

Creative Benefit Solutions Ltd - Privacy Notice

Introduction

This Privacy Notice sets out how Creative Benefit Solutions Limited, a company registered in England and Wales with company number 06293305, having their registered office at Cannon Place, 78 Cannon Street, London, EC4N 6AF and head office address at 2 Cherry Orchard Road, Croydon, Surrey, CR0 6BA (“Creative”, “We”, “Us”, “Our”), use and protect any personal data provided to them. For full details of our Privacy Policy, including how we may collect personal data through use of our website, please see our Privacy Policy at <https://www.creativebenefits.co.uk/>

Why am I receiving this Privacy Notice?

You are receiving this Privacy Notice because Creative has been engaged by your employer or the Trustees of the pension scheme of which you are a member (“Employer”), to provide various services to your employer in connection with the administration of employee pensions, Auto Enrolment obligations and other related benefits (“Services”). Through providing Services to your employer, we may collect and process personal data about you on behalf of our client (your employer), in respect of these services.

Creative and its affiliated companies which also trade as 'Creative' are firmly committed to respecting and protecting the privacy of all personal data received or collected by it, in adherence to Data Protection Legislation (defined below) and best business practice. The Creative Group has established this Privacy Notice so that you can understand the care with which we intend to treat your personal data.

Terminology used

Creative's data protection and privacy measures are governed by (i) the General Data Protection Regulation ((EU) 2016/679) (“GDPR”) and any national implementing laws, regulations and secondary legislation, as amended or updated from time to time, in the UK, and then (ii) any successor legislation to the GDPR or the Data Protection Act 1998 (“Data Protection Legislation”).

For the purpose of Data Protection Legislation, where Creative is provided personal data by you or your employer for the administration of providing Services to our clients (your employer), then we will only process that personal data in accordance with the instructions of your employer and we will therefore act as a data processor in respect of such personal data. Your employer will be the data controller of that personal data for that purpose and would have collected that personal data from you in accordance with their own privacy notices issued to you. You should therefore check your employer's own privacy notices, to ensure you understand how your personal data may be processed.

Personal data and Basis for Collection

Personal data means any data or information about an individual from which that person can be identified. It does not include data where the identity has been removed (anonymous data). Creative may process your personal data in respect of Services, at the request of your employer.

Creative does not process any Special Categories (as defined by Data Protection Legislation) about you (this includes details about your race or ethnicity, religious or philosophical beliefs, sex life, sexual orientation, political opinions, trade union membership, information about your health and genetic and biometric data) unless required for providing Services and as may be required for regulatory purposes.

How is your personal data collected?

Creative may collect personal data about you from your employer, or through your direct interactions with us (either over the phone, by post, email or otherwise). Creative use 3rd party software to collect anonymous data to enhance the user experience on our website.

How Creative uses your personal data

Creative will only use your personal data as instructed by our clients (your employer), in accordance with their instructions or in order to comply with a legal or regulatory obligation.

How your personal data may be shared

We may need to share your personal data with other third parties for the administration of Services, including:

- with permitted third party contractors of Creative for the purposes of performing its Services;
- where Creative is under a duty to disclose your personal data to comply with any legal obligation, or to enforce or apply Creative's terms and conditions and other agreements;
- to protect the rights, property, or safety of Creative, our clients, or others. This includes exchanging information with other companies and organisations for the purposes of fraud protection and for compliance with laws; and
- with the Pensions Regulator and/or Financial Conduct Authority, as may be appropriate for regulatory purposes.

How Creative stores personal data

For secure storage, Creative does not transfer your personal data outside the European Economic Area (EEA).

We have put in place appropriate security measures to prevent your personal data from being accidentally lost, used or accessed in an unauthorised way, altered or disclosed. In addition, we limit access to your personal data to

those employees, agents, contractors and other third parties who have a business need to know. They will only process your personal data on our instructions and they are subject to a duty of confidentiality.

We have put in place procedures to deal with any suspected personal data breach and will notify you and any applicable regulator of a breach where we are legally required to do so.

Personal Data Retention

Creative will only retain personal data for the period notified to us by your employer, which will usually be for 6 years after the termination of the Services (unless otherwise required by a regulator or by law).

Your Rights

You have certain rights under Data Protection Legislation in relation to your personal data. As we act as the data processor for your employer, we will assist your employer in any exercise of your rights with them, however any requests for exercising your rights should be directed to your employer in the first instance.

How to contact us

If you have any questions regarding your personal data and how Creative may use it, including any queries relating to this Notice, please contact us at data@creativebenefits.co.uk or by writing to the "Data Protection Officer" at the head office address noted above.

It is important that the personal data we hold about you is accurate and current. Please keep us informed if your personal data changes during your relationship with us.

Changes to this Privacy Notice and your duty to inform us of changes

As and when necessary, changes to this Privacy Notice will be posted at <https://www.creativebenefits.co.uk/> Where changes are significant, we may also email all our registered users with the new details, and where required by law, we will obtain your consent to these changes.

This Privacy Notice was last updated on 1 March 2020.