

Creative Auto-Enrolment Limited Privacy Notice

Introduction

This Privacy Notice sets out how Creative Auto-Enrolment Limited, a company registered in England and Wales with company number 08554978, having their registered office at 250 Bishopsgate, London, EC2M 4AA ("**Creative**", "**We**", "**Us**", "**Our**"), use and protect any personal data provided to them where it acts as data processor. For full details of how we process personal data for which we are data controller, including how we may collect personal data through use of our website, please see our Privacy Policy at <https://www.creativebenefits.co.uk/>.

Why am I receiving this Privacy Notice?

You are receiving this Privacy Notice because Creative has been engaged by your employer or previous employer ("**employer**"), to provide various services to your employer in connection with the administration of employee pensions, auto enrolment obligations and other related benefits ("**Services**"). Through providing Services to your employer, we may collect and process personal data about you on behalf of our client (your employer), in respect of these Services.

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 by it, in adherence to Data Protection Legislation (defined below) and best business practice. Creative has established this Privacy Notice so that you can understand the care with which we intend to treat your personal data.

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**").

For the purpose of Data Protection Legislation, where Creative is provided personal data by you, your employer or another third party, for the administration of providing Services to our clients (your employer), then we will only process that personal data in accordance with the instructions of your employer and we will therefore act as a data processor in respect of such personal data. Your employer will be the data controller of that personal data for that purpose and would have collected that personal data from you in accordance with their own privacy notices issued to you. You should therefore check your employer's own privacy notices, to ensure you understand how your 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 process your personal data in respect of Services, at the request of your employer.

Creative does not process any Special Categories 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 required for providing Services (as data processor) and as may be required for regulatory purposes. Creative does not envisage processing information about criminal convictions and offences, and will only do so, as required for regulatory purposes.

How is your personal data collected?

Creative may collect personal data about you from your employer, through the employer portal, through your direct interactions with us (either over the phone, by post, email or otherwise) or from third parties.

How Creative uses your personal data

Creative will only use your personal data as instructed by our clients (your employer), in accordance with their instructions or in order to comply with a legal or regulatory obligation.

How your personal data may be shared

We may need to share your personal data with other third parties for the administration of Services, including: -

- 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, our clients, or others. This includes exchanging information with other companies and organisations for the purposes of fraud protection and for compliance with laws; and
- with the Pensions Regulator, as may be appropriate for regulatory purposes.

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.



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

Creative will only retain personal data for the period notified to us by your employer, which will usually be for 6 years after the termination of the Services (unless otherwise required by a regulator or by law).

Your Rights

You have certain rights under Data Protection Legislation in relation to your personal data. As we act as the data processor for your employer, we will assist your employer in any exercise of your rights with them, however any requests for exercising your rights should be directed to your employer in the first instance.

How to contact us

If you have any questions regarding your personal data and how Creative may use it, including any queries relating to this Privacy Notice, please contact us at help@cushon.co.uk or by writing to the "Data Protection Officer" at the head office address noted above.

Changes to this Privacy Notice 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 Notice will be posted at <https://www.creativebenefits.co.uk/> 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.

