Royal National Institute for Deaf People Pension and Life Assurance Scheme (the "Scheme")

Privacy Notice

This notice explains how Capital Cranfield Pension Trustees Limited (the "Trustee") uses and protects the personal information that it holds about members and other beneficiaries of the Scheme. Contact details for the Trustee are set out at the end of this notice.

The Trustee is a "controller" for the purposes of the data protection laws. The current data protection laws are set out in the Data Protection Act 1998 and UK GDPR (the "Data Protection Laws" in this privacy notice).

You should share this notice with your family and dependants where you have provided us with personal information about them.

What is personal information?

Personal information broadly means information that identifies (or which could, with other information that we hold or are likely to hold, identify) a living individual.

This includes any information provided to us by or on behalf of you, your current or a former employer or HM Revenue & Customs in relation to your actual or potential membership of the Scheme.

What types of personal information might we hold about you?

We will collect and process the information about you that you provide by filling in forms and by corresponding with us or our advisors by telephone, email or otherwise. We will also collect and process information about you that is provided to us by an employer or by HM Revenue & Customs.

We may hold and process any or all of the following personal information about you:

- personal details such as your name, gender, age, date of birth, contact details (e.g. your address and postcode, email, telephone and mobile numbers),
- identifiers such as your National Insurance number, pension or member reference number and employee number (where applicable);
- details of your family, lifestyle and social circumstances. This could include details about your current marriage or civil partnership, any previous relationships and details of your family and dependants;

- employment details such as your earnings, length of service, employment and career history, recruitment and termination details, absence record, job title and job responsibilities;

- other financial details such as about any other income, other pension arrangements, bank account details (e.g. to process pension payments) and tax code;

- details of any AVC benefits where held and or applicable;

- information about your physical or mental health (where there is a legal basis for the processing of such data under the Data Protection Laws – see below); and

- information about criminal convictions if these relate to money owed to the employer in circumstances where the employer is entitled to be reimbursed from your benefits.

Why do we hold this information?

We hold this information because we need it to administer the Scheme. Without your personal information, we cannot provide you and your dependants with the correct benefits, at the right time. For example, we may need this information to verify your membership of the Scheme, to calculate your pension or to assess whether you are entitled to a specific benefit or how the tax rules apply to you.

We may use unique identifier information, such as your National Insurance number, pension or member reference number and employee number (where applicable) for the purposes of sending communications to you and verifying your identity.

In some instances, we may need to hold and process information relating to your physical or mental health, for example if you are applying for a pension on grounds of ill-health. We will ask for your explicit consent to this, unless there is an alternative legal basis for processing this information under the Data Protection Laws. Once you have given your consent, you can withdraw it at any time by writing to us using the contact details below.

Using your information in accordance with Data Protection Laws

Data Protection Laws require us to meet certain conditions before we are allowed to use your personal information in the way described in this privacy notice.

We rely on a condition that allows us to use your personal information to comply with our legal obligations in relation to the Scheme. We also rely on a condition known as 'legitimate interests' in order to use this information in the way described in this privacy notice. We have a legitimate interest in collecting and processing your personal information as we need this to administer the Scheme and to provide benefits for you and your dependants.

We will keep the amount of personal information collected and the extent of any processing to the minimum required.

We will only process 'sensitive' or 'special categories' of personal information under the Data Protection Laws (e.g. information about your health) where you have explicitly consented to this or where there is an alternative legal basis for processing this information under the Data Protection Laws. This may mean that you will be asked to sign consent forms in the future. If you don't consent to our processing this information when asked to do so, it may mean that we are unable to pay benefits to you or your dependants. Once you have given your consent, you can withdraw it at any time by writing to us using the contact details below.

We will only process information about criminal convictions if these relate to money owed to the employer in circumstances where the employer is entitled to be reimbursed from your benefits and either you consent to this or the processing is necessary for the exercise of a legal claim by the employer.

What do we do with the information?

We may use your personal information for a number of purposes relating to the administration of the Scheme, including the following:

- to calculate and pay benefits. This includes providing you with details of your benefits and options under the Plan and dealing with any queries that you have about these;
- to carry out our obligations arising from any agreement that we have with, or concerning, you and to provide you with the information, benefits and services that you request from us;
- to notify you about services provided to members of the Scheme and any changes to those services or to enable you to access those services;
- for statistical, financial modelling and reference purposes;
- for internal record keeping;
- for risk management purposes, including the insurance or management of longevity risks and related demographic risks;
- complying with our legal obligations, any relevant industry or professional rules and regulations or any applicable voluntary codes;
- complying with demands or requests made by any relevant regulators, government departments and law enforcement or tax authorities or in connection with any disputes or litigation;

- in connection with any sale, merger, acquisition, disposal, reorganisation or similar change of the sponsoring employer's business.

How long do we keep your information for?

We will hold your personal information on our systems for as long as is necessary for the Scheme to provide benefits to you or your dependants.

So, for example, if your pension is paid from the Scheme when you retire, we will hold your information for the rest of your life, until your pension ceases on your death. If a pension is payable to any of your dependants after your death, we will continue to hold your information until their pensions cease. We will also continue to hold your information for an indefinite period after all benefits payable to you and your dependants have ceased, in case there are any further queries about your membership of the Scheme.

If you cease to be a member of the Plan (e.g. because you transfer your benefits to another pension arrangement), we will hold your information for as long as you are a member and for an indefinite period after you cease to be a member, in case any further queries arise about your membership of the Scheme.

Who do we share the information with?

We share your information with the Plan's administrator, which is currently Aon Solutions UK Limited.

Where required for the purposes of administering the Plan, we may also share your information with:

- the Scheme's service providers, professional advisers and auditors. This includes the Scheme actuary (which is currently Colin High) and his employer (Aon Solutions UK Limited). It also includes the Scheme's legal advisers CMS Cameron McKenna Nabarro Olswang LLP and Gunnercooke LLP, auditors, insurers, investment managers, banks and other organisations which advise the Trustee;

- any financial adviser or other organisation appointed by the Trustee to advise you about your options under the Scheme or any adviser appointed by you where you have asked us to provide them with details of your benefits under the Scheme;

- RNID (the charity sponsoring) and their professional advisers;

- regulators, government departments, law enforcement authorities, tax authorities and insurance companies;

- any relevant ombudsman, dispute resolution body or the courts; and

- persons in connection with any sale, merger, acquisition, disposal, reorganisation or similar change of the sponsoring employer's business.

Some of these entities may also be controllers under the Data Protection Laws. However in the first instance you should contact the Trustee using the contact details below if you have any queries.

Where we store your personal data

The data that we collect from you will usually be stored inside the UK or the European Economic Area (EEA).

However, if you live or work outside of the UK or the EEA, we may need to transfer your personal data outside of the UK or the EEA to respond to any queries that you may have. Where this applies, we will take all steps reasonably necessary to ensure that your data is treated securely and in accordance with this privacy notice.

We also may transfer data outside the UK or the EEA where the Scheme's service providers, professional advisers or auditors host data outside the UK or the EEA. Where we do this, we will ensure that the transfer is to a country covered by a decision of the Commission of the European Union or is otherwise made in circumstances where we have put appropriate safeguards in place to protect your data in accordance with the Data Protection Laws.

Your rights in relation to your personal information

The accuracy of the information that we hold about you is important to us. If any of the information that we hold is inaccurate or out of date, please let us know using the contact details set out at the end of this notice.

You have a number of rights under the Data Protection Laws in relation to the way we process your personal data, namely:

- to access your data;
- to have your data rectified if it is inaccurate or incomplete;
- in certain circumstances, to have your data deleted or removed;
- in certain circumstances, to restrict the processing of your data;
- a right of data portability, namely to obtain and reuse your data for your own purposes across different services;
- to object to direct marketing (although we do not carry out direct marketing);

- not to be subject to automated decision making (including profiling), where it produces a legal effect or a similarly significant effect on you;

- to claim compensation for damages caused by a breach of the Data Protection Laws: and.

- to complain about how we use your personal data. Please see contact details below.

If you wish to exercise any of these rights, please contact the Secretary to the Trustee. Details provided below.

We will aim to respond to any request received from you within one month from your request. Access to your data will usually be provided free of charge, although in certain circumstances we may make a small charge where entitled to do so under the Data Protection Laws.

Please note that we may be unable to delete or remove your data whilst we still need this to administer the Scheme – see the section 'How long do we keep information for?' above.

Making a complaint to the Information Commissioner's Office (ICO)

The ICO is the UK body responsible for the enforcement of the General Data Protection Regulation and the Freedom of Information Act. It is an independent authority that upholds information rights in the public interest, promotes openness by public bodies and data privacy for individuals.

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 contacts details are below. Please note that you can only complain to the ICO if you have first brought your complaint to the Trustee**:**

Helpline: 0303 123 1113

Postal address: Information Commissioner's Office

Wycliffe House
Water Lane
Wilmslow
Cheshire
SK9 5AF

Website: https://ico.org.uk

Changes to this privacy notice

This privacy notice is current as at June 2026.

We keep our privacy notice under regular review, and may change it at any time. We will tell you about any significant changes.

Contact us

If you have any queries about this privacy notice, or wish to exercise any of the rights above, or wish to make a complaint about how the Trustee has handled your personal data, please contact: m.hirons-wood@capitalcranfield.com copying in rnid@capitalcranfield.com If you have any questions please contact Capital Cranfield on 020 7012 8700 in the first instance.

The Trustee must acknowledge a data protection complaint within 30 days but will aim to do so much sooner.

Dated June 2026