

## Your privacy rights when you've been given access to a NEST account

The purpose of this document is to inform you about what information we hold about you, how we use it, and also let you know your rights. The National Employment Savings Trust (NEST) Corporation exercises control over the processing of the data we hold about you and carries the data protection responsibility for it. In legal terms this is referred to as being the 'data controller'.

### About your personal information and where we obtain it\*

Personal data you provide will be used to enable us to identify you as an individual permitted to administer the NEST account of the employer or NEST Connector you set up. We need your personal information to administer your account. This also allows us to send you correspondence relating to that employer's or NEST Connector's NEST account.

### How we'll use your personal information\*

We'll use this information to manage your NEST account, in accordance with our legal obligations under the NEST Order and Rules. We can use this to:

- manage the NEST account of the NEST Connector or employer you set up
- provide services and information you request from us in relation to your account
- improve our service offering, including through surveys and research activities
- see if and when you open the secure messages, emails or links we send you.

We may use your personal information to provide you with other information that you've consented to receive. You can withdraw your consent, at any time. We explain how\* at the time you give consent. If you use our website, we may also use your personal information to monitor the traffic and performance of our website in accordance with our cookies policy. If you'd like to change your cookie settings, go to our cookies policy page at [www.nestpensions.org.uk/cookiespolicy](http://www.nestpensions.org.uk/cookiespolicy).

### What personal information we use and how long we keep it\*

Data we use	How long we keep it for (because pensions are for the long term)
<p>Your NEST Connector or primary contact employer NEST account details: including surname, forenames, relationship to the organisation, phone recordings and transcripts</p> <p>Contact details: including physical address, e-mail address and telephone number (for professional representatives, this will be work address/email)</p>	<p>Where you provide this information to us:</p> <ul style="list-style-type: none"> <li>○ and setting up the employer's NEST scheme isn't completed, we'll keep it for 15 years following the date this information was provided.</li> <li>○ and setting up the employer's NEST scheme is completed but no one has enrolled any members, we'll keep it for 15 years following the date the employer stops using NEST.</li> </ul> <p>In all other circumstances, we'll keep this information for 15 years after the earliest of:</p> <ul style="list-style-type: none"> <li>(a) the date we pay out your last relevant member's retirement pot in full;</li> <li>(b) the date we transfer your last relevant member's retirement pot out of NEST or</li> <li>(c) the date of death of your last relevant member or 150 years from their date of birth in circumstances where we've not been notified of their death.</li> </ul> <p>A relevant member is a member where you've provided or viewed their details.</p>
Record of address changes:	We'll keep all records of changes to addresses for fifteen years after you notify us.
Financial information and bank details and record of bank account changes: including bank name, bank account number and sort code	<p>We'll keep this information for 15 years after the earliest of:</p> <ul style="list-style-type: none"> <li>(a) the date we pay out your last relevant member's retirement pot in full;</li> <li>(b) the date we transfer your last relevant member's retirement pot out of NEST or</li> <li>(c) the date of death of your last relevant member where contributions were received from the NEST Connector or employer's bank account or where contributions were refunded to that account</li> <li>(d) the date of your last relevant member's 150<sup>th</sup> anniversary of birth in circumstances where we've not been notified of their death and where contributions were received from the NEST Connector or employer's bank account or where contributions were refunded to that account.</li> </ul>

Employment details: including your employer's name	We'll keep this information for 15 years after the earliest of: (a) the date we pay out your last relevant member's retirement pot in full; (b) the date we transfer your last relevant member's retirement pot out of NEST or (c) the date of death of your last relevant member or 150 years from their date of birth in circumstances where we've not been notified of their death.
Date of appointment as a primary contact for an employer NEST account or delegate to a NEST Connect account:	We'll keep this information for 15 years after the earliest of: (a) the date we pay out your last relevant member's retirement pot in full; (b) the date we transfer your last relevant member's retirement pot out of NEST or (c) the date of death of your last relevant member or 150 years from their date of birth in circumstances where we've not been notified of their death.
Date your role connected to that employer or NEST Connect NEST account ended:	We'll keep this information for 15 years after the earliest of: (a) the date we pay out your last relevant member's retirement pot in full; (b) the date we transfer your last relevant member's retirement pot out of NEST or (c) the date of death of your last relevant member or 150 years from their date of birth in circumstances where we've not been notified of their death.

For any other data not described above\* we'll keep this information for 15 years after the earliest of your last relevant member's (a) date of payment of retirement pot in full, (b) date of transferring their retirement pot out of NEST or (c) date of death or 150 years from their date of birth in circumstances where we've not been notified of their death.

We may keep your personal information for a longer period of time than mentioned above for archiving or research purposes\*, or in the event of ongoing disputes, claims, complaints or data migration.

### Passing on your personal information to third parties

We may need to pass your personal data on to selected and trusted third parties\*. The third parties we may share information with are:

- The Pensions Regulator (TPR) or other regulatory or governing bodies for compliance purposes
- government bodies and departments, or other third parties, for research and statistical purposes
- third-party processors any third party to whom we may need to disclose personal information to comply with our legal, regulatory and statutory obligations or as part of a legal process
- any other third party where you've given your consent.

When we outsource any processes we ensure that any supplier or contractor we use has adequate security measures in place. We also require them to comply with privacy principles as part of our contract with them.

### Security and safe storage of your personal information

We'll use appropriate procedures and security features to process and protect your information. Information we hold about you may be transferred\* and stored by us, our agents or contractors for research purposes or to provide services to you, outside the European Economic Area\*. Where this happens, we use the model clauses\* as issued by the European Commission or other appropriate safeguards\*, where applicable.

### How you can access and correct your personal information

You can correct the information we hold about you from your online NEST account or you can contact us at NEST, Nene Hall, Lynch Wood Business Park, Peterborough, PE2 6FY.

You have the right to make a request to:

- access all personally identifiable information that we hold about you,
- restrict or object to the processing of the personal data we hold about you,
- erase your personal data,
- receive personal data about you that you have provided to us in a structured, commonly used, machine-readable format where we use it with your consent.

To make a request under these rights you can write to us at NEST, Nene Hall, Lynch Wood Business Park, Peterborough, PE2 6FY or email us at [support@nestpensions.org.uk](mailto:support@nestpensions.org.uk)

### Queries and further information

The information provided here is in addition to any other privacy information we may give you. You can view our cookies policy at: [www.nestpensions.org.uk/cookiespolicy](http://www.nestpensions.org.uk/cookiespolicy)

You can also contact our data protection officer at [dpo@nestcorporation.org.uk](mailto:dpo@nestcorporation.org.uk)  
You can write to us at NEST, Nene Hall, Lynch Wood Business Park, Peterborough, PE2 6FY

If you have concerns about the way we handle your personal data and you think we haven't dealt with them properly, you can contact the Information Commissioner's Office\* or raise a complaint at [www.ico.org.uk/concerns](http://www.ico.org.uk/concerns)

**\*You'll find more information on the items marked by an asterisk\* and our privacy policy at [www.nestpensions.org.uk/privacypolicy](http://www.nestpensions.org.uk/privacypolicy)**