

# Dalkeith CAB

## Pension Wise Privacy Policy



### 1. Introduction

- 1.1 Pension Wise is provided by The Money & Pensions Service, an executive non-departmental public body sponsored by the Department for Work and Pensions, in partnership with the Citizens Advice network, The Pensions Advisory Service and TelePerformance.
- 1.2 The Scottish Association of Citizens Advice Bureaux (known as Citizens Advice Scotland) and its member organisations provide both face-to-face Pension Wise appointments in Scotland and telephone based appointments to people across the UK.
- 1.3 This statement explains how Citizens Advice Scotland handles the personal information we collect from you when you use Pension Wise.

### 2. Information we request from you and why

- 2.1 When you book your Pension Wise appointment through the GOV.UK website, the national Pension Wise contact centre or your local Citizens Advice Bureau, Pension Wise Head Office collects information from you using an online booking tool.
- 2.2 This information – your name, contact details, age and type of pension(s) you have - is shared with Citizens Advice Scotland and its member bureaux to allow us to contact you and confirm your appointment booking.
- 2.3 We will ask you for additional information in order that we can give you the right guidance about your pension options and send you a summary of what was discussed. We will ask you about your pension pots, your financial and family situation. We will also ask you about your general state of health as part of the guidance we give you. However, we will not record details about your health.

### 3. Other ways we use your personal information

- 3.1 Citizens Advice Scotland uses some of your information to compile statistics about the profile of clients we have helped and what they ask us about to help us develop and improve the services we offer. If we do so, this information will be anonymised and you cannot be identified from it.
- 3.2 We might share these statistics with funders, regulators, government departments and make them public on our blogs, reports, social media and press releases.

#### **4. Storing your personal information**

- 4.1** Citizens Advice Scotland stores your personal information securely on our internal case management system hosted on servers located in the UK. All authorised Pension Wise staff working for us and our member organisations are trained in making sure your information is handled sensitively and securely.
- 4.2** We will keep a record of your appointment for 6 years. We are obliged by our insurers to keep your information for this length of time to allow us to address any concerns you have about the guidance we have given you.
- 4.3** Our legal bases for recording your personal information is that we are carrying out a 'public task' in providing you with pensions guidance and that we have a 'legitimate business interest' to keep a record of it for 6 years.
- 4.4** The Money & Pensions Service will keep your personal information for 2 years. Its legal basis for recording your information is for the purposes of carrying out a 'public task'.

#### **5. Sharing your personal information with others**

- 5.1** Organisations we share your information with must store and use it in line with data protection law - they can't pass it on or sell it without your permission.
- 5.2** We share some of the additional information we collect at your appointment with The Money & Pensions Service. This information is; the size of your pension pot(s), your marital status and your employment status.
- 5.3** This information is shared in an anonymised form unless you have also consented to being contacted by Pension Wise's trusted research partner Ipsos MORI to participate in post appointment research, in which case it is passed to The Money & Pensions Service together with your name, age and contact details.
- 5.4** We will ask you to confirm your preference to participate in this research at your appointment.
- 5.5** The Money & Pensions Service will use the information we pass to it together with the information it collects through the online booking tool to monitor scheme performance, perform client profiling and, where you have consented to be involved, prepare data for use by Ipsos MORI. The Money & Pensions Service will not share your information with any other organisation nor with any other department of The Department for Work and Pensions. You can view The Money & Pensions Service's Pension Wise privacy statement here (<https://www.pensionwise.gov.uk/en/privacy>).
- 5.6** Personal information is passed to The Money & Pensions Service is sent using a secure electronic file transfer protocol.

- 5.7 The Money & Pensions Service stores your information on servers located in the EU that are unconnected to other organisations.
- 5.8 If you ask for a digital version of your Pension Wise appointment summary, Citizens Advice Scotland will share your name and email address with the Government Digital Service so they can send you a copy.
- 5.9 We may recommend other internal and external services to you. We won't pass your information on to these other services unless you ask us to.

## **6. Your rights about your personal information**

6.1 You can contact us at any time and ask us:

- 6.1.1 What information we have about you.
- 6.1.2 To change, update or correct any of the information we hold about you
- 6.1.3 To delete your personal information from our records

6.2 To ask us questions about your personal information, please contact Dalkeith CAB via the contact details at the bottom of the first page of this document.

## **7. How to complain about our handling of your personal information**

- 7.1 If you are dissatisfied with the way we have handled your personal information, please contact Dalkeith CAB via the contact details at the bottom of the first page of this document.
- 7.2 We may refer your complaint to another organisation if we believe it is for them to resolve with you. We will tell you about this and ask your permission to refer it.