

DATA PRIVACY NOTICE

Issued by the Trustees of the Mitsubishi Bank Limited Pension and Life Assurance Fund (the "Fund")

[May] 2023

Introduction

1. The Trustees are providing this notice to you in compliance with their obligations as 'controllers' under data protection laws which govern the protection and processing of people's personal data (in particular, the UK General Data Protection Regulation and the related Data Protection Act 2018). This notice has most recently been updated in [May 2023] and takes account of changes following the UK's withdrawal from the European Union.
2. The Trustees hold certain personal data about you as a member of the Fund. This is necessary for the Trustees to operate the Fund and comply with their legal obligations. The Trustees of the Fund may change over time and your personal data will be held by any replacement trustees in the same way as it is held by the current Trustees.
3. This notice should help you understand how the Trustees (and anyone acting on their behalf) process your personal data and the arrangements which are in place to protect it. This notice is being provided for your information – you do **not** need to take any action in response to it.

Collection of personal data

4. As a member of the Fund, the Trustees will hold certain personal data relating to you. This may include, for example:
 - your name, gender, address, date of birth, telephone number and email address;
 - your National Insurance number;
 - your service history while employed by MUFG Bank, Ltd, or other entities in the Bank's Group, including historical details of your salary and other benefits, historical details of salary sacrifice arrangements and historical details of any period of absence and working hours;
 - your marital status and details of any dependants and/or potential beneficiaries;
 - your bank details (typically this information is only held where your benefits under the Fund are in payment or due to come into payment shortly);
 - in certain cases, information relating to your health (considered "sensitive" personal data);
 - benefit information e.g. benefit elections, pension details, dates of retirement and any relevant matters impacting benefits (e.g. details of any pension sharing

orders, tax protections or other adjustments, retained benefits in other pension arrangements); and

- any other personal data which may be required to calculate the benefits provided in respect of you from the Fund; as necessary for the proper running and administration of the Fund; and/or in connection with a request made by you to transfer your Fund benefits to another pension arrangement.
5. Some of this data is or will have been collected directly from you (for example, when filling in forms in relation to your membership of the Fund, or corresponding with the Trustees or a representative of the Trustees by telephone, post, email or otherwise). If you visit the pensions section of the MUFG Bank, Ltd's MyFlex website, it will automatically collect some data about you and your visit, including the Internet protocol address used to connect your device to the Internet and some other data such as your browser type and version and the pages on the site that you visit. We may also collect some data from other sources. For example:
- Some data is or will have been collected from MUFG Bank, Ltd (as your employer / former employer) and other companies in the Bank's Group.
 - We may also occasionally obtain or have obtained data about you from external sources (for example, the Fund administrators, MUFG Bank Ltd's payroll provider, HM Revenue and Customs, and/or a receiving scheme (or an employer of that scheme) in respect of a request from you to transfer your Fund benefits to that scheme).
6. Except in those cases where it is indicated that the provision of data is purely voluntary, you are required to provide the personal data requested of you so that the Trustees can use it for the purposes set out below. Failure to provide it could lead to the Trustees being unable to process the benefits provided in respect of you from the Fund. If you have any questions about the Trustees' need for your information, please raise your questions with the person making the request the Trustees, the Bank or the Fund administrators.

Use of personal data

7. The Trustees may use your personal data for the following purposes: to run and administer the Fund properly and efficiently and to administer the benefits provided in respect of you from the Fund.
8. The Trustees are legally entitled to process your personal data as described in this notice because they need to do so in order to pursue the purposes described above in the operation of the Fund. In some circumstances the processing is also justified because it is necessary so that the Trustees can comply with their regulatory and legal obligations as Trustees of the Fund, or where otherwise required by law.

Consent

9. The Trustees do not generally rely on your consent to justify processing your personal data.

10. If the Trustees do need your consent in any particular case (for example, they may need your consent in certain cases involving sensitive personal data (e.g. medical information) to support an ill-health early retirement application), they will ask you for it separately – you are not obliged to consent and if you do consent, you can withdraw it at any time where the Trustees are relying on your consent to justify their processing (although it may be necessary to retain some or all of the information provided where the Trustees need to for the defence of legal claims). Please note that not providing or withdrawing consent could mean the Trustees have insufficient evidence to assess your eligibility or continued eligibility for certain Fund benefits.

Disclosure and International Transfers of Data

11. It is the Trustees' policy to protect your right to privacy and they will ensure that adequate technical and security measures, confidentiality obligations and compliance procedures are at all times in place to prevent inappropriate access to, alteration or deletion of personal data.
12. The Trustees may share data with MUFG Bank, Ltd or another company in the Bank's Group and to third parties for the above purposes, subject to the policies and procedures they have in place to keep your data safe.
13. In particular, data may be disclosed to the following third parties:
 - The administrators of the Fund (the current administrators are Mercer);
 - The Fund actuary (the current Fund actuary is Huw Davies of Mercer), investment advisers (currently, Mercer) and auditors (currently, KPMG);
 - The Trustees' legal and other professional advisers (the current legal advisers are Clifford Chance LLP);
 - Insurance companies in certain circumstances where insurance cover for particular benefit entitlements is being considered or has been put in place;
 - Any other service providers who hold or process your data on the Trustees' behalf;
 - Third parties to whom the Trustees are required to transfer data by law or regulatory requirements (e.g. government and regulatory authorities);
14. However, personal data will only be disclosed where this is reasonably necessary for the purposes of the proper running and administration of the Fund, including the provision of benefits in respect of you from the Fund, or where otherwise required by law or regulatory requirements.
15. These disclosures may involve transferring your personal data overseas. You should be aware that this may include transfers to countries outside the UK, which do not have similarly strict data privacy laws. In those cases, we will ensure that our arrangements with any relevant third parties are made in compliance with applicable data protection laws so as to ensure an adequate level of protection for your personal data.

Retention

16. Your personal data will be retained for such period as is reasonably necessary for the proper running and administration of the Fund and the performance of the Trustees' legal obligations and the pursuit of its legitimate interests. The Trustees' current retention policy is that personal data relating to you will be retained by the Fund for so long as you are entitled or may become entitled to benefits under the Fund, and, because trustees of pension schemes can commonly face complaints or questions from members, former members, other individuals or regulatory authorities many years after a member / beneficiary has ceased to be entitled or prospectively entitled to benefits, some personal data may need to be kept indefinitely. However, the Trustees will not retain personal data for longer than is necessary having regard to the purpose for which it is held. The Trustees will keep this data retention policy subject to review and may update it from time to time to ensure it remains appropriate.

Your rights and who to contact

17. Mercer can be contacted through our online portal <https://contact.mercer.com/blue> in relation to any questions about this notice.
18. Subject to the relevant legal rules, you have the right to ask the Trustees to: (1) provide you with access to your personal data; (2) rectify any inaccurate personal data; (3) erase your personal data; (4) restrict or stop processing your personal data. However, in certain circumstances the Trustees may be permitted to continue processing your personal data where this is justified. To exercise any of these rights contact Mercer through our online portal <https://contact.mercer.com/blue>. Please note that requesting for your personal data to be erased or for processing to be restricted / stopped could impact your eligibility or continued eligibility for benefits under the Fund.
19. The Trustees would encourage you to use their own internal procedures and informal discussions with Mercer on behalf of the Trustees to resolve any concerns you may have about data privacy in the first instance. However, you do have the right to lodge a complaint with the Information Commissioner's Office (www.ico.org.uk).
20. In order to enable the Trustees to meet their legal obligations you should notify Mercer of any changes to your personal details (e.g. address or other contact details) as soon as possible.

Miscellaneous

Expressions used in this notice

21. The references in this notice to data "relating to you" or "about you" include references to data about third parties such as your spouse, civil partner, co-habitee and/or children (if any) which you provide to the Trustees on their behalf. Where you provide such data (for example, when completing or updating an expression of wish form / death benefit nomination form), you should inform the third party that you are doing this and share a copy of this notice with them so they also understand how this data is processed.
22. This notice refers to health data as "sensitive" personal data. "Sensitive" personal data covers various categories of personal data identified by law as requiring special

treatment. These categories comprise personal data revealing racial or ethnic origin, political opinions, religious or philosophical beliefs, trade union membership, genetics, health, sexual life, sexual orientation, biometric data and data relating to criminal convictions and offences or related security measures. In the context of the Fund, the only sensitive data the Trustees are likely to hold in relation to you (if at all) is data relating to your health.

23. The "Group" means MUFG Bank, Ltd and its associated companies.

Changes to this policy

Any changes we make to this notice in the future will be available on the MUFG Bank, Ltd's MyFlex website and available on request from Mercer Please check for any changes if you are using a printed copy of this notice.