

x in some cases, necessary to meet our legal or regen wee-~~(40)12(7(r)-(4)7(tr)1(5)-(e 1 61.27Dr7s11.o1 8)4islie)1(~~
authorities, regulators or government bodies referred to below;

- x in some cases, necessary for the performance of a task carried out in the public interest and, when we use special categories of personal data, necessary for establishing, exercising or defending legal claims or, where the processing relates to personal data, manifestly in the public domain; or
- x in limited circumstances, processed with your consent which we obtain from you from time to time, such as when you ask us to make disclosures or allocate benefits or where the Scheme rules require you to provide information which we cannot otherwise process without your consent.

Where the personal data we collect from you is needed to meet our legal or regulatory obligations or to calculate or pay benefits to you or your nominated beneficiaries, if we cannot collect this personal data we may be unable to administer your contributions and benefits or record or calculate or pay your or your beneficiaries' benefits.

We need to process information about you in order for us to effectively manage the Scheme. We also use your information to comply with our legal obligations towards members of the Scheme and for Scheme governance as required by legislation, including auditing and reporting purposes.

Other purposes for which we may need to process your information include:

- x calculate and pay pension benefits due to you at the correct time;
- x undertake calculations on the future liabilities of the Scheme;
- x prepare and send relevant communications to you, including in relation to your benefits and contributions, handling requests for transfers and allocation of death benefits, dealing with complaints, and making disclosures at your request such as in relation to transfers to other plans;
- x to notify you about any changes that are of relevance;
- x for internal record keeping;
- x to analyse and improve activities, services and information given to members;
- x to comply with legal, regulatory and trustee governance obligations and good practice and investigating or preventing crime;
- x for administrative reasons, such as recording start and leave dates, salaries, absences, recording benefits, actuarial valuations;
- x for gathering information as part of investigations by regulatory bodies or in connection with legal proceedings or requests and to investigate complaints;
- x to monitor and manage staff access to pension relevant systems and facilities;
- x for reviews we or our administrators conduct for statistical and reference purposes;
- x for other checks or administrative activities that may become necessary from time to time (like member tracing) should we happen to lose contact with you and to prevent fraud;
- x when we undertake activities from time to time to help us manage the liabilities of the Scheme, such as obtaining life insurance, longevity hedging, insuring liabilities with an insurer, mergers, bulk transfers, pension increase exchanges, flexible retirement options and enhanced transfer value exercises, including (where relevant) disclosures to administrators for calculating offers made to you in relation to these activities and disclosures to advice providers to allow you to obtain financial advice.

We typically share or disclose your information (and, where necessary, that of your spouse, partner and/or any dependants) to the following recipients as necessary to administer the Scheme or to comply with legislative requirements:

- x Barnett Waddingham, the Scheme's administrator and Capita, the former administrator;
- x Clerical Medical or Equitable Life for money purchase AVCs;
- x the University of Reading (or Southern Universities Management Services as appropriate) as the sponsoring employer;
- x other suppliers and service providers, including medical practitioners (appointed by the University of Reading) in relation to ill-health early retirement applications, providers of printing and communication services (currently The Printed Word), IT and hosting and tracing services, and death in service insurers (currently Aviva);
- x our professional advisers to obtain actuarial advice (currently Mercer Limited), legal advice (currently Linklaters LLP), trustee secretarial services (currently provided by the University of Reading pensions team, pensions consultancy and investment advice (currently Mercer Limited) and audit services (currently KPMG). To find out further details about how your personal information is used in the provision of services by your Scheme Actuary, see "Things to Do Now"
- x regulatory bodies and law enforcement agencies;

You can object to your data being processed, although we can override your request if the data is required for legislative purposes/legitimate interests. If you object to your data being processed or you would like to have your details deleted altogether, and we are able to agree to the request, it may impact our ability to administer your benefits.

In some circumstances, you also have the right to require certain personal data to be transferred to you or a named third party.

There is generally no charge to you to exercise any of these rights. However, if your requests are manifestly unfounded or excessive, in particular because of their repetitive character, we may either: (a) charge a reasonable fee taking into account the administrative costs of providing the information or taking the action requested; or (b) refuse to act on the request.

You can exercise any of these rights by contacting us at the address set out at the beginning of the Privacy Notice.

In limited circumstances your personal data is processed on the basis of your consent. To the extent this applies, you have the right to withdraw your consent to the use of your information. You can notify us of your withdrawal of consent by contacting us at the address set out at the beginning of the Privacy Notice.

You can also lodge a complaint about our processing of your personal information with a supervisory authority in the EU Member State where you habitually reside or work, or where you consider you have been harmed by our processing of your personal information.