watson (including the scheme actuary)	Actuary, actuarial, consultancy and investment services	https://www.willistowerswatson.com/en-GB/Notices/how-willis-towers-watson-uses-personal-data-for-actuarial-services-to-uk-pension-scheme-trustees
XPS Pensions Consulting Ltd	Project related analysis and recommendations	https://www.xpsgroup.com/legal-regulatory/privacy-policy/ - see actuarial consulting services section
Zurich Assurance Ltd	Life cover provider	https://www.zurich.co.uk/business/services/privacy
Zurich Assurance Ltd	Insurance intermediaries for longevity risk hedging	https://www.zurich.co.uk/privacy/fair-processing-notice#longevity