

General Motors (VML) Pension Plan

Personal information and what we do with it

The Trustee of the Plan needs personal information about you to run the Plan and pay benefits. Similarly, other parties involved in running the Plan will sometimes need to make decisions jointly with the Trustee about how your personal information will be used for those purposes. These other parties (our 'Trustee Advisers') include the Plan Actuary, currently Steven Keller of Aon UK Solutions Limited ('Aon').

In legal terms, the Trustee and the Trustee Advisers are 'joint data controllers' in respect of this information. This means that we need to tell you some things about the personal information we have about you and what your rights are in relation to it.

In this notice, you will see information about what the Trustee does with your personal information, and also what the Trustee Advisers do with it. We describe who to contact if you wish to exercise your rights under data protection laws in relation to the joint use we make of your information.

Except where stated otherwise, 'we' means both the Trustee and the Trustee Advisers where they are acting as joint data controllers in relation to your personal information (as described above).

What personal information we have

We normally hold some or all of the following types of personal information:

- Your name, date of birth, national insurance number and bank account information (where benefits are in payment).
- Contact details (including your address, phone number and email address).
- If your benefits from the Plan derive from your employment, details of your employer when you were building up benefits in the Plan, how long you worked for them and your salary from time to time.
- Information in relation to your pensionable service, including accrual rates, contributions, service dates, guaranteed minimum pension and special additional pension.
- Whether you are married or in a civil partnership and other information we might need to pay any benefits due on your death (including death certificates).
- Any information you have provided about who you would like to receive any benefits due on your death.
- If your benefits from the Plan form part of a divorce settlement, details of that settlement.
- Copies of correspondence with (and in relation to) you (or your beneficiaries) including, for example, correspondence with Independent Financial Advisers in relation to transfers and The Pensions Advisory Service in relation to member questions or complaints.

We may sometimes use other information about you. This could include information about your health where it is relevant to, for example, early payment of benefits from the Plan (i.e. early medical retirement), or details about personal relationships to determine who should receive benefits on your death. We might also, very rarely, have information about criminal convictions and offences, but only where it is relevant to the payment of Plan benefits.

Where we get personal information from

Some of the information the Trustee has comes directly from you. In addition, Aon (the Plan administrator from 22 June 2021) and General Motors Europe Limited (the Plan's principal employer and Plan administrator to 21 June 2021), may have obtained information from you and passed it to the Trustee. The Trustee may then in turn pass information about you to the Trustee Advisers or may instruct the administrator to do so. The Trustee is the source of the personal information which the Trustee Advisers have about you.

Sometimes the Trustee gets information from other sources: for example, from your Plan employer (for information such as your salary and length of service); from the Trustee of the Vauxhall Motors 2017 Pension Plan (if you are a member of that Plan); from pension tracing agencies; from another scheme if you have transferred benefits from that scheme; from government departments such as HMRC and DWP; and from publicly accessible sources (e.g. the electoral roll) if the Trustee has lost touch with you and is trying to find you. The Trustee may in turn pass this to the Trustee Advisers (as above).

If the Trustee asks you for other information in the future (for example, about your health), it will explain whether you have a choice about providing it and the consequences for you if you do not do so.

Why we hold personal information and how we share it

The Trustee must by law provide benefits in accordance with the Plan's governing documentation and must also meet other legal requirements in relation to the running of the Plan.

The Trustee will use your personal information to comply with these legal obligations, to establish and defend its legal rights, and to prevent and detect crimes such as fraud. The Trustee may need to share your personal information with other people for this reason, such as courts and law enforcement agencies.

The Trustee also has a legitimate interest in properly administering the Plan. This includes: paying benefits as they fall due; purchasing insurance contracts; communicating with you; and ensuring that correct levels of contributions are paid, benefits are correctly calculated and the expected standards of Plan governance are met (including standards set out in Pensions Regulator guidance).

In order to achieve this, the Trustee may share your personal information with various people, including: any new trustee directors; the Plan employers; the Plan administrator; the Trustee Advisers; the Trustee's other professional advisers; auditors; insurers; HMRC; the Pensions Ombudsman; and IT and data storage providers and other service providers (including, for example, printers for member communications, third parties for the secure disposal of hard copy records or scanning Plan documentation, the website provider for member online services (e.g. online benefit statements) and pension tracing agencies to find missing member addresses and check whether members have died). If your benefits are transferred to another scheme, the Trustee will also need to provide the administrators of that scheme with information about you.

When the Trustee needs to use information about your health (or other very personal information), it may ask for your consent. However, sometimes there may be reasons of public interest or law which enable the Trustee to use this information without consent, and it will do so where that is necessary to run the Plan in a sensible way. You can withdraw your consent at any time by contacting the Trustee using the contact details given below. This may affect what the Trustee can do for you, unless it has another lawful reason for using your information.

The Trustee may also share your personal information with someone else where you have given your consent – for example, where you transfer your benefits out of the Plan.

The Plan's employers may also have a legitimate interest in contacting you about your benefits under the Plan, and any additional options which may be available to you in relation to those benefits. In such circumstances, the Trustee may share your personal information with the employers so that they can contact you for that purpose.

Plan Actuary

The Plan Actuary is appointed by the Trustee to value the Plan benefits and carry out other calculations in relation to your Plan benefits. He will use your personal information for this purpose and has a legitimate interest in doing so. The Plan Actuary will also use your personal information to comply with his own legal obligations and may need to share your details with other people for legal reasons, such as courts and law enforcement agencies. He may also share it with his own professional advisers, auditors and insurers, IT and data storage providers and other service providers.

More detail about Aon's use of your personal information is set out in Aon's full Privacy Notice, which is available online at <https://www.aon.com/unitedkingdom/retirement-investment/retirement-investment-services-privacy-statement.jsp>

Sometimes, your information may be used by the Trustee and the Plan Actuary for statistical research, but only in a form that no longer identifies you. In some circumstances the Plan Actuary may also be able to fulfil the purpose mentioned above using information which the Trustee has anonymised before sharing with him.

How to contact the other people we give your personal information to

Some of the people mentioned above just use your personal information in the way we tell them. However, others (including the Trustee Advisers) may make their own decisions about the way they use this information to provide their services, perform their functions, or comply with their regulatory requirements. In such a case, they have responsibilities as data controllers in their own right. This means that they are subject to the same legal obligations as us in relation to your information, and the rights you have in relation to your information apply to them, too.

If you want any more information from the Trustee Advisers or from any other people who receive your personal information from us, or to exercise any rights in relation to the information they hold, please contact the Trustee and it will put you in touch with them.

How long we keep your personal information for

We need to keep some of your personal information long enough to make sure that we can satisfy our legal obligations in relation to the Plan and pay any benefits due to or in respect of you. We keep your information for long enough to ensure that, if a query arises in the future about your benefits, we have enough information to deal with it where we have a legal obligation to do so.

When determining the relevant retention periods for your personal information, we will take into account factors including:

- our contractual obligations and rights in relation to the personal information involved;
- legal obligation(s) under applicable law to retain data for a certain period of time;
- our legitimate interest where we have carried out a balancing test;
- statute of limitations under applicable law(s);
- (potential) disputes;
- if you have made a request to have your personal information deleted; and
- guidelines issued by relevant data protection authorities.

Otherwise, we securely erase or anonymise your personal information once it is no longer needed.

Your rights in relation to your personal information

You have rights in relation to the personal information we have about you. You have the right to:

- make a request to have your personal information corrected if it is inaccurate, and completed if it is incomplete;
- in particular circumstances, restrict the processing of your information;
- in particular circumstances, ask to have your information erased;
- request access to your information and to obtain information about how we process it;
- in particular circumstances, move, copy or transfer your information;
- in particular circumstances, object to us processing your information;
- not be subject to automated decision-making including profiling where it produces legal or other significant effects on you.

You can exercise all of these rights free of charge except in some very limited circumstances, and we will explain these to you where they are relevant.

To exercise these rights, please use the Plan administrator's contact details, which are set out on the next page. The Plan administrator can also supply more information about these rights to you, on request.

Keeping your information safe

When we pass your information to a third party, we seek to ensure that they have appropriate security measures in place to keep your information safe and to comply with general principles in relation to data protection.

Some of the people we share your information with may process it overseas. This means that your personal information may on occasion be transferred outside the UK and the European Economic Area. Some countries already provide adequate legal protection for your personal information, but in other countries, additional steps will need to be taken to protect it.

You can contact us for more information about the safeguards we use to ensure that your personal information is adequately protected in these circumstances (including how to obtain copies of this information).

Queries and further information

If you want more information about what we do with your information and what your rights are, please contact the Trustee via the Plan administrator.

The Plan administrator can be contacted at: General Motors (VML) Pension Plan, Aon, PO Box 196, Huddersfield, HD8 1EG or email them at GMPensions@aon.com.

If you have concerns about the way we handle your personal information, you can contact the Information Commissioner's Office or raise a complaint at www.ico.org.uk/concerns, or call its helpline on 0303 123 1113.