

The MSD Pension Scheme



What information we have about you and why (Data Privacy Notice)

This notice is to help you understand how we collect and use your personal information, and what your rights are in respect of that information.

Who we are

This notice is issued by MSD Pensions Trustee Limited (the "Trustee") as the Trustee of the MSD Pension Scheme ("the Scheme") who is responsible for running the Scheme.

As the Trustee of the Scheme, we hold certain personal information (known as "personal data") about scheme members and, where applicable, their dependants and beneficiaries. Most of the information held about you and processed by the Trustee in running the Scheme will be personal data (in other words, because we hold information from which you as an individual can be identified, any information we hold in respect of you will be subject to certain protections).

For legal purposes, the Trustee is known as the "data controller", as we decide the purposes for and the means by which the personal data we hold is processed. The Trustee's actuarial adviser and administrator, currently Aon Solutions UK Limited, is also a data controller in relation to some of your personal data that the Trustee holds. There is a short note from them at the end of this notice, explaining a bit more about their role as a data controller. Other data controllers in relation to the Scheme are under separate obligations to provide you with their own privacy notices separately.

What information we collect about you

Depending on the circumstances and the stage of your membership, we may hold some or all of the following information about you:

- your name
- your age and date of birth
- your gender
- your marital status
- your address and other contact details (such as telephone number and email address)
- your national insurance number and employee number
- information about your benefits under the Scheme (and including other pension arrangements you may have), including pensions and death benefits, together with corresponding details of assets, investments and insurance
- details of your bank account (to pay benefits)
- details about your dependants and/or beneficiaries (including their names and possibly details of their gender), current relationship status, marital / relationship history
- relevant employment and tax information (including current and past salary information, pensionable pay, employment dates, length of service, pensionable service and career history (where relevant))

- details about your next of kin and emergency contact information
- medical and other details about your health
- in very rare circumstances, information about criminal convictions and offences but only where relevant to the payment of Scheme benefits
- if you have used a pensions dashboard, an online platform where you can access information about all of your pension benefits, a “pensions identifier”, which is a string of characters used to identify your specific benefits under the Scheme.

In order to properly administer the Scheme and to calculate and pay benefits, from time to time we may also need to hold other information about you.

How we use that information

The Trustee has a legitimate interest in holding and processing the above information about you as it is needed for us to properly administer the Scheme and to calculate and pay benefits. We also process and retain personal data:

- to allow us to comply with our obligations towards members under the Scheme governing documents, as well as under relevant legislation
- to the extent required to comply with our duties in relation to individuals using pensions dashboards. This includes “matching”, where we use personal data that a user has provided to search our Scheme records to check whether that user is a member of the Scheme

Your personal data will generally be collected directly from you or from your employer. However, we may also receive personal data from other parties such as HM Revenue & Customs, the Pensions Ombudsman or someone acting on your behalf, such as an independent financial adviser. If you are receiving a dependant’s benefit from the Scheme, or a benefit resulting from divorce or the dissolution of a civil partnership, we may have been given your personal data by the member or through enquiries undertaken by us on a member’s death. We will not collect any personal data that we do not need.

Personal data relating to the Scheme is held on paper, and computer systems. As the “data controller”, the Trustee must process this information fairly and lawfully.

As part of running the Scheme, we may also need to hold and process particularly sensitive information about you and/or your dependants and beneficiaries (known as “special category personal data”). Under the data protection legislation, details relating to health, racial or ethnic origin, religious or other similar beliefs, sexual orientation and political affiliations are regarded as “special category personal data”. Except where the legislation allows it, this information cannot be processed or passed to a third party without your explicit consent. This means that, for example, if you applied for an ill-health / incapacity pension we would need your consent to process the application.

We will not process personal information for any purpose or purposes which we have not told you about. However, there are exceptions to this. For example, if it were obvious to an individual that personal information would be processed for the new purpose or if the new purpose was in fact compatible with the original purpose(s) for which the personal information was collected.

Who we share it with

We are not allowed to disclose personal data about you to other parties except:

- when required for contractual or legal reasons or other specifically identified purposes; or
- where you have given your consent.

However, as the Trustee needs help from various advisers to properly administer the Scheme, we share personal data with the following:

- your current, past or future employer which may include group companies which are based outside the UK. Where data is sent outside the UK, appropriate safeguards are put in place to ensure that your data is kept secure
- the Scheme's professional advisers, including the Scheme actuary, auditor, medical advisers, investment adviser and lawyers
- the Scheme Secretary and third parties who are responsible for the day-to-day administration of the Scheme on behalf of the Trustee
- HM Revenue & Customs and other statutory bodies (such as the Pensions Ombudsman and the Pensions Regulator) or other third parties as required by law – the Trustee can be fined and subject to other action if it fails to provide certain information to these authorities
- the advisers and printers who help us prepare various communications we send to you, such as the annual benefit statement
- third parties that form part of the “dashboard ecosystem” that enables pensions dashboards services to work (such as Heywood, the Integrated Service Provider for the Scheme)
- our appointed insurance company or companies for the purposes of securing Scheme benefits, life insurance and additional voluntary contributions and any insurance company who the Trustee has entered into a buy-in policy with
- various banking systems to facilitate electronic pension payments, including payments to pensioners who live overseas
- tracing and identification verification agencies
- persons in connection with any investment changes, sale, merger, acquisition, disposal, reorganisation or similar change involving the Scheme (including any counterparties, potential or actual purchaser and their advisers)
- our legal advisers, Sacker & Partners LLP – see their privacy notice for pension scheme members, beneficiaries and client's employees
- the Scheme's appointed Independent Financial Adviser, Origen, should you choose to engage with them as part of your retirement planning

The Scheme's actuary, auditor and (in certain circumstances) legal advisers are also data controllers in relation to your personal data. This means that they have to comply with the requirements of data protection legislation, as well as relevant industry codes and standards, when processing your personal data. For more information about what personal data they hold about you and how they use it, please contact the Trustee and we will put you in touch with them.

Where your personal data is provided to, or processed or stored in a country outside the EEA, the transfer will comply with the requests of data protection legislation. In particular, appropriate safeguards will be put in place to ensure that your data is kept secure. You can find out more about these safeguards (including if you wish to obtain a copy of these safeguards) by contacting the Secretary to the Trustee using the contact details at the end of this notice.

How long we keep personal data for

We must keep all personal data safe and only hold it for as long as necessary. To meet the requirements of both UK tax and pensions law, we must keep certain personal data (for example, details about the date a member joins the Scheme, their name and address, and details of benefits paid) for a minimum of 6 years. Where there is a maximum limit on how long we can keep certain personal data for, such as in relation to pensions dashboards, we will comply with that restriction. But, given the long-term nature of pension schemes and so that we have the information we need to pay benefits and answer queries about your benefits, the majority of personal information that the Trustee holds will be kept for a period of up to 75 years from the end of the Scheme year in which the last payment from the Scheme is made to or in respect of you. However, we review the personal data held in relation to the Scheme on a regular basis in accordance with our data retention schedule. If we conclude that certain personal data is no longer needed, that personal data will generally be destroyed.

Keeping your information up-to-date

It is your responsibility to keep the Trustee up-to-date with any changes to your personal information, including your marital status, contact and bank details. Without this information, there may be delays in paying benefits to you or your dependants.

Your rights

- **Right of Access** – you have the right to request information about the processing of your personal data, see personal data that is held about you and a right to have a copy provided to you, or someone else on your behalf, in a machine readable (namely, digital) format
- **Right to Rectification** – if at any point you believe that the personal data we hold about you is inaccurate or wrong, you can ask to have it corrected
- **Right to Restrict processing** – you can require the Trustee to limit the processing of your personal data in certain circumstances, for example, whilst a complaint about its accuracy is being resolved
- **Right to object to processing** – on the basis that we are relying on legitimate interests as a reason for processing, you can object to your personal data being processed, although the Trustee can override this objection in certain circumstances.
- **Withdrawing consent** – where you have given us your consent to processing your personal data, you can withdraw that consent at any time by notifying us (see “Who to contact” below). However, withdrawing your consent will not affect the processing of any personal data which took place beforehand and it may be possible for the Trustee to continue processing your personal data where this is justified.
- **Right to be forgotten** – you can request that your personal data is deleted altogether, although the Trustee can override this request in certain circumstances.
- **Right to complain** – you have the right to complain to the Information Commissioner’s Office, or to bring an action before the court, if your personal data rights are not complied with (see “Making a complaint to the Information Commissioner’s Office” below).

You should be aware that taking any of the above steps could impact on the payment of your benefits, your participation in the Scheme, and/or our ability to answer questions relating to your benefits.

Information will generally be provided to you free of charge, although the Trustee can charge a reasonable fee in certain circumstances.

Who to contact about your personal data

If you wish to:

- see your personal data or to exercise any of the rights mentioned above
- request a hard copy of the notice
- make a complaint about how we have handled your personal data

please contact the Secretary to the Trustee, MSD Pension Scheme, c/o Aon, 1 Redcliff Street, Bristol, BS1 6NP.

Making a complaint to the Information Commissioner's Office

If you are not satisfied with our response to any query you raise with us, or you believe we are processing your personal data in a way which is inconsistent with the law, you can complain to the Information Commissioner's Office whose helpline number is: **0303 123 1113**.

Updates to this notice

This notice is the latest version as at **June 2025**. This notice will be updated from time to time and you can see the current version at any time on the Trustee's website at www.mypensionline.com/msd. Alternatively, if you would prefer to receive a hard copy of the notice, please let us know (see "Who to contact" above).

Additional Information – Aon Solutions UK Limited

Below is a brief description from Aon Solutions UK Limited on how they use your personal data in order to support us in the running of the Scheme.

Aon Solutions UK Limited (and, where appointed, the Scheme Actuary - together "Aon") has been appointed to provide pensions advisory and calculation services that relate to your membership of the pension scheme. In doing so Aon will use personal information about you, such as your name and contact details, information about your pension contributions, age of retirement, and in some limited circumstances information about your health (where this impacts your retirement age) in order to be able to provide these services.

The purposes for which we use personal information will include management of the pension scheme and your membership within it, funding the pension scheme (i.e. helping to ensure that the funds within the pension scheme are sufficient to cover the members who are party to it), liability management (that is to say providing advice on the different ways benefits could be determined, and drawn, from the pension scheme), scheme actuary duties (which include assessing individuals who are members of the pension scheme and assessing how the make-up of the membership may affect the amounts payable and when they become payable so as to manage the pension scheme appropriately), regulatory compliance, process and service improvement and benchmarking.

We may pass your personal information to third parties such as financial advisors and benefits providers, insurers, our affiliates and service providers and to certain regulatory bodies where legally required to do so. Depending on the circumstances, this may involve a transfer of data outside the UK and the European Economic Area to countries that have less robust data protection laws. Any such transfer will be made with appropriate safeguards in place.

More detail about Aon's use of your personal information is set out in our full Privacy Notice. We recommend that you review this notice which is available online at <https://www.aon.com/unitedkingdom/retirement-investment/retirement-investment-services-privacy-statement.jsp>, or you can request a copy by contacting contact us, including reference to the scheme name, at: Data Protection Officer, Aon Solutions UK Limited (Retirement and Investment UK), PO Box 730, Redhill, RH1 9FH