



Oxfordshire Pension Fund

Full Privacy Notice

Version: 2025

FULL PRIVACY NOTICE

for the members and beneficiaries of the Oxfordshire Pension Fund

This notice is for members and beneficiaries of the Oxfordshire Pension Fund (the "**Fund**"). It has been prepared by Oxfordshire County Council (the "**Administering Authority**", or "**we**") in its capacity as the administering authority of the Fund.

This privacy notice is also provided at the following link:

<https://www2.oxfordshire.gov.uk/cms/content/administration-and-performance>

Why we are providing this notice to you

As the Administering Authority of the Fund we hold certain information about you ("**personal data**") which we use to administer the Fund and to pay benefits from it. This notice is designed to give you information about the data we hold about you, how we use it, your rights in relation to it and the safeguards that are in place to protect it.

The technical bit

The Administering Authority holds personal data about you in its capacity as data controller for the proper handling of all matters relating to the Fund, including its administration and management. This includes the need to process your data to contact you, to calculate, secure and pay your benefits, for statistical and financial modelling and for reference purposes (for example, when we assess how much money is needed to provide members' benefits and how that money should be invested), and to manage liabilities and administer the Fund generally. Further information about how we use your personal data is provided below.

The legal basis for our use of your personal data will generally be one or more of the following:

- a) we need to process your personal data to satisfy our legal obligations as the Administering Authority of the Fund; and/or
- b) we need to process your personal data to carry out a task in the public interest or in the exercise of official authority in our capacity as a public body.

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.
- Information that is used to calculate and assess eligibility for benefits, for example, length of service or membership and salary information.
- Financial information relevant to the calculation or payment of benefits, for example, bank account and tax details.
- Information about your family, dependents or personal circumstances, for example, marital status and information relevant to the distribution and allocation of benefits payable on death.
- Information about your health, for example, to assess eligibility for benefits payable on ill health, or where your health is relevant to a claim for benefits following the death of a member of the Fund.
- Information about a criminal conviction if this has resulted in you owing money to your employer or the Fund and the employer or Fund may be reimbursed from your benefits.

We obtain some of this personal data directly from you. We may also obtain data (for example, salary information) from your current or past employer(s) or companies that succeeded them in business, from a member of the Fund (where you are or could be a beneficiary of the Fund as a consequence of that person's membership of the Fund) and from a variety of other sources including public databases (such as the Register of Births, Deaths and Marriages), our advisers and government or regulatory bodies, including those in the list of organisations that we may share your personal data with set out below.

Where we obtain information concerning certain "special categories" of particularly sensitive data, such as health information, extra protections apply under the data protection legislation. We will only process your personal data falling within one of the special categories with your consent, unless we can lawfully process this data for another reason permitted by that legislation. Where we process based on your consent, you have the right to withdraw your consent to the processing at any time by notifying the Administering Authority in writing. However, if you do not give consent, or subsequently withdraw it, the Administering Authority may not be able to process the relevant information to make decisions based on it, including decisions regarding the payment of your benefits.

In relation to Information about a criminal conviction, we receive this information from various sources such as your employer or from you and process this data solely to carry out a task in the public interest or in the exercise of our official authority under the LGPS Regulations 2013. There may be circumstances where we hold this data based entirely on your explicit consent, in which case, you have the right to withdraw that consent.

Where you have provided us with personal data about other individuals, such as family members, dependants or potential beneficiaries under the Fund, please ensure that those individuals are aware of the information contained within this notice.

How we will use your personal data

We will use this data to deal with all matters relating to the Fund, including its administration and management. This can include the processing of your personal data for all or any of the following purposes:

- to contact you.
- to assess eligibility for, calculate and provide you (and, if you are a member of the Fund, your beneficiaries upon your death) with benefits.
- to identify your potential or actual benefit options and, where relevant, implement those options.
- to allow alternative ways of delivering your benefits, for example, transfers to or mergers with other pension arrangements.
- for statistical and financial modelling and reference purposes (for example, when we assess how much money is needed to provide members' benefits and how that money should be invested).
- to comply with our legal and regulatory obligations as the administering authority of the Fund.
- to address queries from members and other beneficiaries and to respond to any actual or potential disputes concerning the Fund.
- the management of the Fund's liabilities, including the entering into of insurance arrangements and selection of Fund investments.
- in connection with the sale, merger or corporate reorganisation of or transfer of a business by the employers that participate in the Fund and their group companies.
- to be collected and transmitted by the Integrated System Provider (ISP) supplied by Heywood Pension Technologies to the Pension Dashboard

Organisations that we may share your personal data with

From time to time, we will share your personal data with advisers and service providers so that they can help us carry out our duties, rights and discretions in relation to the Fund. Some of those organisations will simply process your personal data on our behalf and in accordance with our instructions. As our data processors, we have contracts in place with them to ensure that they hold your data securely for the duration of our contract with them. Other organisations will be responsible to you directly for their use of personal data that we share with them. They are referred to as data controllers. Both data controllers and data processors are listed in the table below.

The data controllers may be obliged under the data protection legislation to provide you with additional information regarding the personal data 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.

Where we provide links to websites of other organisations, this privacy notice does not cover how that organisation processes personal information. We encourage you to read the privacy notices on the other websites you visit.

These organisations include the Fund's:

Data processors	Data controllers
<ul style="list-style-type: none"> • Oxfordshire Pension Fund as Administrator https://www.oxfordshire.gov.uk/pensions • Tracing bureaus for mortality screening and locating members: TBC • Overseas payments provider to transmit payments to scheme member with non-UK accounts: Convera https://convera.com/ • Printing companies (printing and distribution of pensioner payslips): Adare https://www.adaresec.com/ • Pensions software provider: Aquila Heywood www.aquilaheywood.co.uk • Pension Dashboards (ISP): Aquila Heywood www.aquilaheywood.co.uk • I-Connect: Aquila Heywood www.aquilaheywood.co.uk • Suppliers of IT, document production and distribution services: Adare https://www.adaresec.com/ • Pension payment transfers (BACS): Bottomline www.bottomline.com/uk 	<ul style="list-style-type: none"> • Actuarial consultant: Hymans Robertson www.hymans.co.uk • Additional Voluntary Contribution providers: <ul style="list-style-type: none"> ○ Prudential https://www.pru.co.uk/localgov/ ○ Legal & General www.legalandgeneral.com/mysu • Legal adviser: Oxfordshire County Council Legal Team • Fund Actuary: Hymans Robertson www.hymans.co.uk • External auditor: Ernst Young www.ey.com • Internal auditor: Oxfordshire County Council • Insurance companies (in connection with ill health benefits): various – depending on who employer uses • LGPS National Insurance database: Local Government Association https://www.local.gov.uk/ • Administering authorities of other LGPS funds (or their agents, such as third-party administrators) where you have been a member of another LGPS fund and the information is needed to determine the benefits to which you or your dependants are entitled • Administering authorities of other (non-LGPS) pension funds

	<ul style="list-style-type: none"> • The Ministry for Housing, Communities and Local Government (MHCLG): https://www.gov.uk/government/organisations/ministry-of-housing-communities-local-government • The Government Actuary's Department: www.gov.uk/government/organisations/government-actuaries-department • The Cabinet Office (for the purposes of the National Fraud Initiative): https://www.gov.uk/government/organisations/cabinet-office • HM Revenue and Customs: www.gov.uk/government/organisations/hm-revenue-customs • The Courts of England and Wales (for the purpose of processing pension sharing orders on divorce)
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In each case we will only do this to the extent that we consider the information is reasonably required for these purposes.

In addition, where we make Fund investments or seek to provide benefits for Fund members in other ways, such as through the use of insurance, 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.

From time to time we may provide some of your data to your employer and their relevant subsidiaries (and potential purchasers of their businesses) and advisers for the purposes of enabling your employer to understand its liabilities to the Scheme. Your employer would generally be a controller of the personal data shared with it in those circumstances. For example, where your employment is engaged in providing services subject to an outsourcing arrangement, the Administering Authority may provide information about your pension benefits to your employer and to potential bidders for that contract when it ends or is renewed.

Where requested or if we consider that it is reasonably required, we may also provide your data to government bodies and dispute resolution and law enforcement organisations, including those listed above, the Pensions Regulator, the Pensions Ombudsman and His Majesty's Revenue and Customs (HMRC). They may then use the data to carry out their legal functions.

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The organisations referred to in the paragraphs above may use the personal data to perform their functions in relation to the Fund 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.

In some cases recipients of your personal data may be outside the UK. This means your personal data may be transferred outside the European Economic Area ("**EEA**") to a jurisdiction that may not offer an equivalent level of protection as is required by EEA countries. If this occurs, we are obliged to verify that appropriate safeguards are implemented with a view to protecting your data in accordance with applicable laws. Please use the contact details below if you want more information about the safeguards that are currently in place.

We do not use your personal data for marketing purposes and will not share this data with anyone for the purpose of marketing to you or any beneficiary.

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 purpose(s) for which it was collected and for so long afterwards as we consider may be required to deal with any questions or complaints that we may receive about our administration of the Fund, unless we elect to retain your data for a longer period to comply with our legal and regulatory obligations. In practice, this means that your personal data will be retained for such period as you (or any beneficiary who receives benefits after your death) are entitled to benefits from the Fund and for a period of 15 years after those benefits stop being paid. For the same reason, your personal data may also need to be retained where you have received a transfer, or refund, from the Fund in respect of your benefit entitlement.

Your rights

You have a right to access and obtain a copy of the personal data that the Administering Authority holds about you and to ask the Administering Authority to correct your personal data if there are any errors or it is out of date or incomplete. In certain circumstances you have the right to object to the processing of your personal data; for example, you have the right to object to processing of your personal data which is based on the public interest or the exercise of official authority identified in the section above headed '*The technical bit*'. In some cases, you may also have a right to ask the Administering Authority to restrict the processing of your personal data until any errors are corrected, or to transfer or (in very limited circumstances) erase your personal data. You can obtain further information about these rights from the Information

Commissioner's Office at: www.ico.org.uk or via its 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 Fund Administrator as indicated below.

You also have the right to lodge a complaint in relation to this privacy notice or the Administering Authority's processing activities with the Information Commissioner's Office which you can do through the website above or their telephone helpline.

As explained in the section above headed '*How we will use your personal data*', one of the reasons we collect and hold your personal data is to administer your Fund benefits. If you do not provide the information we request, or ask that the personal data we already hold is deleted or that the processing of the personal data be restricted, this may affect our ability to administer your benefits, including the payment of benefits from the Fund. In some cases, it could mean the Administering Authority 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 members of the changes and the date on which the changes take effect.

V3 2018 -2020

V3.1 effective June 2020

V4 effective June 2025

Contacting us

Please contact the Oxford Pension Fund administrator for further information:

Pension Services
4640 Kingsgate
Cascade Way
Oxford
OX4 2SU

Data Protection Officer

You may also contact the Council's data protection officer for information.

This information can be made available in other formats if required