

PRIVACY NOTICE

for the Yara UK Pension Fund (the "Fund")

This privacy notice is for members and beneficiaries of the Fund. It has been prepared by Yara UK Trustee Limited ("**Trustee**", or "we") in its capacity as trustee of the Fund. The Trustee is registered as a controller of personal data with the Information Commissioner's Office ("**ICO**").

This notice is also available online <https://www.yara.co.uk/privacy-and-legal/yara-uk-pension-fund/>.

This privacy notice replaces the previous version of this privacy notice dated 25 May 2018 and supplements any other notices and statements we issue that are specific to particular data collection / processing activities.

Why we are providing this notice to you

As the Trustee of the Fund we hold certain information about you and from which you can be identified (either from the information itself or with other information that we may hold) ("**personal data**"). In line with the transparency requirements of applicable data protection laws, we are required to give you specified information about the personal data we hold about you, how we use it, and the safeguards that are in place to protect it. This notice is designed to give you that information.

Why we process your personal data

The Trustee processes personal data about you, in its role as controller, for the proper handling of all matters relating to the Fund, including its administration and management, calculating, securing and paying benefits and managing liabilities in relation to it.

Details regarding how and why we process your personal data and the legal bases relied on by the Trustee when carrying out this processing is set out in the Schedule. The Schedule also provides information concerning the conditions that we rely upon when processing "special categories" of particularly sensitive personal data (including personal data concerning health).

What personal data we hold and how we obtain it

Please refer to the Schedule for information concerning the types of personal data we hold and process about you.

We obtain some of this personal data directly from you. We may also obtain data from your current or past employer(s) or companies that succeeded them in business (for example salary information), from a member of the Fund (where you are or could be a beneficiary of the Fund as a consequence of that person's membership), and from a variety of other sources including data tracing agencies, public databases, our advisers, additional voluntary contribution (AVC) arrangement providers, and government (including HM Revenue & Customs) or regulatory bodies.

Where you have provided us with personal data about other individuals, such as family members, dependants or potential beneficiaries under the Fund, please ensure that those individuals are aware of the information contained within this notice.

How we will use your personal data

We may use this data to deal with all matters relating to the Fund, including its administration and management. For further information, please refer to the Schedule.

Organisations that we may share your personal data with

From time to time, we will share your personal data with our advisers and service providers so that they can help us carry out our duties, rights and discretions in relation to the Fund. These include the following advisers and service providers (for some advisers/providers we have provided links facilitating access to their privacy notices, which provides information about how they address their obligations in relation to personal data).

- Aon Solutions UK Limited and Aon Investments Limited currently carry out the following services for the Trustee and their privacy notice can be found via: <https://www.aon.com/unitedkingdom/retirement-investment/retirement-investment-services-privacy-statement.jsp>
 - Administration (including payroll services)
 - Fund Actuary (currently Damien Kelson) and actuarial consultants
 - Risk settlement advisers (Aon investments Limited)
- The legal advisers to the Trustee, currently Squire Patton Boggs (UK) LLP whose privacy notice can be found via: <https://www.squirepattonboggs.com/en/footer/privacy>
- The Fund auditors, currently Crowe UK LLP whose privacy notice can be found via: <https://www.crowe.com/uk/privacy-policy>
- Investment advisers, currently Mercer. Mercer's privacy notice can be found via: <https://www.mercer.com/en-gb/footer/privacy-notice/>
- The Trustee's bulk annuity provider currently Aviva Life & Pensions UK Limited whose privacy notice can be found via: <https://www.aviva.co.uk/services/about-our-business/products-and-services/privacy-policy/retirement-privacy-policy/>
- Tracing bureaus for mortality screening and locating members and beneficiaries, currently Lexis Nexis

- The Fund's banking provider, currently HSBC

In some instances, advisers and service providers will be controllers in their own right and will be directly responsible to you for their use of your personal data. They may be obliged under the data protection laws to provide you with additional information regarding the personal data that they hold about you and how and why they process that data. Further information may be provided to you in a separate notice or may be obtained from the advisers and service providers directly, for example, via their websites. Whenever one of our advisers or service providers acts as a joint controller with us in respect of your personal data, because we jointly determine the purposes and means of processing it, we will agree with them how we are each going to meet our respective and collective obligations under the data protection laws. If you would like more information about how such an arrangement works, please contact us using the contact details below.

We may also provide some of your data to the Fund's sponsoring employers (including Yara UK Limited) and group companies of those employers, their advisers and potential purchasers of their businesses.

In addition, where we make investments or seek to provide benefits for Fund members and other beneficiaries in other ways, such as through the use of insurance or pension scheme mergers, then we may need to share personal data with providers of investments, insurers and other pension scheme operators.

The advisers, service providers and organisations referred to in the paragraphs above may use personal data to perform their functions as well as for statistical and financial modelling (such as calculating expected average benefit costs and mortality rates) and planning, business administration and regulatory purposes. They may also pass the data to other third parties (for example, insurers may pass personal data to other insurance companies for the purpose of obtaining reinsurance), to the extent they consider it appropriate to do so.

Where requested or if we consider that it is reasonably required, we may also provide your personal data to:

- pensions dashboards (for further information about pensions dashboards, please refer to the Money & Pensions Service website (<https://maps.org.uk/en/our-work/pensions>));
- the Pension Protection Fund; and
- government bodies, regulators and dispute resolution and law enforcement organisations (including the courts, the Pensions Regulator, the Pensions Ombudsman, and HMRC).

They may then use the data to carry out their functions.

Transferring personal data outside the UK

In some cases, recipients of your personal data may be outside the UK. This may include the Fund's sponsoring employers and its group companies and in each case, their professional advisors, as applicable. It may also include affiliates / overseas offices of the Fund's service providers. This means your personal data may be transferred outside the UK to a jurisdiction that may not offer an equivalent level of protection as is provided in the UK.

Additional safeguards are in place to protect your personal data when we (or service providers who process personal data on our behalf) transfer it outside the UK as at least one of the following measures is relied on:

- the transfer is to a country that has been deemed to provide an adequate level of protection for personal data by the UK Secretary of State; or
- standard contractual clauses (approved by the relevant governmental or supervisory authority) or Binding Corporate Rules (“**BCRS**”) are in place with the recipient of the data, requiring your personal data to be safeguarded in accordance with applicable laws.

Please contact the Trustee using the contact details below, if you require further information about the safeguards that have been adopted or would like to request (free of charge) a copy of applicable standard contractual clauses that we use in relation to the processing of your personal data.

How long we keep your personal data

We will only keep your personal data for as long as we need to in order to fulfil the purposes identified above and detailed further in the Schedule. In practice this means that we will retain your data for such period as you (or any beneficiary who receives benefits after your death) are entitled to benefits from the Fund and for so long afterwards as may be required to deal with any questions, complaints or claims that we may receive about our administration of the Fund. We may also retain your data for a longer period to comply with our legal and regulatory obligations.

Your rights

You have a right to **access** and **obtain** a copy of the personal data that the Trustee hold about you, and to ask the Trustee to **correct** your personal data if there are any errors or it is out of date or incomplete.

You have a right to ask the Trustee to **erase** your personal data where it is being processed on a legal ground other than for complying with a legal obligation and where:

- you believe we no longer need to process the personal data for the purposes identified above and detailed further in the Schedule;
- you had given consent to the processing of the personal data but you subsequently withdraw your consent and there is no other lawful basis upon which we can process the personal data;
- the personal data has been processed unlawfully or it has not been erased when it should have been; or
- you have been successful in objecting to the processing.

In some cases, you may also have a right to request that the processing of your personal data be **restricted** or to **transfer** your personal data (for example, to another pension scheme).

In certain circumstances, you also have the right to **object** to the processing of your personal data, for example:

- where we rely on legitimate interests as our lawful basis for processing; in which case, we must carry out an exercise balancing our legitimate interests with your rights and freedoms as a data subject (if you disagree with the outcome of that balancing exercise you have the right to refer the matter to the ICO); or
- where the processing is for direct marketing purposes.

Where we rely upon your consent to lawfully process your personal data, including explicit consent, you have the right to **withdraw your consent** to the processing at any time by notifying the Trustee in writing. Withdrawal of consent will not affect the lawfulness of processing based on your consent before it is withdrawn.

You can obtain further information about these rights from the ICO at: www.ico.org.uk or via its telephone helpline (0303 123 1113).

If you wish to exercise any of these rights or have any queries or concerns regarding the processing of your personal data, please contact the Trustee using the contact details provided below. You can also lodge a complaint in relation to this privacy notice or the Trustee's processing activities with the ICO - you can do this via the ICO's website or telephone helpline.

As explained in this privacy notice, one of the reasons we collect and hold your personal data is to administer your Fund benefits. If you do not provide the information we request, withdraw your consent to the processing, or ask that the personal data we already hold is deleted or that the processing of the personal data be restricted, this may affect our ability to administer your benefits, including the payment of benefits from the Fund. In some cases it could mean the Trustee is unable to put your pension into payment or has to stop your pension (if already in payment).

Updates

We may update this notice periodically. Where we do this, we will inform you of the changes and the date on which the changes take effect.

Contacting us

Please contact the Trustee for further information using the contact details below.

Jamie Hancock, Yara UK Limited, Manor Place, Wellington Road, Pocklington Industrial Estate, Pocklington, York YO42 1DN

SCHEDULE

How and why we process your personal data

There are six lawful bases for processing personal data under the UK GDPR and the Trustee ("we", "us" or "our") must rely on at least one of these whenever we process your personal data. The six lawful bases are summarised below.

No	Lawful Basis	Description
1	Consent	You have consented to us processing your personal data for one or more specific purposes.
2	Contract	The processing is necessary for the performance of a contract which you are a party to, or in order to take steps at your request prior to entering into a contract.
3	Legal obligation	The processing is necessary for compliance with our legal obligations as a trustee of an occupational pension scheme.
4	Vital interests	The processing is necessary in order to protect your vital interests or those of another person (vital interests are interests that are essential for someone's life, for example, emergency medical care).
5	Public task or official authority	The processing is necessary for the performance of a task in the public interest or so that we can exercise any official authority that we have vested in us.
6	Legitimate interest	The processing is necessary for legitimate interests pursued by us or the legitimate interests of a third party, unless there is a good reason to protect your personal data which overrides those legitimate interests.

Our legal grounds for processing your personal data are set out in the table below. If you have any comments or concerns about our use of your personal data (including as described below) please contact us directly via the contact details listed above

PRIMARY USE OF YOUR PERSONAL DATA	PERSONAL DATA WE HOLD	EXAMPLE USES OF YOUR PERSONAL DATA	LAWFUL BASIS RELIED ON FOR PROCESSING
<p>Administering and managing the Fund and the liabilities under it</p>	<p>Name, date of birth, sex, gender, address, telephone number, email address, details concerning your authorised representatives, national insurance number, employee and membership/reference numbers and copies of documentation verifying your identity. ("General Information")</p> <p>Bank account details, tax details. ("Financial Information")</p> <p>Information about your family and dependents, including your marital status, dependant details, next of kin, and information about your personal relationships. ("Family Information")</p> <p>Information used to calculate and assess eligibility for benefits, such as details of pension contributions, employment history, length of pensionable service, scheme retirement date, salary/remuneration information, investment choices, preferences regarding the distribution of death benefits, benefits accrued in, paid out or transferred to/from this (and other) pension arrangements, Divorce Pension Sharing Orders, tax and contracting-out records. ("Benefit Information")</p>	<ul style="list-style-type: none"> • To identify you and to create an accurate member record on our systems. • To correspond with and answer queries from you, your authorised representatives, and your advisers. • To assess eligibility or continuing eligibility for benefits. • To calculate, adjust, allocate and pay benefits (including any benefits payable in the event of death, divorce or dissolution of a civil partnership). • To provide you with certain information which we either: <ul style="list-style-type: none"> ○ are legally required to provide you with; or ○ consider is relevant to you as a member of the Fund. • To report to and liaise with HMRC and facilitate the payment of any tax due in connection with your benefits. • Managing the investment of Fund funds and facilitating the investment of any money purchase pension savings you may have which are linked with the Fund (including in AVC arrangements). • To assess and, if appropriate, action a request you make to transfer your benefits out of the Fund. 	<p>3 We have legal obligations to:</p> <ul style="list-style-type: none"> • provide you (and anyone else with an entitlement) with the correct level of benefits under the Fund; • comply with tax and contracting-out legislation and deduct the correct level of tax from benefits; and • manage and administer the Fund in accordance with its governing documents and applicable legislation. <p>6 The processing is necessary for the legitimate interests of administering and managing the Fund and the liabilities under it.</p> <p>Where Health Information is being processed, please refer to Note 1 below.</p> <p>Where Criminal Information is being processed, please refer to Note 2 below.</p> <p>If and to the extent that we are processing personal data</p>

PRIMARY USE OF YOUR PERSONAL DATA	PERSONAL DATA WE HOLD	EXAMPLE USES OF YOUR PERSONAL DATA	LAWFUL BASIS RELIED ON FOR PROCESSING
	<p>Additional personal data that we request from you in order to action a request from you to transfer your benefits out of the Fund. ("Transfer Information")</p> <p>Personal data concerning your health, or the health of another who may receive benefits as a consequence of your membership or benefits in the Fund. ("Health Information")</p> <p>Personal data relating to criminal convictions and offences. ("Criminal Information")</p>	<ul style="list-style-type: none"> • To identify your potential benefit options and, where relevant, implement those options. • To calculate and reconcile contributions paid or payable. • Ensuring compliance with requirements arising from members of the Fund contracting-out of the State Second Pension. • Preparation of Fund accounts, valuations and audits. • The operation and maintenance of and provision of information via the Fund website • To allow alternative ways of delivering your benefits, for example, through the use of insurance products and transfers to or mergers with other pension arrangements. • To manage the Fund's liabilities, including the entering into of insurance arrangements, arranging for insurers to take over responsibility for the payment of benefits, and the selection of Fund investments. • For statistical and financial modelling and reference purposes. • To liaise with, or respond to orders or requests from 	<p>regarding a spouse, civil partner or partner and this personal data also reveals an individual's sexual orientation, please refer to Note 3 below.</p>

PRIMARY USE OF YOUR PERSONAL DATA	PERSONAL DATA WE HOLD	EXAMPLE USES OF YOUR PERSONAL DATA	LAWFUL BASIS RELIED ON FOR PROCESSING
		<ul style="list-style-type: none"> ○ the Pension Protection Fund; and ○ government bodies and dispute resolution and law enforcement organisations, including the courts, the Pensions Regulator, the Pensions Ombudsman, and HMRC. ● To comply with our duties in respect of pensions dashboards (for further information about pensions dashboards, please refer to the Money & Pensions Service website (https://maps.org.uk/en/our-work/pensions)). 	
<p>Addressing any actual or potential disputes relating to the Fund or connected with your membership or benefit entitlements under the Fund</p>	<ul style="list-style-type: none"> ● General Information ● Financial Information ● Family Information ● Benefit Information ● Transfer Information ● Health Information ● Criminal Information 	<p>To respond to or deal with any queries, concerns and disputes which relate to the Fund, your membership of or benefit entitlements under the Fund. This shall include actual or potential disputes raised under the Fund's Internal Dispute Resolution Procedure, or with the Pensions Ombudsman or the courts.</p>	<p>3 We have legal obligations to:</p> <ul style="list-style-type: none"> ● put in place and observe a formal procedure and process to investigate and decide upon disputes relating to the Fund, in respect of persons with an interest in the Fund; ● engage with formalities associated with proceedings brought before judicial bodies, including the Pensions Ombudsman and the courts; and ● comply with directions or

PRIMARY USE OF YOUR PERSONAL DATA	PERSONAL DATA WE HOLD	EXAMPLE USES OF YOUR PERSONAL DATA	LAWFUL BASIS RELIED ON FOR PROCESSING
			<p>orders of judicial bodies.</p> <p>6 The processing is necessary for the legitimate interests of investigating, pursuing and/or defending, actual or potential disputes.</p> <p>Where Health Information is being processed, please refer to Note 1 below.</p> <p>Where Criminal Information is being processed, please refer to Note 2 below.</p> <p>If and to the extent that we are processing personal data regarding a spouse, civil partner or partner and this personal data also reveals an individual's sexual orientation, please refer to Note 3 below.</p>
<p>Liaison with current or former sponsoring employers of the Fund (including</p>	<ul style="list-style-type: none"> • General Information • Financial Information • Family Information • Benefit Information • Health Information 	<p>To correspond with the sponsoring employers of the Fund in connection with your employment, their obligations as employers,</p>	<p>6 Processing is necessary for the legitimate interests of:</p> <ul style="list-style-type: none"> • enabling sponsoring employers to comply with

PRIMARY USE OF YOUR PERSONAL DATA	PERSONAL DATA WE HOLD	EXAMPLE USES OF YOUR PERSONAL DATA	LAWFUL BASIS RELIED ON FOR PROCESSING
in connection with a corporate transaction)	<ul style="list-style-type: none"> Criminal Information 	<p>or changes to the Fund or benefits payable from the Fund.</p> <p>To process your personal data in connection with the sale, merger or corporate reorganisation of the employers that sponsor the Fund and their group companies.</p>	<p>their obligations as employers; and</p> <ul style="list-style-type: none"> addressing issues arising in relation to corporate transactions and reorganisations. <p>Where Health Information is being processed, please refer to Note 1 below.</p> <p>Where Criminal Information is being processed, please refer to Note 2 below.</p> <p>If and to the extent that we are processing personal data regarding a spouse, civil partner or partner and this personal data also reveals an individual's sexual orientation, please refer to Note 3 below.</p>

Note 1

Where Health Information is being processed for the purpose of assessing eligibility for benefits from the Fund, we will rely upon the data subject's explicit consent as the lawful condition for that processing.

Where eligibility has been assessed and Health Information is retained for our own records, we will rely upon the following lawful conditions to carry out the processing, in addition to the lawful bases specified in the table above.

- The processing is necessary for the purposes of carrying out the obligations and exercising specific rights in the field of employment and social security and social protection law.
- The processing is necessary for the establishment, exercise or defence of legal claims.

Note 2

Where Criminal Information is being processed, we will rely upon the following lawful conditions to carry out the processing, in addition to the lawful bases specified in the table above.

- The processing is necessary for the purposes of carrying out the obligations and exercising specific rights in the field of employment and social security and social protection law.
- The processing is necessary for the purposes of establishing, exercising or defending legal rights.

Note 3

If and to the extent that we are processing personal data regarding a spouse, civil partner or partner and this personal data also reveals an individual's sexual orientation, we will rely upon the following lawful conditions to carry out the processing, in addition to the lawful bases specified in the table above.

- The processing is necessary for the purposes of carrying out the obligations and exercising specific rights in the field of employment and social security and social protection law.
- The processing is necessary for the establishment, exercise or defence of legal claims.