

## Your rights

You have rights under the data protection legislation, including the right to see the data we hold about you and to correct or delete it. In cases in which your consent is relied upon in order to process your personal data, you have the right to withdraw your consent at any time. If you want to exercise your rights, please contact Gallagher, the Scheme's Administrators. You can find their details at the end of this statement.

If you are not satisfied with any aspect of how we handle your personal data, you have the right to lodge a complaint with the Information Commissioner's Office.

Their contact details are:

Information Commissioner's Office  
Wycliffe House,  
Water Lane, Wilmslow  
Cheshire SK9 5AF

Tel: +44 (0)303 123 1113

Further information is available here:  
[ico.org.uk/make-a-complaint/](https://ico.org.uk/make-a-complaint/)

### Right to make a complaint to the Trustees of the Scheme

In the UK, from 19 June 2026, you will have the right to make a complaint to the Trustees if you consider that the Trustees have infringed data protection legislation when handling your personal data.

Complaints should be submitted to [sukgps@ajg.com](mailto:sukgps@ajg.com).

**Please note:  
we won't share or  
transfer personal data  
to third parties for  
marketing purposes.**

### Changes to this statement

*We may make changes to this Statement and related policies or procedures where necessary; we don't expect these to be frequent. We will let you know about any changes either by updating this page or, when necessary, by email.*



# Personal data privacy statement



If you've any questions about your benefits or the Scheme in general, please contact Gallagher, the Scheme's Administrators:

0330 678 4782 | [SUKGPS@ajg.com](mailto:SUKGPS@ajg.com)

Write: The Santander (UK) Group Pension Scheme,  
Gallagher (Bristol), PO Box 319, Mitcheldean, GL14 9BF

Please remember to tell us your full name  
and national insurance number.

Santander UK plc. Registered Office: 2 Triton Square, Regent's Place, London, NW1 3AN, United Kingdom. Registered Number 2294747.

Registered in England. [www.santander.co.uk](https://www.santander.co.uk). Telephone 0870 607 6000. Calls may be recorded or monitored. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, except in respect of its consumer credit products for which Santander UK plc is licensed and regulated by the Office of Fair Trading. Our Financial Services Register number is 106054. Santander UK plc is also licensed by the Financial Supervision Commission of the Isle of Man for its branch in the Isle of Man. Deposits held with the Isle of Man branch are covered by the Isle of Man Depositors' Compensation Scheme as set out in the Isle of Man Depositors' Compensation Scheme Regulations 2010. In the Isle of Man, Santander UK plc's principal place of business is at 19/21 Prospect Hill, Douglas, Isle of Man, IM1 1ET. Santander and the flame logo are registered trademarks.

You can check this on the Financial Services Register by visiting the FCA's website at [register.fca.org.uk/s/](https://register.fca.org.uk/s/) or by contacting the FCA on 0800 111 6768.

April 2025



## The reason for this statement

To run the Santander (UK) Group Pension Scheme (the Scheme) we, the Trustees of the Scheme, need to collect and process personal data. We're committed to protecting and respecting your personal data and privacy. We've issued this statement to explain (i) how we'll collect and use your personal data; (ii) when we'll share or otherwise use your personal data; (iii) who we may disclose your personal data to; and (iv) what your rights are in relation to your personal data.

What data?	Why do we process it?	What's our lawful basis?
<b>Members</b>		
Age, date of birth, gender, marital status, length of employment (with Santander UK PLC or any of the companies in the Santander Group PLC), details of your dependents, details of others in your household, address, email & telephone number.	We collect and process this for auditing, regulatory and tax purposes.	We do this in order to comply with our legal obligations.
		We do this to fulfil our contractual obligations with you, where we are acting as the Trustees of the Scheme.
		We do this to fulfil our contractual obligations with you, where we are acting as the Trustees of the Scheme and where there is a substantial public interest to do so.
Special category data including health data relating to medical conditions	We collect and process this to administer your pension and other benefits you have built up in the Scheme.	We do this to fulfil our contractual obligations with you, where we are acting as the Trustees of the Scheme. Please note we may collect this type of information even if you are no longer employed by the Companies. We'll only collect data where it is relevant to your pension and related arrangements.
Information we collect from third party companies including information relating to your employment, salary and benefits (including from your former employer and authorities).		
<b>Members' Spouses (inc. ex-Spouses of Members)</b>		
Age, date of birth, gender, marital status, length of employment (with Santander UK PLC or any of the companies in the Santander Group PLC), details of your dependents, details of others in your household, address, email & telephone number.	We collect and process this to administer your connected Member's pension and other benefits they have built up in the Scheme.	We do this to fulfil our contractual obligations with you, where we are acting as the Trustees of the Scheme.
	To administer pension credits as mandated in a Pension Sharing Order.	We do this in order to comply with our legal obligations.
Further personal data that forms part of a Pension Sharing Order.	We process this in order to comply with a Pension Sharing Order as set out by the court.	We do this in order to comply with our legal obligations.

## Transferring data overseas

We may transfer the personal data we collect about you to other countries outside the United Kingdom ('UK') and store it in such countries. Staff operating outside the UK, who work for us or third parties, may process the data.

Transfers to other jurisdictions may include to the United States and to Ireland. In cases in which transfers are undertaken, we will make sure that the relevant third country is deemed to have an adequate level of data protection or that such transfers are subject to appropriate safeguards (such as standard contractual clauses approved for such use as a matter of the applicable law together with any supplementary measures required), as required under data protection legislation and as set out in this statement.

It is possible to obtain a copy of the standard contractual clauses (or other safeguards) by writing to Gallagher, the Scheme's Administrators, using the details on the front page. If we can't ensure the above-mentioned level of data protection, we will only transfer your personal data outside the UK with your explicit consent.

## Storing your data

As required by data protection legislation, we have strict security procedures for the storage and sharing of personal data.

We store your personal data (and that of your dependants) for as long as we need to so that (i) we can administer your benefits; and we can demonstrate that we've complied with our obligations under the Scheme.

This means that we may keep your personal data for a very long time, including after the time the entitlement to any benefits from the Scheme has ended.

## Sharing your data

To help us administer the Scheme, we use external suppliers, consultants and advisers. We have set out below what personal data we share, why we share it and what our lawful basis is for sharing your personal data.

What personal data?	Who do we share it with?	Why do we share it?	What's our lawful basis?
<b>Members</b>			
Age, date of birth, gender, marital status, length of employment (with Santander UK PLC or any of the companies in the Santander Group PLC), details of your dependents, details of others in your household, address, email & telephone number.	The Scheme's Administrators	To ensure we are able to administer your pension and other benefits you have built up in the Scheme.	To fulfil our contractual obligations with you and provide you with your pension and other benefits you have built up in the Scheme.
	Tracing agencies		
	The Scheme's Actuary	To ensure we comply with applicable laws.	To comply with our legal obligations.
	Lawyers and accountants and other similar external advisors.		
An insurer, prospective insurer or other counter-party to a risk transaction including brokers advising on any such transaction.	In the event that we decide to de-risk, insure or secure any of the benefits provided by the Scheme.	To fulfil our contractual obligations with you and provide you with your pension and other benefits you have built up in the Scheme.	
Special category data including health data relating to medical conditions.	The Scheme's Administrators	To ensure we are able to administer your pension and other benefits you have built up in the Scheme.	We do this to fulfil our contractual obligations with you, where we are acting as the Trustees of the Scheme and where there is a substantial public interest to do so.
	The Scheme's Actuary		
	An insurer, prospective insurer or other counter-party to a risk transaction including brokers advising on any such transaction.	In the event that we decide to de-risk, insure or secure any of the benefits provided by the Scheme.	To fulfil our contractual obligations with you and provide you with your pension and other benefits you have built up in the Scheme.
Information we collect from third party companies including information relating to your employment, salary and benefits (including from your former employer and authorities).	The Scheme's Administrators	To ensure we are able to administer your pension and other benefits you have built up in the Scheme.	To fulfil our contractual obligations with you and provide you with your pension and other benefits you have built up in the Scheme.
	The Scheme's Actuary		
	Lawyers and accountants and other similar external advisors.	In the event that we decide to de-risk, insure or secure any of the benefits provided by the Scheme.	To fulfil our contractual obligations with you and provide you with your pension and other benefits you have built up in the Scheme.
	An insurer, prospective insurer or other counter-party to a risk transaction including brokers advising on any such transaction.		

## Sharing your data

To help us administer the Scheme, we use external suppliers, consultants and advisers. We have set out below what personal data we share, why we share it and what our lawful basis is for sharing your personal data.

What personal data?	Who do we share it with?	Why do we share it?	What's our lawful basis?
<b>Members' Spouses (inc. ex-Spouses of Members)</b>			
Age, date of birth, gender, marital status, details of your connected Member, address, email & telephone number and any further personal data that forms part of a Pension Sharing Order.	Third party pension scheme providers	To administer pension credits as mandated in a Pension Sharing Order.	We do this under our legitimate interests to ensure you will gain access to pension funds they have been deemed eligible to receive during their matrimonial proceedings as mandated by the court.
	Tracing agencies		
	Lawyers and accountants and other similar external advisors		
	An insurer, prospective insurer or other counter-party to a risk transaction including brokers advising on any such transaction.	In the event that we decide to de-risk, insure or secure any of the benefits provided by the Scheme.	To fulfil our contractual obligations with you and provide you with your pension and other benefits you have built up in the Scheme.

We will share your personal data with these third parties where this is necessary for them to work on our behalf. At all times we'll ensure that your personal data is processed in accordance with our instructions and this statement. We will make sure that the third party also uses industry-standard security measures in respect of the data. The benefits of some members of the Scheme have been secured under a buy-in policy with Aviva Life & Pensions UK Limited. The personal data of these members has been transferred to Aviva. The data protection policy of Aviva is available [on the Aviva website](#).

Further, the benefits of some members of the Scheme have been secured under a buy-in policy with Legal & General Assurance Society Limited (L&G). The personal data of these members has been transferred to L&G. L&G's privacy notice is available here <https://www.legalandgeneral.com/institutional/pension-risk-transfer/privacy-policy>.

Similarly, the benefits of some members of the Scheme have been secured through a transfer of the longevity risk to Zurich Assurance Ltd (Zurich Assurance) and subsequently to The Prudential Insurance Company of America (Prudential Insurance). The personal data of these members has been transferred to Zurich Assurance and Prudential Insurance and may be shared with third parties processing on their behalf. The fair processing notice of Zurich Assurance is available [on the Zurich website](#). (A paper copy of the fair processing notice can be requested by contacting the Data Protection Officer for Zurich Assurance at Zurich Insurance Group, Unity Place, 1 Carfax Close, Swindon, SN1 1AP or by emailing the Data Protection Officer at [GBZ.General.Data.Protection@uk.zurich.com](mailto:GBZ.General.Data.Protection@uk.zurich.com)). The privacy notice provided by Prudential Insurance is available [from the Prudential website](#) (and may be updated from time to time).

## Pensions dashboards

When pensions dashboards become available, we will process data of pensions dashboard users as part of our compliance with the statutory requirement to make information available through pension dashboards.

What data?	Why do we process it?	What's our lawful basis
<b>Pensions dashboard users</b>		
Personal information provided by an individual in connection with a request to locate their pensions information (a "find request"). We may receive this information from any pensions dashboard. This may include an individual's first name, surname, current address, date of birth, national insurance number, previous names and addresses, email address and mobile phone number, employer name, period of employment, payroll number and other information which we request to establish whether an individual has benefits under the Scheme. Other information we will process includes whether an individual is a full or partial match to our records, and which dashboard an individual wants us to provide information to.	To determine whether an individual who submitted a find request has benefits under the Scheme and whether we can provide pension and benefits information to a pensions dashboard for them.	We do this in order to comply with our legal obligations.
Whether an individual is a full or partial match to our records. This assessment will be undertaken after receiving a find request from an individual (see above).	We will notify the statutory Money and Pensions Service if a find request indicates that an individual is a full or partial match to our records. This is so that an individual knows that we have matched them with a pension record or that there is a possible match and they need to provide the Scheme with more information.	We do this in order to comply with our legal obligations.

What data?	Why do we process it?	What's our lawful basis
<b>Pensions dashboard users</b>		
Personal information provided in response to a request by an individual to access or view a pensions dashboard (a "view" request). <b>Administrative data.</b> This includes scheme name, types of benefit provided, date of birth, category of membership, when a member joined and, if available, start and end dates of pensionable service, and employer's name. <b>Value data.</b> This provides details of how much pension (and, where required, lump sum benefits) the member has built up already and, for active members, how much they may have when they retire. In addition, <b>contextual information</b> is provided such as the date as at which the pension and benefits are worked out and the date from which they are payable, whether pensions and benefits for survivors are included, and whether pensions may increase.	To provide information about pensions to members who have submitted a view request through a pensions dashboard and who have been matched to our records.	We do this in order to comply with our legal obligations.

When pensions dashboards become available, we will share data as part of our compliance with the statutory requirement to make information available through pension dashboards.

What personal data?	Who do we share it with?	Why do we share it?	What's our lawful basis
Personal information provided by an individual in connection with a pensions dashboard "find" request. We may receive this information from any pensions dashboard. This may include an individual's first name, surname, current address, date of birth, national insurance number, previous names and addresses, email address and mobile phone number, employer name, period of employment, payroll number and other information which we request to establish whether an individual has benefits under the scheme. Other information we will process includes whether an individual is a full or partial match to our records, and confirmation from the Money and Pensions Service as to whether an individual has consented to data being provided to the pensions dashboard that issued a "view" request.	The Scheme's Administrators. An Integrated Service Provider. This entity connects the Scheme's Administrators to the statutory Money and Pensions Service and to pensions dashboards. The Scheme's Actuary. Lawyers, accountants and similar advisors.	To determine whether an individual who submitted a find request has benefits under the Scheme and whether we can provide pension and benefits information to a pensions dashboard for them.	We do this in order to comply with our legal obligations
Whether an individual is a full or partial match to our records. This assessment will be undertaken after receiving a find request from an individual (see above).	The statutory Money and Pensions Service.	So that an individual knows that we have matched them with a pension record or that there is a possible match and they need to provide the Scheme with more information.	We do this in order to comply with our legal obligations.
Personal information provided in response to a pensions dashboard "view" request. <b>Administrative data.</b> This includes scheme name, types of benefit provided, date of birth, category of membership, when a member joined and, if available, start and end dates of pensionable service, and employer's name. <b>Value data.</b> This provides details of how much pension (and, where required, lump sum benefits) the member has built up already and, for active members, how much they may have when they retire. In addition, <b>contextual information</b> is provided such as the date as at which the pension and benefits are worked out and the date from which they are payable, whether pensions and benefits for survivors are included, and whether pensions may increase.	To provide information about pensions to members who have submitted a view request through a pensions dashboard and who have been matched to our records.	To allow members to view pensions information on a pensions dashboard	We do this in order to comply with our legal obligations.