

## Creative Auto-Enrolment Limited Privacy Policy

Creative Auto-Enrolment Limited, a company registered in England and Wales with company number 08554978, having its registered office and head office address at 250 Bishopsgate, London, EC2M 4AA (“Creative” “we” “us”).

### Introduction

This Privacy Policy sets out how Creative uses and protects your personal data (including personal data collected through the Website <https://www.creativebenefits.co.uk> (“Website”).

Creative provides services to its business clients throughout the United Kingdom (“UK”) in connection their employees’ pensions, auto enrolment obligations and other related benefits (“Services”) and through providing services to its clients may collect and process personal data about individuals on behalf of its clients or potential clients. In addition to this, the Website also collects certain personal data from users, in accordance with this Privacy Policy.

Creative and its affiliated companies which also trade as 'Creative' are firmly committed to respecting and protecting the privacy of all personal data received or collected, in strict adherence to Data Protection Legislation (defined below) and best business practice. Creative has established this Privacy Policy so that you can understand the care with which we intend to treat your personal data.

### How to contact us

If you have any questions regarding your personal data and how we may use it, including any queries relating to this Privacy Policy, please contact us at [help@cushon.co.uk](mailto:help@cushon.co.uk) writing to the “Data Protection Officer” at the registered office address noted above.

### Terminology used

Creative's data protection and privacy measures are governed by all applicable data protection and privacy legislation in force from time to time in the United Kingdom (“UK”) including the Data Protection Act 2018; UK GDPR (as defined in the Data Protection Act 2018); the Privacy and Electronic Communications Directive 2002/58/EC (as updated by Directive 2009/136/EC) and the Privacy and Electronic Communications Regulations 2003 (SI 2003/2426) as amended (“Data Protection Legislation”).

### Our Role

For the purpose of Data Protection Legislation: -

1. where personal data is provided directly to Creative through use of the Website, email, or other means where Creative is determining the way in which that personal data is processed, then Creative will be a data controller of such information;

2. where Creative is provided personal data in its capacity of providing Services to its clients, then Creative will only process that personal data in accordance with the instructions of its clients and Creative will therefore act as a data processor in respect of such personal data; Creative's client will be the data controller of that personal data for that purpose.

Where Creative acts as a data processor on behalf of its clients, Creative will process that personal data on the instructions of the client, who would have collected that personal data in accordance with that client's own privacy policy together with our Privacy Notice, a copy of which can be found on the Website. The data subject should therefore check the client's own privacy policy, to ensure they understand how their personal data may be processed.

## Personal data and Basis for Collection

Personal data means any data or information about an individual from which that person can be identified. It does not include data where the identity has been removed (anonymous data).

Creative may collect, use, store and transfer different kinds of personal data about you which Creative has grouped together as follows: -

- **Identity Data** includes first name, last name, username or similar identifier, title, job title, ID information and director status.
- **Contact Data** includes billing address, delivery address, email address and telephone numbers.
- **Usage Data** includes information about how you use Creative's Services or submit an enquiry or query through the Website, or portals.
- **Profile Data** includes your username, password and preferences.

Subject to where Creative needs to verify your identity and you provide your express consent for Creative to process such information, Creative does not process any Special Category Data (as defined by Data Protection Legislation) about you (this includes details about your race or ethnicity, religious or philosophical beliefs, sex life, sexual orientation, political opinions, trade union membership, information about your health and genetic and biometric data), unless this is requested by an Employer in which case Creative would process such Special Category Data in accordance with the instructions of the Employer, who is the data controller and is responsible for having the relevant legal basis and additional measures in place for processing such data. Creative does not envisage processing information about criminal convictions and offences, and will only do so as may be required for regulated business activities, as required for regulatory purposes or where acting as data processor.

## If you fail to provide personal data

Where Creative needs to collect personal data by law, or under the terms of a contract Creative has with you (or our client whom Creative acts for) and you fail to provide that data when requested, Creative may not be able to perform the contract it has or is trying to enter. In this case, Creative may have to cancel the Services but it will notify you (or where appropriate, its client) if this is the case at the time.



## How is your personal data collected?

Creative uses different methods to collect personal data from and about you including through: -

- **Direct interactions.** You may give us your contact information by filling in forms or by corresponding with us by post, phone, email or otherwise; or
- **Enquiries** information, when made through the Website or by email; or
- **Third parties or publicly available sources.** We may receive personal data about you from various third parties and public sources such as contact data from providers, Independent Financial Adviser and third party debt agencies.

Creative uses third party software to collect anonymous data to enhance the user experience on our Website.

## How Creative uses your personal data

Creative will only use your personal data when the law allows us to, i.e., if we have a legal basis for doing so, as outlined in this Privacy Policy or as notified to you at the time we collect your personal data, and for the purposes for which it was collected for, unless we reasonably consider that we need to use it for another reason and that reason is compatible with the original purpose. If we need to use your personal data for an unrelated purpose, we will notify you and we will explain the legal basis which allows us to do this. Please note that we may process your personal data without your knowledge or consent, where this is required or permitted by law.

Where we act as the data controller we have set out below in the table a description of all the ways we plan to use your personal data, and which of the legal bases we rely on to do so. We have also identified what our legitimate interests are, where appropriate.

Note that we may process your personal data for more than one lawful ground depending on the specific purpose for which we are using your data. Please contact Creative if you need details about the specific legal ground we are relying on to process your personal data where more than one ground has been set out in the table below.

Purpose/Activity	Type of data	Lawful basis for processing including basis of legitimate interest
To register you or the company that you are connected to as a new client and verify your identity (where required) and bankruptcy status	(a) Identity (b) Contact (c) Profile	Performance of a contract
To register and enable use of the online member portal or employer portal	(a) Identity (b) Contact (c) Profile	Performance of a contract
To perform anti-money laundering checks	(a) Identity (b) Contact	Legitimate interests (to ensure verification of identity)



To process and deliver the Services including: (a) Manage accounts, payments, fees and charges (b) contacting you and corresponding about the Services	(a) Identity (b) Contact (c) Profile	Performance of a contract Necessary for our legitimate interests (to recover debts due to us)
To respond to queries and enquiries	(a) Identity (b) Contact	Legitimate interests (to enable the provision of Services and support) Performance of a contract
To undertake marketing to you	(a) Identity (b) Contact	Legitimate interests (to develop our Service and offerings)
To administer the Website and portals and protect our business and the Website	(a) Usage (b) Identity (c) Contact (a) Profile	Necessary for our legitimate interests (for running our business, provision of administration and IT services, network security, to prevent fraud) Necessary to comply with a legal obligation

## How your personal data may be shared

Where we act as the data controller for client contact information, personal data processed by Creative may be shared as follows: -

- with any member of the Creative Group, which means Creative's subsidiaries, Creative's ultimate holding company and its subsidiaries, as defined in section 1159 of the UK Companies Act 2006 for the purpose of ordinary running of the group, administration and provision of services to be provided, including where a Creative company manages the Website;
- with permitted third party contractors of Creative for the purposes of performing its Services;
- where Creative is under a duty to disclose your personal data to comply with any legal obligation, or to enforce or apply Creative's terms and conditions and other agreements;
- to protect the rights, property, or safety of Creative, Creative's client, or others. This includes exchanging information with other companies and organisations for the purposes of fraud protection and for compliance with laws;
- with the Pensions Regulator, as may be appropriate for regulatory purposes; and
- with third parties to whom we may choose to sell, transfer, or merge parts of our business or our assets. Alternatively, we may seek to acquire other businesses or merge with them. If a change happens to our business, then the new owners may use your personal data in the same way as set out in this Privacy Policy.

We require all third parties to respect the security of your personal data and to treat it in accordance with the law. We do not allow our third-party service providers to use your personal data for their own purposes and only permit them to process your personal data for specified purposes and in accordance with our instructions.



## Marketing

We may use your Identity, Contact, Usage and Profile Data to form a view on what we think you may want or need, or what may be of interest to you. This is how we decide which products, services and offers may be relevant for you (we call this marketing).

You will receive marketing communications from us if you have requested information from us (opted in) or purchased goods or services from us and you have not opted out of receiving that marketing.

We will get your express opt-in consent before we share your personal data with any third party (including other Creative group entities) for marketing purposes.

For the avoidance of doubt, we will not send marketing to employee members unless we have their express consent to do so.

## How Creative stores personal data

For secure storage, Creative stores your personal data within the UK and EEA. In the event Creative engages subcontractors who are located outside the UK or EEA, Creative will ensure that any transfer of your personal data outside the UK or EEA in compliance with applicable data protection legislation.

## Data security

We have put in place appropriate security measures to prevent your personal data from being accidentally lost, used or accessed in an unauthorised way, altered or disclosed. In addition, we limit access to your personal data to those employees, agents, contractors and other third parties who have a business need to know. They will only process your personal data on our instructions and they are subject to a duty of confidentiality.

We have put in place procedures to deal with any suspected personal data breach and will notify you and any applicable regulator of a breach where we are legally required to do so.

## Personal Data Retention

We will only retain personal data where we act as a data controller in connection with client contact information, for as long as necessary to fulfil the purposes we collected it for including for the period required for the purposes of satisfying any legal, accounting, regulatory or reporting requirements.

## Your Rights

Under certain circumstances, you have rights under Data Protection Legislation in relation to your personal data. These include the right to: -

- The right to be informed – this is information on for what purpose we are processing it and what personal data we are processing.



- The right of access – you have the right to be provided with copies of the personal data of you that we are processing as well as confirmation of the processing we are doing. You can do this by sending a “subject access request” to the contact details noted above for our consideration.
- The right to rectification – if you think the personal data that we hold in relation to you is wrong you can tell us and we will fix it.
- The right to erasure (also known as the right to be forgotten) – if you want us to permanently delete the personal data we hold for you then you can ask us to do so.
- The right to restrict processing – if you do not like how we are using your personal data then you can let us know and we will stop processing it in that way.
- The right to data portability – if you want us to pass on your personal data to someone else then please let us know. This transfer should not affect the integrity or otherwise damage your personal data.
- The right to withdraw your consent – you can withdraw your consent for us to process your personal data (if we have relied on your consent to process your personal data) at any time by contacting us. If we have relied only on your consent as the basis to process your personal data then we will stop processing your personal data at the point you withdraw your consent. Please note that if we can also rely on other bases to process your personal data aside from consent then we may do so even if you have withdrawn your consent.
- Rights in relation to automated decision making and profiling – if we use either automated decision making or profiling then you have a right to know. Also, we need your consent if either of these are used to make a decision that affects you. As with all consent, you can withdraw it at any time.

To exercise any of the above rights please email your request to: [help@cushon.co.uk](mailto:help@cushon.co.uk).

Where you exercise your right to erasure or where information is deleted in accordance with Creative’s retention practices, please note that after the deletion of your personal data, it cannot be recovered, so if you require a copy of this personal data, please request this during the period Creative retains the data.

Where you exercise your right to request access to the information Creative processes about you, you will not have to pay a fee to access your personal data (or to exercise any of the other rights). However, we may charge a reasonable fee if your request is clearly unfounded, repetitive or excessive.

Alternatively, we may refuse to comply with your request in these circumstances. Creative will try to respond to all legitimate access requests within one month. Occasionally it may take us longer than a month if your request is particularly complex or you have made a number of requests. In this case, we will notify you and keep you updated.

## Children

The Website is not intended for children and Creative will not knowingly collect any personal data from persons under the age of 16 and will immediately delete any such data subsequently so determined.



## **Complaints**

If you would like to make a complaint in relation to how Creative may have stored, used or processed your personal data, you have the right to make a complaint at any time to the Information Commissioner's Office (ICO), the UK supervisory authority for data protection issues ([www.ico.org.uk](http://www.ico.org.uk)). Creative would, however, appreciate the chance to deal with your concerns before you approach the ICO so please contact us in the first instance.

## **Automated decision making**

We may introduce various technologies that may make an automated decision which uses your personal data to reach a specific decision. If we intend to use such automated decision making technologies, you will be told at the time we wish to introduce such technologies and we will obtain your consent to such use and processing of your personal data.

## **External Websites**

The Website may, from time to time, contain links to and from the websites of Creative partner networks, advertisers and affiliates. If you follow a link to any of these websites, please note that these websites have their own privacy policies and that we do not accept any responsibility or liability for these policies. Creative is not responsible for the content of external internet sites and you are advised to read the privacy policy of external sites before disclosing any personal data.

## **Use of cookies and tracking technologies by us**

The Website uses cookies which Creative is responsible for. You can set your browser to refuse all or some browser cookies, or to alert you when websites set or access cookies. If you disable or refuse cookies, please note that some parts of the Website may become inaccessible or not function properly. For more information about the cookies we use, please see our cookies policy, a copy of which can be found on the Website.

We may also analyse information that does not contain personal data for trends and statistics.

## **Remember the Risks Whenever You Use the Internet**

Creative is committed to ensuring that your information is secure and has in place reasonable and proportionate safeguards and procedures to protect your personal data. Whilst Creative does its best to protect your personal data, Creative cannot guarantee the security of any information that you transmit to Creative and you are solely responsible for maintaining the secrecy of any passwords or other account information.

## **Changes to this Privacy Policy and your duty to inform us of changes**

It is important that the personal data we hold about you is accurate and current. Please keep us informed if your personal data changes during your relationship with us.

As and when necessary, changes to this Privacy Policy will be posted on the Website. Where changes are significant, we may also email all our registered users with the new details, and where required by law, we will obtain your consent to these changes.

This Privacy Notice was last updated on 13 February 2026.



The value of investments can go down as well as up which means you may get back less than you put in. We do not provide financial advice.

Creative is a trading style of Cushon MT Limited. Cushon Group Limited is registered in England and Wales with company number 10967805. Registered office: 51 Lime Street, London, EC3M 7DQ, England. Cushon Money Limited is authorised and regulated by the Financial Conduct Authority with FRN 929465 and is registered in England and Wales with company number 11112120. Cushon Master Trust is regulated by the Pensions Regulator with PSR number 12008536. Cushon MT Limited is the sponsoring company of Cushon Master Trust and is registered in England and Wales with company number 12366412.

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