



privacy notice

This Privacy Notice explains how we use the personal information we collect about you. The way your personal information is held and processed is regulated by what is known as the General Data Protection Regulation ('GDPR').

who looks after your personal information?

There are several companies involved in the provision of our Small Self-Administered Schemes (SSAS), and our related services. Each of these companies will act as a Data Controller and/or a Data Processor and each company will have a requirement to comply with GDPR.

The companies are as follows:

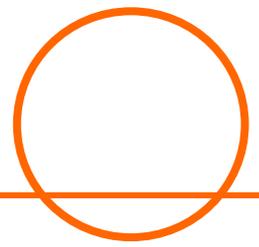
| | |
|--------------------------------|---|
| Voyager Pensions Limited | SSAS Operator; provides administration services |
| Voyager SSAS Limited | SSAS Trustee Company |
| Voyager Administration Limited | Scheme Administrator appointed to pension schemes |

what information do we collect?

Personal information is any information relating to an individual from which they can be identified, directly or indirectly. Examples will include names, addresses, dates of birth, National Insurance numbers and so on.

We will obtain information from you directly, such as from your application forms, and also from other sources. Typically, these other sources will be financial advisers acting on your behalf and may also include your employer. The information we collect will include your personal information and also, where applicable, information relating to your other pension schemes and certain financial information necessary for the processing of your application or membership of your pension scheme. We may also obtain information about your financial dependants or potential beneficiaries for the purposes of paying death benefits from your pension scheme.

Occasionally, we may also collect sensitive personal information, such as details of your health and medical history. This is for the purposes of paying ill-health retirement benefits.



how do we hold your information?

We hold information in both paper and electronic forms and will use a combination of the two methods to provide you with the contracted services.

how do we process your information?

We will hold and process your personal information on the legal basis that this information is necessary in order to provide you with the products and services we have contracted to provide you with, and for our compliance with our obligation to administer your pension scheme, to calculate and pay your pension benefits, and to communicate with you.

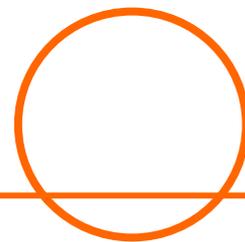
We do not hold your data for the purposes of marketing to you, nor do we release your information to other parties for the purposes of marketing to you.

who do we share your information with?

We will only share your information with another party where it is necessary to fulfil our contractual obligations, or where we are subject to a statutory obligation.

The other parties that we will share data with include:

- Other Voyager companies, to the extent that it is required for our contractual services to be provided to you;
- Any relevant regulatory authority, such as the Financial Conduct Authority, HM Revenue & Customs, the Information Commissioner and The Pensions Regulator, where they are entitled to this information;
- Insurers, such as when pension benefits are to be secured with an annuity policy or assets to be covered by a policy;
- Investment managers, who may be instructed to manage and invest monies on your behalf in your pension scheme;
- Banks, who may operate bank accounts for your pension scheme;
- The providers of our IT and systems services to the extent necessary for them to provide and maintain the provision of our services
- The providers of online identity verification systems to allow us to undertake relevant checks on individuals and companies.



how long do we hold your information?

We will hold your data, and keep it up to date, for during the period that we provide services to you. After cessation of services with us, we will only keep your data where necessary to comply with relevant regulations, for the purposes of dealing with any future claims or disputes, or for the establishing, exercising or defending of our legal rights.

what rights do you have?

The law gives you a number of legal rights in relation to your personal information, including:

- The right to access your personal information. You can request copies of your personal data from us at any time.
 - The right to require us to correct personal information that is wrong or incomplete.
 - The right to have data deleted, unless there are good reasons that will prevent this (such as those outlined in the section above).
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who can you contact?

If you have any questions or require any further information about how we use your personal information, please contact us at enquiries@odysseypensions.com or write to us at:

Data Protection Officer
Voyager Pensions Limited
15 Penybont Road
Pencoed
CF35 5PY