

**Appendix 1 – Privacy Statement**

**First Bus Retirement Savings Plan**

**Fair Processing Notice**

**Fair Processing Notice**

**Introduction**

Your privacy is important to First Bus Retirement Savings Plan Trustee Limited (the "**Trustee**"). The Trustee will process your personal data in accordance with applicable Data Protection Legislation.

The controller in respect of the personal data you submit to the Trustee either directly or via your principal employer, FirstBus (South) Limited, is the Trustee of the First Bus Retirement Savings Plan (the **Scheme**) who you can contact via the Scheme administrator Aegon at. The Trustee uses your personal data that is provided to it to administer and manage your pension and pays you or any person in respect of you the benefits provided by the Scheme. When the Trustee does so, it is regulated under the UK General Data Protection Regulation (the UK GDPR) and the Data Protection Act 2018 and all applicable legislation relating to privacy or data protection in force from time to time, including any statute or statutory provision which amends, supplements, consolidates or replaces the same (the **Data Protection Legislation**). The Trustee is responsible as a ‘controller’ of that personal information for the purposes of those laws.

**What personal data does the Trustee collect?**

We collect and process the following information about you:

Personal Details	<ul style="list-style-type: none"> <li>▪ Your name</li> <li>▪ Your date of birth</li> <li>▪ Your gender</li> <li>▪ Your marital/civil partnership status</li> </ul>
Contact Details	<ul style="list-style-type: none"> <li>▪ Your name</li> <li>▪ Your home address</li> <li>▪ Your mobile telephone number</li> <li>▪ Your email address</li> </ul>
Employment Details	<ul style="list-style-type: none"> <li>▪ Employment history (including any breaks in service or where service has been transferred in)</li> <li>▪ Your national insurance number</li> <li>▪ Pensionable service records</li> <li>▪ Salary information</li> <li>▪ Contribution records</li> </ul>
Financial Details	<ul style="list-style-type: none"> <li>▪ Bank account details</li> <li>▪ Tax information</li> </ul>
Beneficiaries' Details	<ul style="list-style-type: none"> <li>▪ Details of your spouse/civil partner (including divorce details)</li> </ul>

	<ul style="list-style-type: none"> <li>▪ Details of your dependants and other family members (such as their personal details and contact details)</li> <li>▪ Death benefit nominated beneficiaries</li> </ul>
Information relating to the Pensions Dashboards Programme	<ul style="list-style-type: none"> <li>▪ Pseudonymised user account identifiers to link pension find requests to you</li> <li>▪ Pension identifiers (PeIs) to enable your pensions information to be matched to a dashboard</li> <li>▪ Consents/authorisations to provide your pensions information to the requesting dashboard</li> <li>▪ Cryptographic tokens to confirm your consent for us to share your pensions information with a requesting dashboard</li> </ul>

The Trustee may also hold ‘special categories’ of personal data (i.e., sensitive information which comes with additional safeguards under Data Protection Legislation). This may include information about your health, including any medical conditions.

### Where do we get this information from?

The information we collect comes from:

- you (for example, via application forms or other materials you submit to us, or your interactions with us and use of our products and services);
- in some cases, from your employer, or former employer, FirstGroup plc (or subsidiary of FirstGroup plc, where relevant);
- in certain cases, from third parties that provide certain services to the Scheme (for example, tracing and mortality screen services); and
- from third parties that provide services in relation to the Pensions Dashboards Programme (for example, the Money and Pensions Service or the dashboard you have chosen to use).

If you are a dependant, beneficiary or the next of kin of a member of the Scheme, then the member will provide certain information about you to us.

### How we use your information, and the legal basis for processing your information

Purpose of processing	Personal data	Legal basis of processing
Ensure you receive information and updates about the Scheme, where necessary	Contact Details	<p><b>Legitimate Interest:</b> To ensure that you have the information required so that you can review and manage your benefits under the Scheme</p> <p><b>Legitimate Interest:</b> The Trustee has a legitimate interest to (a) respond to your queries and (b) monitor, record and</p>

		analyse the information and updates shared with you
Pay the correct benefits to you and ensure the Scheme is administered in accordance with all applicable laws	<ul style="list-style-type: none"> <li>▪ Contact Details</li> <li>▪ Financial Details</li> </ul>	<p><b>Legitimate Interest:</b> Ensure that the right benefits are delivered to you</p> <p><b>Compliance with legal obligations:</b> To comply with applicable laws, regulations and fiduciary duties to pay benefits to you</p>
Calculate your eligibility and benefits under the Scheme	<ul style="list-style-type: none"> <li>▪ Personal Details</li> <li>▪ Employment Details</li> </ul>	<p><b>Legitimate Interest:</b> Ensure the right benefits are delivered to you</p> <p><b>Compliance with legal obligations:</b> To comply with applicable laws, regulations and fiduciary duties to pay benefits to you</p>
Ensure the correct benefits under the Scheme are appropriately distributed and paid to your beneficiaries	Beneficiaries' Details	<p><b>Legitimate Interest:</b> Ensure that the Scheme benefits are appropriately managed and distributed</p> <p><b>Compliance with legal obligations:</b> To comply with applicable laws, regulations and fiduciary duties to pay benefits to your beneficiaries</p>
Tailor the services under the Scheme and assess your eligibility for particular benefits under the Scheme, for example in relation to ill-health pensions or in the event that a crime could potentially lead to benefits being offset or forfeited	<ul style="list-style-type: none"> <li>▪ Special category data</li> <li>▪ Criminal offence and prosecution data</li> </ul>	<p><b>Legitimate Interest:</b> The Trustee has legitimate interest to ensure that the right type of benefits are delivered to you in light of your circumstances</p> <p><b>Compliance with legal obligations:</b> To determine whether benefits are payable under the scheme and comply with applicable laws, regulations</p>

		<p>and fiduciary duties to pay any benefits to you</p> <p><b>Explicit consent:</b> The Trustee will only process this data if it obtains your explicit consent to their collection and use of this data in accordance with Data Protection Legislation</p>
Respond to queries from you or from any other regulatory body following a transfer of your benefits from the Scheme	<ul style="list-style-type: none"> <li>▪ Contact Details</li> <li>▪ Personal Details</li> </ul>	<p><b>Legitimate interest:</b> The Trustee has a legitimate interest to ensure benefits have been transferred out appropriately</p> <p><b>Compliance with legal obligations:</b> To comply with requests from you and the government/government departments</p>
Carry out morality tracing and address tracing to ensure the Scheme's records are kept up-to-date, guard against benefit fraud and ensure that the funds under the Scheme are appropriately paid to the correct members	<ul style="list-style-type: none"> <li>• Contact Details</li> <li>• Personal Details</li> </ul>	<p><b>Legitimate Interest:</b> The Trustee has a legitimate interest to (a) keep the Scheme's records up-to-date (b) ensure that benefits are paid to the correct members</p> <p><b>Compliance with legal obligations:</b> To comply with (a) statutory obligations concerning fraud and (b) applicable laws, regulations and fiduciary duties to pay benefits to you and your beneficiaries</p>
Fulfilling our legal obligations under the Pensions Dashboards Regulations	<ul style="list-style-type: none"> <li>• Personal Details</li> <li>• Financial Details</li> <li>• Employment Details</li> <li>• Information relating to the Pensions Dashboards Programme</li> </ul>	<p><b>Legitimate Interest:</b> The Trustee has a legitimate interest to enable you to securely find and view your pensions information via your chosen pensions dashboard</p> <p><b>Compliance with legal obligations:</b> To comply with statutory obligations under the</p>

		Pensions Dashboards Regulations
--	--	------------------------------------

### Who else receives or processes your personal data?

In order to administer and audit the Scheme responsibly, The Trustee shares personal data with third parties, employers, and the Scheme's service advisers, service providers and partner organisations as set out in the table below. The table below also sets out why the Trustee shares the personal data and the legal basis for sharing such data.

Personal data	Who receives/processes your personal data?	Reason for sharing your personal data	Legal basis for sharing/processing
<ul style="list-style-type: none"> <li>▪ Contact Details</li> <li>▪ Financial Details</li> <li>▪ Personal Details</li> <li>▪ Employment Details</li> <li>▪ Beneficiaries' Details</li> <li>▪ Special Category Data</li> </ul>	FirstBus (South) Limited, other participating employers in its group and their advisers, the Scheme's advisers, service providers and partner organisations	For the management and administration of the benefits provided by the Scheme.	<b>Legitimate Interest:</b> Ensure that the Scheme benefits are appropriately managed and administered
<ul style="list-style-type: none"> <li>▪ Personal Details</li> <li>▪ Contact Details</li> <li>▪ Employment Details</li> <li>▪ Financial Details</li> <li>▪ Beneficiaries' Details</li> <li>▪ Special Category Data</li> </ul>	<ul style="list-style-type: none"> <li>▪ Regulatory bodies and government agencies such as HMRC</li> <li>▪ Courts, tribunals and arbitrators, or other judicial committees</li> </ul>	The Trustee is under a duty to disclose your personal data, or is permitted to disclose your personal data, in order to comply with any legal obligation or to protect the rights, property, or safety of the Trustee, the members of the Scheme, or others	<b>Compliance with legal obligations:</b> To comply with applicable laws and regulations, and comply with requests from the government/government departments
<ul style="list-style-type: none"> <li>▪ Contact Details</li> <li>▪ Financial Details</li> <li>▪ Personal Details</li> <li>▪ Employment Details</li> <li>▪ Beneficiaries' Details</li> </ul>	External suppliers, consultants and advisers	In the event that you provide your express permission to share your information with third parties.	<b>Legitimate Interest:</b> Ensure that the Scheme benefits are appropriately managed and administered

<ul style="list-style-type: none"> <li>▪ Special Category Data</li> </ul>			
<ul style="list-style-type: none"> <li>▪ Financial Details</li> <li>▪ Employment Details</li> </ul>	Prospective or actual insurance organisations	The Trustee decides to insure any of the benefits provided by the Scheme	<b>Legitimate Interest:</b> Ensure that the Scheme is appropriately insured
<ul style="list-style-type: none"> <li>▪ Contact Details</li> <li>▪ Financial Details</li> <li>▪ Personal Details</li> <li>▪ Employment Details</li> <li>▪ Beneficiaries' Details</li> <li>▪ Special Category Data</li> </ul>	Prospective or actual buyers of FirstBus (South) Limited	FirstBus (South) Limited sells its business or asset	<b>Legitimate Interest:</b> Ensure that the Scheme continues to be appropriately administered after the sale of FirstBus (South) Limited
<ul style="list-style-type: none"> <li>▪ Contact Details</li> <li>▪ Personal Details</li> </ul>	Tracing organisations	To regain contact with members, carry out morality tracing and address tracing to ensure the Scheme's records are kept up-to-date, guard against benefit fraud and ensure that the funds under the Scheme are appropriately paid to the correct members	<p><b>Legitimate Interest:</b> The Trustee has a legitimate interest to (a) keep the Scheme's records up-to-date (b) ensure that benefits are paid to the correct members</p> <p><b>Compliance with legal obligations:</b> To comply with (a) statutory obligations concerning fraud and (b) applicable laws, regulations and fiduciary duties to pay benefits to you and your beneficiaries</p>
<ul style="list-style-type: none"> <li>▪ Personal Details</li> <li>▪ Contact Details</li> <li>▪ Financial Details</li> </ul>	Independent financial adviser	In the event you decide to take advice on retirement options, or to transfer your pension pot to another scheme	<b>Legitimate Interest:</b> Ensure that the Scheme benefits are appropriately managed and administered

<ul style="list-style-type: none"> <li>▪</li> </ul>	<p>Operators of any pensions dashboard to which you choose to subscribe</p>	<ul style="list-style-type: none"> <li>• Personal Details</li> <li>• Financial Details</li> <li>• Employment Details</li> <li>• Information relating to the Pensions Dashboards Programme</li> </ul>	<p><b>Legitimate Interest:</b> The Trustee has a legitimate interest to enable you to securely find and view your pensions information via your chosen pensions dashboard</p> <p><b>Compliance with legal obligations:</b> To comply with statutory obligations under the Pensions Dashboards Regulations</p>
---	---	--	---

The Trustee does not use your data for marketing or transfer personal data to other organisations for the purpose of marketing their goods or services.

**Will your personal data be transferred outside of the UK?**

Your personal data may be processed outside of the European Economic Area ("EEA") and UK where required in order for the Trustee or FirstBus (South) Limited to provide benefits to or in respect of you. In instances where personal data is transferred to a country which does not offer an adequate level of protection for personal data in line with Data Protection Legislation, the Trustee has ensured that the processing of your personal data is governed by data transfer safeguards including Standard Contractual Clauses approved by the European Commission.

If the Trustee transfers your personal data outside the EEA or UK in other circumstances (for example because, by law, the Trustee has a duty to reveal the personal data), the Trustee will make sure that sharing the personal data is lawful.

**How long will the Trustee keep your personal data?**

The Trustee will keep your personal data stored on its systems for as long as it takes the Trustee to provide the pension and other benefits provided under the rules of the Scheme. The Trustee will retain and use your information as necessary to comply with its legal obligations, resolve disputes and enforce its rights. This could mean that your personal data could be kept even after you have ceased to be entitled to Scheme benefits until an appropriate time after the Scheme has been wound-up. The Trustee reviews its data retention policies regularly and will retain your personal data only as long as necessary for the purpose for which the Trustee processes that data.

**What rights do you have in respect of your personal data?**

Data Protection Legislation gives you the following rights:

- correct any incorrect or incomplete information that the Trustee holds about you;
- erase any personal data the Trustee holds about you;
- request that we restrict the handling of your personal data;
- object to how the Trustee processes your personal data;

- not be subject to a decision based on automated processing. The Trustee confirms that your personal data will not be subject to automated decision-making;
- ask us to transfer a copy of your information to another service provider or third party, where technically feasible;
- withdraw any consent that you have given to our use of your information;
- access information about the processing of your personal data, and request that the Trustee send you (or a nominated third party) a copy of the information that it holds about you; and
- make a complaint if you are unhappy with the way in which your personal data is being processed, you have a right to lodge a complaint with the Information Commissioner's Office. You can report your concerns by telephoning their helpline on 0303 123 1113 or through their website at <https://ico.org.uk/concerns>.

Where third parties (such as the Scheme's advisers) are required to process your personal data in order to assist the Trustee or principal employer in administering the Scheme, those third parties may themselves act as data controllers in respect of the way in which they process your personal data and produce their own fair processing notices (also referred to as 'privacy notices'). The Trustee will publish any such notices, or links to websites containing those notices, on the Scheme's Trustee portal.

**Contact Details**

If you would like access to the information held about you or exercise your data protection rights as a data subject please contact the Scheme Administrator, Mercer, at [firstpensions.uk@mercerc.com](mailto:firstpensions.uk@mercerc.com).