

## **Privacystatement Mars Pension fund**

Mars Pension Fund (hereinafter referred to as 'Mars Pension Fund', 'the Fund' or 'we') needs your personal data in order to provide its services. The personal data we process depends on the capacity in which you use our services. If, for example, you contact the Fund, we will in any event process your contact details in order to communicate with you. If you visit our website, we will process your IP address. If you are a member of Mars Pension Fund, we will process your personal data in order to execute your pension scheme. Mars Pension fund considers it important that your personal data is handled carefully and that we treat it as confidential. That is why the fund has made agreements on how it will process your personal data.

The processing of personal data concerns all the actions we may carry out with your personal data, from collection to destruction. The relevant agreements are set out in this Privacy Statement. In doing so, we comply with the General Data Protection Regulation (AVG).

In the fund's Privacy Statement, you can read about your rights and how you can exercise them. In addition, you can read more about the protection and security of your personal data.

### **Who is responsible for your personal data?**

Mars Pension Fund is responsible for the processing of your personal data.

### **Whose personal data do we process?**

Mars Pension fund processes data relating to the following persons:

- (Members or former members, pensioners and other beneficiaries of the Mars Pension fund.
- Trustees and members of other organs of Mars Pension fund.
- Anyone who visits our website.
- Anyone with whom we are in contact.

### **What personal data do we process relating to you?**

If you are a participant of Mars Pension Fund we can process the following categories of personal data:

- Personal and contact data (such as name, home and/or correspondence address, place of residence, date of birth and/or age, marital status, gender, telephone number, e-mail address)
- Financial and pension data (such as bank account number, entitlements/pension rights and policy number)
- Employment data (such as type of (former) employment, salary data, irregularity payment and part-time factors, employee number)
- Citizen's service number (BSN)
- Proof of identity (e.g. a copy of your passport to establish your identity)
- Special personal data (e.g. personal data relating to your disability and/or benefit level)
- Data of a criminal nature (for example, if your data appear on international and national risk and sanction lists)
- Relationship data (data about your partner, ex-partner and any children who are entitled to an orphan's pension)
- Other communication data (for example, personal data that you provide in correspondence and telephone contact with the fund, your preference for receiving pension information by post or digitally, registering or unsubscribing for the newsletter, open and click behaviour for e-mail newsletters and your IP address.

We may use the open and click behaviour of e-mail newsletters and your IP address to improve our services and to trace and resolve incidents on our website. We may also use this information for statistical analyses of visits to the website. We try to pseudonymize or anonymize this data as much as possible. We do not provide this data to third parties with whom we have not concluded a processing agreement).

### **How do we come by your personal data?**

Mars Pension fund receives the data from you, but also from the Key Register of Persons (Basisregistratie Personen, or BRP), from your employer, from government agencies (such as the Tax

and Customs Administration and the UWV), from pension funds and/or pension administration organizations where you have previously accrued pension, and from other natural persons and organizations whom you have authorized to provide data to us.

### **For what purposes do we process your personal data and is it legitimate?**

If you are a member of Mars Pension fund, we will process your personal data in order to execute the pension scheme, or the execution agreement (between the fund and your employer). We process personal data for the following purposes, among others:

- For carrying out the pension administration (e.g. for calculating pension rights or entitlements and informing you about them correctly and in good time or for paying out your pension).
- To comply with contractual and legal obligations (e.g. to send legally required pension communications (such as your annual Uniform Pension Statement), to provide personal data to the Pension Register and to comply with sanctions regulations).
- To deal with your questions about the execution of the pension scheme and about the services provided by Mars Pension fund.
- To optimise the website and our services (e.g. by asking you for feedback on our services after you have contacted Mars Pension fund by telephone or e-mail).
- To conduct research and statistical analyses.
- For archive management, dealing with complaints and disputes.
- To provide (personalized) information such as (digital newsletters) and other pension communications.

### *Are we processing your personal data lawfully?*

The processing of personal data for these purposes must be based on a legal basis stated in the AVG. The legal basis for processing for these purposes is, among other things, to comply with the legal obligations incumbent on the Mars Pension Fund (e.g. under pension legislation).

Your personal data may also be processed on one of the following legal grounds:

- For the performance of an agreement to which you or another data subject is a party (e.g. to comply with obligations under the pension agreement).
- To promote the legitimate interests of Mars Pension Fund and as long as the interests of you or another data subject do not outweigh these interests (e.g. for the processing of relationship data, the optimisation of the website and our services).
- You have given permission for the processing of your data for one or more specific purposes (e.g. to send a newsletter). You may always withdraw your consent. The way in which you can do this is indicated when giving specific permission. We will then no longer process your personal data. Unless there is (also) another basis for processing your data.

### **With whom do we share your personal data?**

Mars Pension fund shares your personal data with various parties in connection with its services. Your data will only be shared with other parties if there is a legal basis for doing so.

Mars Pension fund has outsourced the administration of its pensions to Blue Sky Group. Blue Sky Group therefore has access to your (personal) data. Examples of other parties with whom we may share your (personal) data are your employer, collection and debtor parties, benefit processors (they make the gross-net calculations, among other things), mailing and printing companies, ICT suppliers (for the management, maintenance and hosting of administration systems), research parties, accountants and actuary firms and pension administration organizations.

Mars Pension fund has concluded a processing agreement with the parties who process your data on our behalf. In this agreement, we lay down that these parties may only use the data to carry out specific activities and for no other purpose, and that they will use appropriate security measures. In this way, the fund ensures an appropriate level of security and confidentiality of your data. Mars Pension fund remains responsible for this processing.

In addition, it is possible that Mars Pension Fund may be required by government agencies and regulators or other parties to provide your data. The fund will only share data if this is strictly

necessary to comply with an order or legal obligation. The fund will never sell your data to other parties.

As far as possible, Mars Pension Fund will process your details in countries within the European Economic Area (EEA). If transferring your personal data outside the EEA is necessary for the purposes set out in this Privacy Statement, we will do so with appropriate safeguards in accordance with the AVG. In this case, your personal data will continue to be protected through contracts we have entered into with organizations outside the EEA that contain, for example, the standard data protection clauses approved by the European Commission. Do you have a specific question about transfers outside the EEA? Then you can contact our Privacy Officer by emailing [pensioenservice@marspensioen.nl](mailto:pensioenservice@marspensioen.nl)

### **Security**

Mars Pension Fund has taken appropriate security measures to protect your personal data. Examples of these measures are: measures against abuse, destruction, loss and other unlawful processing. In addition, we have taken measures to guarantee and ensure that we treat your data with care and that the awareness of this within our organisation is maintained. We have also taken measures to limit access to your personal data to those who need to know. The persons to whom we give access to this data are obliged to keep it confidential. The security measures taken by the fund are in line with the applicable legal requirements and guidelines. These measures are periodically evaluated and, if necessary, adjusted.

Despite our precautionary measures to protect personal data as best as possible, it remains possible that security incidents may occur involving personal data. Such incidents are referred to as data breaches. Mars Pension Fund has a procedure to solve a data leak as quickly as possible and, where necessary, takes measures to prevent a recurrence as far as possible. If necessary, we will report a data leak to the Authority for the Protection of Personal Data and to the person(s) concerned.

On your personal secured environment, MyMarsPension, you will find the most important personal data that Mars Pension fund processes from you. You can only log on to MyMarsPension using a secure login method (e.g. with your DigiD). Your data on MyMarsPensioe is secured in accordance with the requirements of the AVG.

### **How long do we keep your personal data?**

Your personal data will not be retained for any longer than is necessary for the purpose for which it was collected or for which it is being processed. The data for determining your pension entitlements will be retained until after your death or until after the death of your surviving relatives or other beneficiaries who are entitled to (pension) benefits from Mars Pension fund.

We retain some data for a certain period because we are required to do so by law, for example on the basis of pensions or tax legislation. In this case this will be for the statutory retention period.

### **Recording of telephone conversations**

As part of our services, Mars Pension Fund may record telephone conversations. We will tell you in advance (at the beginning of the phone call) if we are recording the conversation. Blue Sky Group, which administers the pension on our behalf, may use the recordings for training purposes for its employees. Recordings of telephone conversations are kept secure so that they are not accessible to unauthorized persons. The recorded telephone conversations will not be kept longer than necessary for the above purposes.

### **Cookies**

Mars Pension Fund uses cookies. A cookie is a small text file that is placed on your computer, tablet or mobile telephone, for example when you visit our website. Cookies make it easier to use the Mars Pension Fund website and speed up its operation. Read more about cookies in our [cookiestatement](#).

### **Profiling**

Under the Pensions Act, communication of personal information is required to match the information needs and characteristics of the (former) member, former partner and pensioner as closely as possible. Mars Pension fund may use profiling to tailor our communication and services better to your personal situation. Your details will be used to determine the target group into which we will assign you. These target groups will then determine how we communicate with you and for what purpose.

Apart from profiling, Mars Pension Fund does not use automated decision-making.

## **Your rights**

If we process your personal data, you have a number of rights. We will explain these rights in more detail below.

### **Right of access**

You have the right to inspect the personal data that we process about you. Do you want to know if the information we process about you is correct? You can check this on MyMarsPensioen. If you have any (additional) questions about the personal data we process, please contact us.

### **Right to rectification and addition**

We like to keep your data up to date. If you find that your personal data is no longer correct, you can provide us with the correct information. This also applies if you find that the data we are processing from you is incomplete.

### **Right to erasure of data (right to be forgotten)**

You have the right to have your personal data erased by Mars Pension Fund. The Fund will erase your personal data if:

- the personal data is no longer needed for the purposes for which it was collected or processed;
- you have withdrawn your consent to the processing or object to the processing on legitimate grounds (and there is no other legal basis for the processing);
- the personal data has been unlawfully processed; or
- the personal data must be erased on the basis of European or national law.

### **Right to restriction**

You have the right to restrict the processing of your personal data by Mars Pension Fund. Restriction means that we are not allowed to process the data (temporarily). Restricting the processing of your personal data is possible if:

- you dispute the accuracy of the data. In that case we are not allowed to use these data as long as we have not checked whether the data are correct;
- the processing of your personal data is unlawful and you oppose its deletion;
- the fund no longer needs your personal data but you do, for example to bring legal proceedings against Mars Pension Fund or third parties; or
- you have objected to the processing to which the fund does not immediately decide.

Once the processing of personal data has been restricted? Then those personal data may only be processed if:

- there is only storage of data;
- you have given your consent; or
- the processing is done in connection with a legal claim, the protection of the rights of other persons or for important reasons of public interest.

### **Right to data portability (transferability of data)**

You have the right to receive your personal data in a structured, common and machine-readable form and to transfer it unhindered to another data controller (e.g. another pension fund).

This right only applies if the processing of personal data is carried out through automated systems and the personal data is only processed on the basis of your consent. The right of data portability will not easily apply if you participate in Mars Pension Fund and are obliged to take out a pension from the fund. If you request a transfer of pension entitlements to another pension provider, please refer to the Mars Pension Fund pension scheme.

### **Right of Objection**

You can object to the processing of your personal data if it concerns processing based on legitimate interest. If you are of the opinion that a different balance of interests is required in your situation, you can indicate this digitally or in writing (by post) to Mars Pension Fund.

After receiving your objection, Mars Pension Fund will assess whether this objection is justified. The fund will cease processing if an objection is made, unless we have compelling legitimate grounds for processing that outweigh your interests, rights and freedoms. Or if it relates to a legal claim.

### **How can you exercise your rights?**

A request to exercise your rights can be submitted in writing (by post) or digitally. You can send your request to *Stichting Mars Pensioenfonds, PO Box 123, 1180 AC Amstelveen, t.a.v. afdeling Pensioenservice*. You may also send an e-mail to [pensioenservice@marspensioen.nl](mailto:pensioenservice@marspensioen.nl)

We will have to establish your identity before we can deal with your request. We will therefore ask you to provide a copy of your driving licence, passport or identity card. We ask for this in order to avoid providing data to unauthorised persons. We will ask you to obscure the photograph, the citizen service number and the MRZ code on the copy of your driving licence, passport or identity card. We will deal with your request within one month of receiving it. If this is not possible, Mars Pension Fund will inform you within one month of the reason why we are not able to deal with your request and inform you of a new date by which we will deal with it (not more than two months after informing you).

### **Do you have a question?**

If you have a question regarding how Mars Pension Fund handles with your personal data, send your question to Mars Pension Fund, *Stichting Mars Pensioenfonds, Postbus 123, 1180 AC Amstelveen, t.a.v. de Privacy Officer*: [pensioenservice@marspensioen.nl](mailto:pensioenservice@marspensioen.nl)

### **Do you have a complaint?**

If you have a complaint regarding how Mars Pension Fund handles with your personal data, send your complaint to the Privacy Council: [privacy.mpf@effem.nl](mailto:privacy.mpf@effem.nl)

You may also submit your complaint to the Dutch Personal Data Authority

<https://autoriteitpersoonsgegevens.nl/nl/contact-met-de-autoriteit-persoonsgegevens>

### **Changes to this privacy statement**

Mars Pension Fund reserves the right to change this privacy statement at any time of its choosing and without further notice. We advise you to review this privacy statement regularly. In any case, at such time as you provide your personal data to Mars Pension Fund.

Amstelveen, december 2021