

**PRIVACY NOTICE****for the Network Rail CARE Pension Scheme (the “Scheme”)**

*Last updated:* 18 March 2024, with effect from 1 April 2024

This notice is for members and beneficiaries of the Scheme. It has been prepared by Network Rail Pension Trustee Limited (the “Trustee”, or “we”) in its capacity as trustee of the Scheme.

**Why we are providing this notice to you**

As the trustee of the Scheme we hold certain information about you (“personal data”). We are required by law to give you specified information about the personal data we hold about you, how we use it, and the safeguards that are in place to protect it. This notice is designed to give you that information.

**Why we hold your personal data**

The Trustee processes personal data about you, in its role as controller, for the proper handling of all matters relating to the Scheme, including its administration and management, calculating, securing and paying benefits and managing liabilities in relation to it. Further information about how we process this data is provided under the heading “*How we will use your data*” below.

**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
- **Employment information** that is used to calculate and assess eligibility for benefits, for example length of service and salary information
- **Financial information** relevant to the calculation or payment of benefits, for example bank account and tax details
- **Information about your family, dependants or personal circumstances**, for example, marital status and information relevant to the distribution and allocation of benefits payable on death
- **Health information**, for example, to assess eligibility for benefits payable on ill health, or when your health is relevant to a claim for benefits following the death of a member of the Scheme
- **Any other relevant information you provide to us** in connection with the Scheme

We obtain some of this personal data directly from you. We may also obtain some of this personal data from your current or past employer(s) or companies that succeeded them in business (for example salary information), 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), and from a variety of other sources including public databases, our advisers, and government or regulatory bodies.

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.

### How we will use your personal data

We use personal data about you to deal with all matters relating to the Scheme, including its administration and management. The purposes for which we may process your personal data and the legal basis on which we rely for such processing include:

Processing purpose	Types of personal data	Legal basis for processing
To assess eligibility for, calculate and provide you (and, if you are a member of the Scheme, your beneficiaries upon your death) with benefits	<ul style="list-style-type: none"> <li>• Contact details</li> <li>• Identifying details</li> <li>• Employment information</li> <li>• Financial information</li> <li>• Information about your family, dependants or personal circumstances</li> <li>• Any other relevant information you provide</li> </ul>	The processing is necessary for purposes of our <b>legitimate interest</b> in administration and management of the Scheme and liabilities under it in accordance with its governing documents, and applicable law and regulations
To identify your potential benefit options and, where relevant, implement those options	<ul style="list-style-type: none"> <li>• Contact details</li> <li>• Identifying details</li> <li>• Employment information</li> <li>• Financial information</li> <li>• Information about your family, dependants or personal circumstances</li> <li>• Any other relevant information you provide</li> </ul>	The processing is necessary for purposes of our <b>legitimate interest</b> in administration and management of the Scheme and liabilities under it in accordance with its governing documents and applicable law and regulations
To allow alternative ways of delivering your benefits, for example, through the use of insurance products and transfers to or mergers with other pension arrangements	<ul style="list-style-type: none"> <li>• Contact details</li> <li>• Identifying details</li> <li>• Employment information</li> <li>• Financial information</li> <li>• Information about your family, dependants or personal circumstances</li> <li>• Any other relevant information you provide</li> </ul>	The processing is necessary for purposes of our <b>legitimate interest</b> in administration and management of the Scheme and liabilities under it in accordance with its governing documents and applicable law and regulations
To comply with our legal and regulatory obligations as trustee of the Scheme	<ul style="list-style-type: none"> <li>• Contact details</li> <li>• Identifying details</li> <li>• Employment information</li> <li>• Financial information</li> <li>• Information about your family, dependants or personal circumstances</li> <li>• Any other relevant information you provide</li> </ul>	The processing is necessary for compliance with our <b>legal obligation</b>
To contact you and respond to queries from you and others that may receive benefits as a consequence of your membership, and to address any actual or potential disputes concerning the Scheme	<ul style="list-style-type: none"> <li>• Contact details</li> <li>• Identifying details</li> <li>• Employment information</li> <li>• Financial information</li> <li>• Information about your family, dependants or personal circumstances</li> <li>• Any other relevant information you provide</li> </ul>	The processing is necessary for purposes of our <b>legitimate interest</b> in administration and management of the Scheme and liabilities under it in accordance with its governing documents and applicable law and regulations

Processing purpose	Types of personal data	Legal basis for processing
The management of the Scheme's liabilities, including the entering into of insurance arrangements and selection of Scheme investments	<ul style="list-style-type: none"> <li>Contact details</li> <li>Identifying details</li> <li>Employment information</li> <li>Financial information</li> <li>Information about your family, dependants or personal circumstances</li> <li>Any other relevant information you provide</li> </ul>	The processing is necessary for purposes of our <b>legitimate interest</b> in administration and management of the Scheme and liabilities under it in accordance with its governing documents and applicable law and regulations
For statistical and financial modelling and reference purposes	<ul style="list-style-type: none"> <li>Contact details</li> <li>Identifying details</li> <li>Employment information</li> <li>Financial information</li> <li>Information about your family, dependants or personal circumstances</li> <li>Any other relevant information you provide</li> </ul>	The processing is necessary for purposes of our <b>legitimate interest</b> in administration and management of the Scheme and liabilities under it in accordance with its governing documents and applicable law and regulations
In connection with the sale, merger or corporate reorganisation of the employers that sponsor the Scheme and their group companies	<ul style="list-style-type: none"> <li>Contact details</li> <li>Identifying details</li> <li>Employment information</li> <li>Financial information</li> <li>Information about your family, dependants or personal circumstances</li> <li>Any other relevant information you provide</li> </ul>	The processing is necessary for purposes of our <b>legitimate interest</b> in administration and management of the Scheme and liabilities under it in accordance with its governing documents and applicable law and regulations

Where we obtain information concerning certain "special categories" of particularly sensitive data, such as health information, extra protections apply under the data protection legislation and we will process the information as set out below:

Processing purpose	Types of personal data	Legal basis for processing
To assess eligibility for, calculate and provide you (and, if you are a member of the Scheme, your beneficiaries upon your death) with benefits	<ul style="list-style-type: none"> <li>Health information</li> </ul>	We have obtained your <b>explicit consent</b> to process your health information.

#### Organisations that we may share your personal data with

We may share personal data about you with: our advisors and services providers; the sponsoring employers; providers of investments, insurers and other pension scheme operators; and government bodies, law enforcement and regulators, as set out in more detail below.

##### *Our advisers and service providers*

From time to time we will share your personal data with our advisers and service providers so that they can help us carry out our duties, rights and discretions in relation to the Scheme. These include the following:

- The Scheme administrator, currently Towers Watson Limited
- The legal advisers to the Trustee, currently Mayer Brown International LLP
- The Scheme actuary, currently Douglas Primrose of XPS Pensions Group
- Actuarial consultants, currently XPS Pensions Group
- The Scheme auditors, currently RSM UK Audit LLP
- Investment advisers, currently Schroders IS Limited
- Annuity brokers, currently HUB Financial Solutions Limited
- Tracing bureaus for mortality screening and locating members and beneficiaries, currently Towers Watson Limited who are supported in this service by various providers they appoint from time to time
- The Trustee's life insurers, currently Legal & General Assurance Society Limited
- The Scheme's bank, currently Lloyds Bank plc
- Suppliers of IT, currently Towers Watson Limited
- Suppliers of document production and distribution services, currently Wordshop and Towers Watson Limited

In some instances advisers and service providers will be controllers in their own right and will be directly responsible to you for their use of your personal data. They may be obliged under the data protection legislation to provide you with additional information regarding the personal data that they hold about you and how and why they process that data. Further information may be provided to you in a separate notice or may be obtained from the advisers and service providers direct, for example, via their websites.

Our actuaries, XPS Pensions Group, including our individual Scheme Actuary, are classed as joint data controllers with the Trustee when providing certain actuarial and consultancy services. XPS Pensions Group's Privacy Policy can be found on [xpsgroup.com/privacy-policy/](https://xpsgroup.com/privacy-policy/).

XPS Pensions Group has an appointed Data Protection Officer tasked with ensuring its compliance with data protection legislation. Your point of contact for XPS Pensions Group or the Scheme Actuary is XPS Pensions Group's Data Protection Officer, whose address is Phoenix House, 1 Station Road, Reading, RG1 1NB.

#### *Sponsoring employers*

We may also provide some of your data to the Scheme's sponsoring employers (including Network Rail Infrastructure Limited and group companies of that company, their advisers and potential purchasers of their businesses).

#### *Providers of investments, insurers and other pension scheme operators*

Where we make Scheme investments or seek to provide benefits for Scheme members in other ways, such as through the use of insurance or pension scheme mergers, then we may need to share personal data with providers of investments, insurers and other pension scheme operators. In each case we will only do this to the extent that we consider the information is reasonably required for these purposes.

The advisers, service providers and organisations referred to in the paragraphs above may use personal data to perform their functions 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 (for example, insurers may pass personal data to other insurance companies for the purpose of obtaining reinsurance), to the extent they consider the information is reasonably required for a legitimate purpose.

#### *Government bodies, law enforcement, and regulators*

Where requested or if we consider that it is reasonably required, we may also provide your personal data to government bodies and dispute resolution and law enforcement organisations, including the courts, the Pensions Regulator, the Pensions Ombudsman, the Pension Protection Fund and HM Revenue and Customs (HMRC). They may then use the data to carry out their legal functions.

#### **International transfer of your personal data**

In some cases, our service providers and other recipients of your personal data who act on our behalf may process your personal data outside the UK.

For example, your personal data may be sent to the European Economic Area (EEA) and US-based organisations participating in the UK extension to the EU-US Data Privacy Framework which the UK Government considers to offer an adequate level of data protection.

Your personal data may also be transferred outside the UK to a jurisdiction that may not offer an equivalent level of protection as in the UK. For example, your personal data may be processed by staff operating outside the UK who work for our service providers in India and the Philippines. If this occurs, we require the recipients of your personal data who act on our behalf to implement appropriate safeguards to protect your data in accordance with applicable laws, for example, by entering into the international data transfer agreement approved for this purpose. Please contact the Trustee, using the contact details below, if you want information about the safeguards that are currently in place.

#### **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 purposes identified above. In practice this means that we will retain your data for such period as you (or any beneficiary who receives benefits after your death) are entitled to benefits from the Scheme and for so long afterwards as may be required to deal with any questions, complaints or claims that we may receive about our administration of the Scheme. We may also retain your data for a longer period to comply with our legal and regulatory obligations.

#### **Your rights**

Under the UK General Data Protection Regulation, you have certain rights in relation to the personal data we hold about you including:

- A right to **access and obtain a copy** of the personal data that the Trustee holds about you. This right always applies. However, there are some exceptions which means that you may not always receive all personal data that the Trustee processes about you.
- A right to **correct** personal data about you if there are any errors or it is out of date. This right always applies.
- A right to **delete** personal data about you in some circumstances (for example, if there is no reason for its continued storage and processing).
- A right to **restrict** the processing of personal data about you in some circumstances (for example, if you want us to establish its accuracy).
- A right to **object** to the Trustee's processing of personal data about you where the Trustee relies on a legitimate interest as a legal basis for processing such personal data, unless the Trustee has compelling legitimate ground for the processing.

- A right to request the **transfer** of personal data which you have given us to another party. This right only applies where we rely on your consent to process personal data about you.
- A right to **withdraw your consent** at any time where you have provided your consent to the processing of personal data about you for a specific purpose. However, if you do not give consent, or subsequently withdraw it, the Trustee may not be able to process the relevant information to make decisions based on it, including decisions regarding the payment of your benefits. Once the Trustee receives notification that you have withdrawn your consent, we will no longer process your information for the purpose or purposes you originally agreed to, unless we have another legitimate basis for doing so in law. The withdrawal of your consent will not affect the lawfulness of any processing of personal data based on your consent before its withdrawal.

You can obtain further information about these rights from the Information Commissioner's Office (ICO) on their website ([ico.org.uk](http://ico.org.uk)) or via their telephone helpline (0303 123 1113).

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 Trustee using the contact details provided below.

You also have the right to lodge a complaint in relation to this privacy notice or the Trustee's processing activities with the ICO. You can do this via their website ([ico.org.uk/make-a-complaint](http://ico.org.uk/make-a-complaint)) or telephone helpline (0303 123 1113).

The personal data we hold about you is used to administer your Scheme benefits and we may from time to time ask for further information from you for this purpose. If you do not provide such information, or ask that the personal data we already hold is deleted or restricted, this may affect the payment of benefits from the Scheme. In some cases it could mean the Trustee is unable to put your pension into payment or has to stop your pension (if already in payment).

### **Updates**

We may update this notice periodically. Where we do this we will inform you of the changes and the date on which the changes take effect.

### **Contacting us**

Please contact the Trustee for further information using the contact details below.

Network Rail Pensions  
The Quadrant: MK  
Elder Gate  
Milton Keynes  
MK9 1EN

[Pensions@networkrail.co.uk](mailto:Pensions@networkrail.co.uk)