

**CAMBRIDGESHIRE
PENSION FUND**



Pension Fund Board

Date: 23 February 2018

Report by: Head of Pensions

Subject:	General Data Protection Regulation
Purpose of the Report	To provide the Local Pension Board with an update on the work undertaken to achieve compliance with the General Data Protection Regulation
Recommendations	That the Local Pension Board notes the contents of this report
Enquiries to:	Jo Walton – Governance and Regulations Manager, LGSS Pensions Email: jwalton@northamptonshire.gov.uk

1. Introduction

- 1.1. The General Data Protection Regulation is regulation by which the European Parliament, the Council of the European Union and the European Commission intend to strengthen and unify data protection for all individuals within the European Union.
- 1.2 The primary objectives of the General Data Protection Regulation (GDPR) are to give control back to citizens over their personal data and to simplify the regulatory environment for international business by unifying the regulation within the EU.
- 1.3 The regulation was adopted on 27 April 2016 and becomes enforceable from 25 May 2018 after a two year transition period.

2. Accountability

- 2.1 Under the GDPR, the data protection principles set out the main responsibilities for organisations. The principles are similar to those in the Data Protection Act 1998 (DPA) but with a new accountability requirement which requires organisations to show how they comply with the principles.
- 2.2 To demonstrate compliance organisations must have in place the following documentation:
 - Record of processing activities (see section 3);
 - Information Asset Register (see section 4);
 - Privacy Notice (see section 5);
 - Retention schedule (see section 6); and
 - GDPR compliant contract clauses (see section 7).

2.3 In addition, organisations must:

- Implement appropriate technical and organisational measures that ensure and demonstrate compliance such as staff training and internal audits of processing activities;
- Appoint a data protection officer (see section 8);
- Implement measures that meet the principles of data protection by design and data protection by default.

2.4 This report will provide an update as to the work undertaken to demonstrate that the Cambridgeshire Pension Fund, on behalf of the administering authority, Cambridgeshire County Council, is achieving compliance with the principles of the GDPR.

3. Record of processing activities

3.1 Article 30 of the GDPR states that both the data controller and the data processor should maintain electronic records of processing activities under its responsibility. In respect of the data controller that record should contain the following:

- Name and contact details of the controller and where applicable the joint controller, the controller's representative and the data protection officer;
- Purpose of the processing;
- Description of the categories of data subjects and of the categories of personal data;
- Categories of recipients to whom the personal data have been or will be disclosed;
- Whether the data is transferred outside of the EEA;

3.2 The record of processing activities in respect of the Cambridgeshire Pension Fund has been drafted in accordance with the requirements detailed in section 3.1 and can be found in appendix 1 of this report.

4. Information Asset Register

4.1 In order to achieve compliance with the GDPR, the Information Commissioner's Office has advised that organisations should document what data is held, where it came from and who it is shared with through an Information Asset Register.

4.2 As such the existing Information Asset Register has been updated to take into account the additional requirements of the GDPR. The draft Information Asset Register in respect of data held by Cambridgeshire Pension Fund can be found in appendix 2 of the this report.

5. Privacy Notice

5.1 The GDPR include rules on giving privacy information to data subjects which are more detailed and specific than under the DPA and place an emphasis on making privacy notices understandable and accessible.

5.2 A GDPR compliant privacy notice must contain the following:

- Identity and contact details of the controller and the Data Protection Officer;
- Purpose of the processing and the lawful basis for the processing;
- Categories of personal data;
- Any recipient or categories of recipients of the personal data;
- Details of any transfers of data outside of the EEA;

- Retention period or criteria used to determine the retention period;
- The existence of the data subject's rights;
- The right to lodge a complaint with a supervisory authority;
- Whether the provision of personal data is part of a statutory or contractual requirement or obligation and possible consequences of failing to provide the personal data;
- The existence of automated decision making, including profiling and information about how decisions are made, the significance and the consequences;

5.3 The privacy notice should be made available as follows:

- Where data is received directly from the individual – at the time the data are obtained.
- Where data is not received directly from the individual – in no less than one month or if the data are used to communicate with the individual, at the latest when the first communication takes place.

5.4 A draft privacy notice in respect of the personal data collected and processed by the Cambridgeshire Pension Fund has been constructed and can be found in appendix 3 of this report.

5.5 The Local Government Pensions Committee have enlisted Squire Patton Boggs to draft a template for use by Councils administering the Local Government Pension Scheme. This is expected to be issued at the end of February and will be cross referenced with the draft privacy notice and any revisions made.

6. Retention schedule

6.1 As part of demonstrating transparency in the way the data is stored and processed a retention schedule should be produced to inform data subjects how long their data will be held in order to comply with legal and regulatory requirements balanced with operational requirements of the Pension Fund.

6.2 The retention schedule will also include information about data minimisation in instances such as when individuals no longer have any liability in the Fund following a refund of contributions, transfer out or having fully commuted their benefits.

6.3 The retention schedule will be drafted and presented to the Local Pension Board at the next meeting.

7. GDPR compliant contract clauses

7.1 It is necessary to ensure that all the contracts in force with the Fund's suppliers of services contain the necessary clauses in relation to the sharing and processing of data and are compliant with the GDPR. As such all contracts will all suppliers will be reviewed and suppliers will be contacted to discuss how they would like to make any necessary changes through mechanisms such as variation agreements or new data sharing agreements. All such changes will be referred to LGSS Law to ensure the Fund's data is adequately protected.

7.2 The Fund also uses the County Council's corporate contracts for activities such as print, design and distribution of member communications and the production and postage of pensioner payslips. The Fund will need to ensure that these corporate contracts have been reviewed and updated for compliance with the GDPR.

7.3 An update on the progress of reviewing and amending contract terms will be presented to the Local Pension Board at the next meeting.

8. Appointment of a Data Protection Officer

- 8.1 It is the responsibility of the data controller, i.e. the administering authority (County Council) to appoint a Data Protection Officer. At the time of writing this report no appointment has been made.

9. Relevant Pension Fund Objectives

1. Have robust governance arrangements in place, to facilitate informed decision making, supported by appropriate advice, policies and strategies, whilst ensuring compliance with appropriate legislation and statutory guidance.
2. Manage the Fund in a fair and equitable manner, having regard to what is in the best interest of the Fund's stakeholders, particularly the scheme members and employers.
3. Ensure the relevant stakeholders responsible for managing, governing and administering the Fund, understand their roles and responsibilities and have the appropriate skills and knowledge to ensure those attributes are maintained in a changing environment.
5. Continually monitor and manage risk, ensuring the relevant stakeholders are able to mitigate risk where appropriate.
11. Maintain accurate records and ensure data is protected and used for authorised purposes only.

10. Finance & Resources Implications

- 10.1 The cost of implementing the GDPR, such as LGSS Law's fees, will be met via normal operating activities of the administration budget.

11. Risk Implications

a) Risk(s) associated with the proposal

Risk	Mitigation	Residual Risk
There is no risk associated with preparing for and complying with the requirements of the GDPR.	N/A	Green

b) Risk(s) associated with not undertaking the proposal

Risk	Risk Rating
Failure to understand the implications of the GDPR may result in a breach of up to £17m) or 4% of global turnover)	Red

12. Communication Implications

Website	Privacy notices will be published on the Fund's website
Communications	Scheme members will be contacted at appropriate times as to their rights under the GDPR.
Training	All officers of LGSS Pensions will receive training as to the requirements and provisions of the GDPR.

13. Legal Implications

- 13.1 Legal advice will be sought where deemed necessary during the implementation of the GDPR.

14. Consultation with Key Advisers

14.1 Consultation will take place as the project progresses.

15. Alternative Options Considered

15.1 Not applicable

16. Background Papers

16.1 Not applicable

17. Appendices

17.1 Appendix one – Draft record of processing activities

17.2 Appendix two – Draft information asset register

17.3 Appendix three – Draft privacy notice

Checklist of Key Approvals	
Is this decision included in the Business Plan?	Not applicable
Will further decisions be required? If so, please outline the timetable here	Yes – Annual Business Plan 2018-19 (March 2018)
Has this report been cleared by Head of Pensions?	Mark Whitby – 6 February 2018

Appendix 1

Who processes the data?	Processor or Controller?	What personal data do they hold?	Why are they using the data? <i>(legal basis - Article 6c of the GDPR - processing is necessary for compliance with a legal obligation on the controller)</i>	Who are the data subjects?	Where is data held?	Will the data be shared with any third parties by the Processor/ Controller?	Is data transferred outside EEA?	How long is the data kept?	How is the data secured?
Administering authority /administrator (NCC/ CCC)	Controller	Member data, potential beneficiaries' data, members' representative data, optants out data, previous scheme members with no remaining liability (see Information Asset Register)	To administer the scheme	Scheme members, potential beneficiaries, representatives of scheme members, optants out, previous scheme members with no remaining liability.	Pensions administration system, microfiche, scanned documents, secure archive storage, SharePoint, local network drives.	Yes - see Information Asset Register and as explained below.	No. Unless members reside in a country outside the EEA in which case the Fund will communicate personal data to them normally via letter, email, payslip and P60.	99+ years	TBC
Employing Authorities	Controller in common	Member data (see Information Asset Register)	To facilitate employment decisions (ill health, redundancy estimates) as requested by the employer, to make additional pension contribution deductions from the employee's pay.	The employing authority's employees (scheme members)	N/A - specific to each scheme employer.	N/A	N/A	As determined by the employer.	As determined by the employer.

Who processes the data?	Processor or Controller?	What personal data do they hold?	Why are they using the data? <i>(legal basis - Article 6c of the GDPR - processing is necessary for compliance with a legal obligation on the controller)</i>	Who are the data subjects?	Where is data held?	Will the data be shared with any third parties by the Processor/ Controller?	Is data transferred outside EEA?	How long is the data kept?	How is the data secured?
Auditor	Processor	Member data, potential beneficiaries' data, members' representative data, optants out data, previous scheme members with no remaining liability (see Information Asset Register)	To audit the Fund's Annual Report and Statement of Accounts and to ensure appropriate internal controls are in place	Scheme members, potential beneficiaries, representatives of scheme members, optants out, previous scheme members with no remaining liability.	SharePoint	No.	No.	To be confirmed but no longer than the end of the contract.	TBC
Actuary	Joint Controller	Member data, potential beneficiaries' data, members' representative data, optants out data, previous scheme members with no remaining liability (see Information Asset Register)	To calculate the value of the Fund's assets and liabilities based on its membership profile and to set employer contribution rates.	Scheme members, potential beneficiaries, representatives of scheme members, optants out, previous scheme members with no remaining liability.	Secure portal.	No.	No.	To be confirmed but no longer than the end of the contract.	TBC

Who processes the data?	Processor or Controller?	What personal data do they hold?	Why are they using the data? <i>(legal basis - Article 6c of the GDPR - processing is necessary for compliance with a legal obligation on the controller)</i>	Who are the data subjects?	Where is data held?	Will the data be shared with any third parties by the Processor/ Controller?	Is data transferred outside EEA?	How long is the data kept?	How is the data secured?
Legal Advisor	Processor	Member data, potential beneficiaries' data, members' representative data, optants out data, previous scheme members with no remaining liability (see Information Asset Register)	Provision of legal advice with regards to dispute resolution and TUPE transfers/employer admissions.	Scheme members, potential beneficiaries, representatives of scheme members, optants out, previous scheme members with no remaining liability.	N/A - specific to service provider.	No.	No.	To be confirmed but no longer than the end of the contract.	TBC
Pensioner Payroll Provider (LGSS Payroll) (NCC/CCC - same Data Controller)	Processor	Member data - pensioner and dependants' data only (see Information Asset Register)	To process pension payments, make statutory deductions, issuing P60s.	Pensioner and dependant scheme members.	Pensions administration system, local network drives.	No.	No.	6 + current tax year on local network drives, 99+ years on Pension Administration System	TBC
AVC Provider	Processor	Member data (see Information Asset Register)	Creation and maintenance of an individual member's AVC account.	Scheme members.	N/A - specific to service provider.	No.	No.	To be confirmed but no longer than the end of the contract.	TBC

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Printers	Processor	Member data (see Information Asset Register)	To print pensioner payslips, P60s and bulk member communications.	Scheme members, representatives of scheme members, optants out.	N/A - specific to service provider.	NCC/CCC corporate contract used for print services. Please refer to NCC/CCC's ROPA.	No.	To be confirmed but no longer than the end of the contract.	NCC/CCC corporate contract used for print services. Please refer to NCC/CCC's ROPA.
Software Provider	Processor	Member data, potential beneficiaries' data, members' representative data, optants out data, previous scheme members with no remaining liability (see Information Asset Register)	To provide software management support in the delivery of the Fund's pensions administration, pensioner payroll, member and employer self-service functions.	Scheme members, potential beneficiaries, representatives of scheme members, optants out, previous scheme members with no remaining liability.	Secure servers.	No.	No.	To be confirmed but no longer than the end of the contract.	TBC
Overseas Payments Transmitter	Processor	Member data - pensioner and dependants' data only (see Information Asset Register)	To transmit net pension payments to overseas bank accounts.	Pensioner and dependant scheme members.	N/A - specific to service provider.	No.	Yes - where a member has an overseas bank account outside the EEA.	To be confirmed but no longer than the end of the contract.	TBC

Who processes the data?	Processor or Controller?	What personal data do they hold?	Why are they using the data? <i>(legal basis - Article 6c of the GDPR - processing is necessary for compliance with a legal obligation on the controller)</i>	Who are the data subjects?	Where is data held?	Will the data be shared with any third parties by the Processor/ Controller?	Is data transferred outside EEA?	How long is the data kept?	How is the data secured?
Benefits Consultant	Processor	Member data, potential beneficiaries' data, members' representative data, optants out data, previous scheme members with no remaining liability (see Information Asset Register)	To support the Fund in delivering ad hoc and specific pensions administration activities.	Scheme members, potential beneficiaries, representatives of scheme members, optants out, previous scheme members with no remaining liability.	N/A - specific to service provider.	No.	No.	To be confirmed but no longer than the end of the contract.	TBC
Independent Data Auditor	Processor	Member data, potential beneficiaries' data, members' representative data, optants out data, previous scheme members with no remaining liability (see Information Asset Register)	To provide independent insurance on the quality and accuracy of the Fund's data.	Scheme members, potential beneficiaries, representatives of scheme members, optants out, previous scheme members with no remaining liability.	Secure portal.	No.	No.	To be confirmed but no longer than the end of the contract.	TBC
Data Controller:	Cambridgeshire County Council	Shire Hall, Cambridge, CB3 0AP	Data Protection Officer: TBC						
Joint Controller:	Hymans Robertson LLP (Fund Actuary)	Exchange Place One, Semple Street, Edinburgh, EH3 8BL	Data Protection Officer: TBC						

Category	Subject Area	Description of Information Held	SP Status	System or Physical location	Information Asset owner	Updating frequency	Disposal date	Modified By	Modified	Legal basis under which data held and processed	What (if applicable) are the consent arrangements for collecting this information?	Can you remove records if consent to hold is withdrawn?	Shared with other NCC services?	Shared with other organisations?	Where is the information sent to or received from?	If shared, how does information get to and from there?	Is there a data sharing agreement that relates to this data flow?	How does the recipient store the information?
Finance	Pensions	Scheme members' personal details (common data): full name, previous surname(s), DOB, NINO, pay references, address, previous addresses, partnership status	Protected	Altair - Pensions Administration system	Head of LGSS Pensions	Daily	31/12/9999	Jo Walton	26/01/ 2018	GDPR Article 6 (c)	None - as per GDPR Article 6(c)	If a member exercises their right to be forgotten/processed, then data will be minimised/not processed but complete deletion is not always possible - please refer to privacy notice	LGSS Payroll for processing of pensioner payroll, optants out and refunds. LGSS Law for dispute resolution.	Yes - please refer to privacy notice.	Received from: Employing authorities, scheme members, their representatives, HMRC, DWP. Sent to: See privacy notice	By secure email, uploading to secure portals, post marked private and confidential.	Yes / or in very limited circumstances data is to shared without (see privacy notice).	As detailed in the data sharing agreement / contract which would have been deemed satisfactory for DPA 1998 upon establishment.
		Scheme members' scheme data (common data): Status of membership, employing authority, dates of membership including transfers in, pensionable salary, contributions paid, national insurance earnings, pension debits and pension credits, ear marking orders, court orders, non-statutory deductions (pensioner payroll)	Protected	Altair - Pensions Administration system	Head of LGSS Pensions	Daily	31/12/9999	Jo Walton	26/01/2018	GDPR Article 6 (c)	None - as per GDPR Article 6(c)	If a member exercises their right to be forgotten/processed, then data will be minimised/not processed but complete deletion is not always possible - please refer to privacy notice	LGSS Payroll for processing of pensioner payroll, optants out and refunds. LGSS Law for dispute resolution.	Yes - please refer to privacy notice.	Received from : Employing authorities, scheme members, their representatives, HMRC, DWP. Sent to: See privacy notice	By secure email, uploading to secure portals, post marked private and confidential.	Yes / or in very limited circumstances data is to shared without (see privacy notice).	As detailed in the data sharing agreement / contract which would have been deemed satisfactory for DPA 1998 upon establishment.
		Scheme members' scheme specific data: value of CARE pension accrual, accrued final salary pension, accrued automatic lump sum, frozen refund, refund, transfer out, transfer in, deferred benefit, pension in payment, accrued dependants' entitlement, Guaranteed Minimum Pension, tax code, tax deductions, age related adjustments, gross pay, net pay, amounts to be recovered, estimated benefits payable, details relating to annual allowance and lifetime allowance	Protected	Altair - Pensions Administration system	Head of LGSS Pensions	Daily	31/12/9999	Jo Walton	26/01/2018	GDPR Article 6 (c)	None - as per GDPR Article 6(c)	If a member exercises their right to be forgotten/processed, then data will be minimised/not processed but complete deletion is not always possible - please refer to privacy notice	LGSS Payroll for processing of pensioner payroll, optants out and refunds. LGSS Law for dispute resolution.	Yes - please refer to privacy notice.	Received from : Employing authorities, scheme members, their representatives, HMRC, DWP. Sent to: See privacy notice	By secure email, uploading to secure portals, post marked private and confidential.	Yes / or in very limited circumstances data is to shared without (see privacy notice).	As detailed in the data sharing agreement / contract which would have been deemed satisfactory for DPA 1998 upon establishment.

Category	Subject Area	Description of Information Held	SP Status	System or Physical location	Information Asset owner	Updating frequency	Disposal date	Modified By	Modified	Legal basis under which data held and processed	What (if applicable) are the consent arrangements for collecting this information?	Can you remove records if consent to hold is withdrawn?	Shared with other NCC services?	Shared with other organisations?	Where is the information sent to or received from?	If shared, how does information get to and from there?	Is there a data sharing agreement that relates to this data flow?	How does the recipient store the information?
		Potential beneficiaries that are not scheme members: cohabiting partners / nominees for death grant / spouses / civil partners / children: full name, DOB, address	Protected	Altair - Pensions Administration system	Head of LGSS Pensions	Daily	31/12/9999	Jo Walton	26/01/2018	GDPR Article 6 (c)	None - as per GDPR Article 6(c)	If a member exercises their right to be forgotten/processed, then data will be minimised/not processed but complete deletion is not always possible - please refer to privacy notice	LGSS Payroll for processing of pensioner payroll, optants out and refunds. LGSS Law for dispute resolution.	Yes - please refer to privacy notice.	Received from : Employing authorities, scheme members, their representatives, HMRC, DWP. Sent to: See privacy notice	By secure email, uploading to secure portals, post marked private and confidential.	Yes / or in very limited circumstances data is to shared without (see privacy notice).	As detailed in the data sharing agreement / contract which would have been deemed satisfactory for DPA 1998 upon establishment.
		Members' representatives: holders of power of attorney / executors of estates: full name, address	Protected	Altair - Pensions Administration system	Head of LGSS Pensions	Daily	31/12/9999	Jo Walton	26/01/2018	GDPR Article 6 (c)	None - as per GDPR Article 6(c)	If a member exercises their right to be forgotten/processed, then data will be minimised/not processed but complete deletion is not always possible - please refer to privacy notice	LGSS Payroll for processing of pensioner payroll, optants out and refunds. LGSS Law for dispute resolution.	Yes - please refer to privacy notice.	Received from : Employing authorities, scheme members, their representatives, HMRC, DWP. Sent to: See privacy notice	By secure email, uploading to secure portals, post marked private and confidential.	Yes / or in very limited circumstances data is to shared without (see privacy notice).	As detailed in the data sharing agreement / contract which would have been deemed satisfactory for DPA 1998 upon establishment.
		Optants Out (no liability): full name, previous surname(s), DOB, NINO, pay references, address, previous addresses, partnership status, employing authority	Protected	Altair - Pensions Administration system	Head of LGSS Pensions	Daily	31/12/9999	Jo Walton	26/01/2018	GDPR Article 6 (c)	None - as per GDPR Article 6(c)	If a member exercises their right to be forgotten/processed, then data will be minimised/not processed but complete deletion is not always possible - please refer to privacy notice	LGSS Payroll for processing of pensioner payroll, optants out and refunds. LGSS Law for dispute resolution.	Yes - please refer to privacy notice.	Received from : Employing authorities, scheme members, their representatives, HMRC, DWP. Sent to: See privacy notice	By secure email, uploading to secure portals, post marked private and confidential.	Yes / or in very limited circumstances data is to shared without (see privacy notice).	As detailed in the data sharing agreement / contract which would have been deemed satisfactory for DPA 1998 upon establishment.
		Scanned images of documents	Protected	Altair - Pensions Administration system	Head of LGSS Pensions	Daily	31/12/9999	Jo Walton	26/01/2018	GDPR Article 6 (c)	None - as per GDPR Article 6(c)	If a member exercises their right to be forgotten/processed, then data will be minimised/not processed but complete deletion is not always possible - please refer to privacy notice	LGSS Payroll for processing of pensioner payroll, optants out and refunds. LGSS Law for dispute resolution.	Yes - please refer to privacy notice.	Received from : Employing authorities, scheme members, their representatives, HMRC, DWP. Sent to: See privacy notice	By secure email, uploading to secure portals, post marked private and confidential.	Yes / or in very limited circumstances data is to shared without (see privacy notice).	As detailed in the data sharing agreement / contract which would have been deemed satisfactory for DPA 1998 upon establishment.

Category	Subject Area	Description of Information Held	SP Status	System or Physical location	Information Asset owner	Updating frequency	Disposal date	Modified By	Modified	Legal basis under which data held and processed	What (if applicable) are the consent arrangements for collecting this information?	Can you remove records if consent to hold is withdrawn?	Shared with other NCC services?	Shared with other organisations?	Where is the information sent to or received from?	If shared, how does information get to and from there?	Is there a data sharing agreement that relates to this data flow?	How does the recipient store the information?
		Microfiche	Protected	Archiving - BoxIt	Head of LGSS Pensions	Never	31/12/9999	Jo Walton	26/01/2018	GDPR Article 6 (c)	None - as per GDPR Article 6(c)	If a member exercises their right to be forgotten/processed, then data will be minimised/not processed but complete deletion is not always possible - please refer to privacy notice	LGSS Law for dispute resolution.	Yes - please refer to privacy notice.	Received from : Employing authorities, scheme members, their representatives, HMRC, DWP. Sent to: See privacy notice	By secure email, uploading to secure portals, post marked private and confidential.	Yes / or in very limited circumstances data is to shared without (see privacy notice).	As detailed in the data sharing agreement / contract which would have been deemed satisfactory for DPA 1998 upon establishment.
		Archived files - contribution history, year end history, transfers out, bulk transfers, admissions	Protected	Archiving - BoxIt /Cambridgeshire County Council basement	Head of LGSS Pensions	Annually	31/12/9999	Jo Walton	26/01/2018	GDPR Article 6 (c)	None - as per GDPR Article 6(c)	If a member exercises their right to be forgotten/processed, then data will be minimised/not processed but complete deletion is not always possible - please refer to privacy notice	LGSS Payroll for processing of pensioner payroll, optants out and refunds. LGSS Law for dispute resolution.	Yes - please refer to privacy notice.	Received from : Employing authorities, scheme members, their representatives, HMRC, DWP. Sent to: See privacy notice	N/A	N/A	N/A
		Electronic documents detailing membership data (for the purpose of being transferred to membership records)	Protected	SharePoint (CCC and NCC networks)	Head of LGSS Pensions	Daily	31/12/9999	Jo Walton	26/01/2018	GDPR Article 6 (c)	None - as per GDPR Article 6(c)	If a member exercises their right to be forgotten/processed, then data will be minimised/not processed but complete deletion is not always possible - please refer to privacy notice	LGSS Payroll for processing of pensioner payroll, optants out and refunds. LGSS Law for dispute resolution.	Yes - please refer to privacy notice.	Received from : Employing authorities, scheme members, their representatives, HMRC, DWP. Sent to: See privacy notice	N/A	N/A	N/A

Cambridgeshire Pension Fund - Privacy Notice

The General Data Protection Regulation (GDPR) requires organisations to be more transparent and accountable to individuals about how it manages and controls their data. This Privacy Notice, sets out how the Cambridgeshire Pension Fund manages members' and potential beneficiaries' data, including who it shares it with and for what purpose it might be used.

Cambridgeshire County Council (The Data Controller) administers the Local Government Pension Scheme (LGPS) on behalf of all participating employers throughout Cambridgeshire and operates as the Cambridgeshire Pension Fund administering the Local Government Pension benefits of over 77,000 scheme members.

Article 6(c) of the GDPR allows CCC to process personal data on the basis that processing is necessary for compliance with a legal obligation to which CCC (the data controller) is subject. As such consent is not required.

The Fund holds personal information about individuals so that it can provide pension services to its members and employers.

The Fund has a legal obligation and a statutory duty to provide individuals with certain information under a number of regulations, including:

- The Occupational and Personal Pension Schemes (Disclosure of Information) Regulations 2013
- The Pensions Act 2011 (Transitional, Consequential and Supplementary Provisions) Regulations 2014
- The Occupational and Personal Pension Schemes (Disclosure of Information) Amendment Regulations 2015
- The LGPS Regulations 2013
- The Public Service Pensions Act 2013
- The Pensions Act 2004

Under these regulations, the Fund has a legal requirement to provide individuals with the following:

- Basic information to members on the LGPS on joining or upon request by other parties
- Information to early leavers and those retiring from the LGPS
- Information on request relating to the transfer to and from the LGPS
- Issue Annual Benefit Statements to all active members of the LGPS no later than 31 August each year
- Information regarding changes to the Regulations that govern the LGPS that may affect the calculation of a member's benefits.

The Fund may, if it chooses, pass certain details to a third party, if that third party is carrying out an administrative function of the Fund, for example, the Fund's appointed firm of actuaries.

By law, the Fund is required to share in certain circumstances to share members' information with government organisations such as Her Majesty's Revenue and Customs and the Department for Work and Pensions so that they can monitor the Fund's performance and ensure that public are safeguarded. Information may also be shared in the prevention and detection of fraud.

Who we may share your information with

The Cambridgeshire Pension Fund/Northamptonshire Pension Fund may share or disclose personal information with any of the following bodies or organisations as may be necessary to administer the scheme in line with the statutory obligations and/or comply with contractual obligations relating to it. In certain circumstances, these bodies may also be data controllers in their own right.

Type of service/advisor	Name of body/organisation	Reasons for sharing the personal data
Scheme Actuary	Hymans Robertson	To calculate the value of the Fund's assets and liabilities based on its membership profile and to set employer contribution rates.
Scheme Additional Voluntary Contribution Provider*	Prudential* Equitable Life	To facilitate the creation and maintenance of an individual member's AVC account.
Scheme Auditor	BDO	To facilitate the statutory duty of auditing the Fund's Annual Report and Statement of Accounts and internal controls.
LGPS National Insurance Database	South Yorkshire Pension Fund	To enable the Fund to identify if members have benefits in other LGPS Funds to ensure that that appropriate benefits are paid.
Tell Us Once Service	Department of Work and Pensions	To enable the Fund to be notified of the death of a scheme member.
Pensions administration and pensioner payroll software provider	Aquila Heywood	To provide software management support in the delivery of the Fund's pensions administration, pensioner payroll, member and employer self-service functions.
Independent Investment Advisor	Mercer	To support the Fund in determining its investment strategy based on its liabilities as determined by its membership profile.
Transmission of overseas pension payments	Western Union Business Solutions	The transmission of monthly pensions in local currency to retired or dependant scheme members with a non-UK bank account.
Independent Data Auditor	ITM Limited	To provide independent insurance on the quality and accuracy of the Fund's data.

Benefits Consultant	AON Hewitt	To support the Fund in delivering ad hoc and specific pensions administration activities.
Regulators, the government, law enforcement bodies including local and foreign courts, tribunals and arbitrators	National Fraud Initiative Government Actuary Department The Pensions Regulator The LGPS Scheme Advisory Board (England & Wales) Her Majesty's Revenue and Customs	To comply with the Fund's statutory duty in the management and administration of benefits. This includes participation in the Cabinet Office National Fraud Initiative for the purposes of the prevention and detection of fraud against the Fund and organisations within the public sector. Personal data is also shared with the Government Actuary Department for the calculation of the triennial assessment of the cost of the LGPS on a national basis as per Section 13 of the Public Service Pensions Act 2013.

*The Fund is required by law to have an Additional Voluntary Contribution (AVC) provider. The Cambridgeshire Pension Fund partners with Prudential and Equitable Life to provide AVC options to its members. Through that arrangement, the AVC provider may have access to members' contact details in order to provide information and options in relation to AVCs. Members will always be notified and permission sought where their information is shared with the AVC provider.

Who may have access to your personal information

The Fund procures the services of a number of suppliers who support the various electronic systems and software used by the Fund. Those suppliers may have access to the personal data held by the Fund for the purposes of supporting the IT infrastructure only, they will not have access to the information for any other purpose.

Your rights

The GDPR provide the right for you to control the information the Fund has about you and how it is used. Your statutory rights under GDPR and the processes adopted by the Fund in compliance of those rights are detailed here:

The right to be informed

This is your right to know how your information is used and who it will be shared with. This privacy notice explains who the Fund will share information with any why. Should you feel that the information supplied in this privacy notice is inadequate or does not inform you about how your information is used by the Fund, please contact Cambridgeshire County Council's Data Protection Officer for more information.

The right of access

This is your right to obtain:

- Confirmation that your data is being processed
- Access to your personal data
- Access to policies and information held by the Fund about how it uses data.

This right enables you to verify that the Fund is using your data appropriately as well as providing you access to obtain copies of information we hold about you.

You are entitled to see the information that the Fund holds about you and you can request a copy of this information by emailing pensions@northamptonshire.gov.uk.

Copies of the information held will be provided within one month of receiving your request, however should your request be more complex, we may write to you informing you that your request may take longer conforming the date when the information will be provided.

The right to rectification

You have a right to have your information added or rectified if you believe it is inaccurate or incomplete.

If you believe any information held about you is incorrect, please email pensions@northamptonshire.gov.uk and we will amend the information accordingly.

The right to erasure / right to be forgotten

This right allows individuals to request that a company or body delete all or some information held about them.

It is important to note that the right to erasure does not provide an absolute 'right to be forgotten'. Individuals have a right to have personal data erased and the prevent processing in specific circumstances:

- Where the personal data is no longer necessary in relation to the purpose for which it was originally collected/processed.
- When the individual withdraws consent.
- When the individual objects to the processing and there is no overriding legitimate interest for continuing the processing.
- The personal data was unlawfully processed (i.e. otherwise in breach of the GDPR).
- The personal data has to be erased in order to comply with a legal obligation.

The Fund, in providing statutory duties under the regulations has determined that it cannot permanently delete a member's record. Should a member transfer out of the scheme the Fund will retain a basic record confirming the member's name, contact details, date of birth and national

insurance number. The Fund will endeavour to delete any other information including any documents relating to the member. The basic member details are required to be retained to enable the Fund to comply with statutory and legal obligations such as fraud prevention and the national contracting-out reconciliation.

The right to restrict processing

You have a right to limit how the Fund uses your data, including who we share it with.

A request for your information to be used for limited purposes will not delete the information we hold about you.

Should you wish for the Fund to limit how we use your data please contact the Data Protection Officer with the reasons for your request.

The right to data portability

This right enables you to obtain copies of the information we hold about you in a format that is easily transferred to either yourself or another organisation.

Should you wish to obtain a copy of your data in this form please email pensions@northamptonshire.gov.uk.

The right to object

In addition to the right to limit the use of your data, you also have a right to object to the use of your data for certain actions.

The Fund may share your information with third parties, for example where we are printing of payslips and P60s. Under GDPR you can object to the Fund sharing your data with these third parties.

Should you exercise your right to object, it will not limit the information you receive from the Fund as we may still be required by law to provide you with certain information. In cases such as this the Fund will take appropriate steps to ensure your request is complied with but that it also fulfils any legal obligation it has to provide with information or supply services.