

Strictly Private & Confidential

09 June 2023

Dear

Unipart Group Pension Scheme – “the Scheme”

IMPORTANT MESSAGE FROM MARK DESSAIN AS CHAIR TO THE TRUSTEE OF THE SCHEME.

I write in relation to your pension and data held within the Scheme, by the external administrator Capita Pension Solutions Limited (“Capita”). **I regret to inform you that some of your personal data was stolen by fraudsters.** Your pension, and the payment of your pension, is not affected by this data breach.

This letter provides very important information to explain:

- What personal data was stolen?
- How was the data stolen?
- How you can protect yourself from fraudsters?
- Additional support available to help protect you.

If you receive an unexpected telephone call from someone claiming that they are either from Capita, the Scheme or that your pension is at risk, please “hang-up” and end that call immediately - AS IT COULD BE A FRAUDSTER AND SCAM. Then, either wait 10 minutes (to ensure the telephone line has cleared and the “fraudster” is not still connected) or use another telephone number if you are able, and call the dedicated Experian helpline on 0800 229 4005 (UK) or 020 8629 5979 (if overseas). You may also call the **Unipart member helpline** on 0344 391 2421 if you have a query relating to your benefit.

What personal data was stolen?

The personal data stolen by the fraudsters includes the following:

- Name;
- Member unique identification number;
- National Insurance number;
- Pension paid;
- Tax code;
- Tax paid;
- Other deductions (where applicable)

For some, but not all, of the affected members, in addition to the above the personal data the following data was also stolen:

- Date of birth;
- Date of retirement or date of pension cessation;
- Address;
- Bank details

How was the data stolen?

Capita is the appointed administrator for the Scheme (as well as hundreds of other pension schemes) and they undertake all the administration tasks including, maintaining the Scheme records on their technology system (“Hartlink”), and calculating and paying the pension benefits due to each Scheme member.

Capita reported on 3 April 2023 that they had been subject to a “cyber attack” where fraudsters targeted and accessed some of Capita’s computer servers – potentially impacting several of the cross-sector businesses it serves. Since then, the Trustee has been liaising closely with Capita to understand whether any of our Scheme data has been impacted. On Thursday 8 June 2023 we were informed by Capita that details of some Scheme members were held in data files, on the Capita servers, that had been accessed and stolen by the fraudsters.

We are truly sorry that your data has been accessed and stolen in this way and understand that this news will be very concerning to you. We are proactively engaging with Capita in respect of their ongoing investigations to ensure the security of our member data.

Please be assured that your pension and payments are unaffected by this attack.

I can also confirm that the Hartlink system, which holds all your personal data, was not impacted by this attack.

How you can yourself from fraudsters?

We live in a data driven world and unfortunately cyber attacks by fraudsters and scams are a real and increasing risk threat to everyone. We would encourage you to only ever give out personal information if you are absolutely sure you know who you are communicating with.

Please also be particularly vigilant if you receive any unexpected emails, telephone calls, text messages (including WhatsApp), letters or you are approached in person. **Please be careful not to share any personal or financial information in such instances**, and check your bank, building society and credit card accounts regularly for any unusual activity that you do not recognise.

The following is a list of organisations who provide information and support to help protect yourself against hackers and cyber criminals:

- If you receive a suspicious email, you should forward it to Action Fraud at report@phishing.gov.uk or call 0300 123 2040. Further information is available on Action Fraud’s website (www.actionfraud.police.uk).
- If there are any changes to your National Insurance information, HM Revenue & Customs would contact you – but you can also phone them on 0300 200 3500.
- Enclosed is a copy of the Financial Conduct Authority’s (FCA) ScamSmart leaflet and further information to help protect yourself from scams is available on the FCA’s website (www.fca.org.uk/consumers/pension-scams).
- Consider whether any passwords and/or security questions for website logins may need to be changed.
- If you are concerned someone might be impersonating Capita or the Scheme, please contact Capita in the first instance on 0344 391 2421 or unipart@capita.com.

The National Cyber Security Centre (www.ncsc.gov.uk) and the Information Commissioner's Office (www.ico.org.uk) both provide guidance on their websites that you may also find useful.

Additional support available to help protect you

The Trustee recognises that this incident places you at a heightened risk of fraud and scams. To support protecting you from this, Capita has arranged a complimentary 12-month membership to Identity Plus provided by Experian, one of the UK's leading Credit Reference agencies. The Identity Plus service helps detect possible misuse of your personal data and provides you with identity monitoring support, focussed on the identification and resolution of identity theft.

Activating your complimentary Identity Plus membership

1. Ensure that you sign up for the service by 8 September 2023 (your code expires after this date).
2. Visit the Identity Plus website to get started:
<https://identity.experian.co.uk/get-started/protection>
3. Validate your activation code: «Activation_Codes». Please ensure you enter this exactly as it appears in this letter
4. Enter your details to complete the registration

Once your membership is activated, you will have access to the following features:

- Unlimited access to your Experian Fraud Report.
- Credit Alerting – an email or SMS to let you know when certain changes happen on your Experian Credit Report, such as the addition of a new credit search.
- Access to Experian's CreditLock feature so you can Lock your Experian Credit Report when you're not applying for credit.
- Web monitoring – an alert by email or SMS which confirms that personal information has been found on the dark web.
- Access to Experian's Victims of Fraud service if you do become a victim of fraud, who will support you in resolving fraud that has occurred.
- If you are at higher risk of fraud, Experian can add protective Cifas registration to your Credit Report which can help prevent credit being taken in your name.

If you have any questions regarding this service, you can contact Experian's Customer Support Centre on [0800 229 4005](tel:08002294005) (UK) or [020 8629 5979](tel:02086295979) (if overseas). The Support Centre is open Monday to Friday, 8am to 6pm.

Reporting the incident to Regulatory bodies

We have reported this incident to the Information Commissioner's Office and will work with them on any investigation they choose to conduct and any recommendations they might subsequently make. We have also informed the Pensions Regulator and we are aware that Capita have been in close contact with both these regulatory bodies since identifying that an incident had taken place.

What happens next?

We will continue to work closely with Capita to understand which members were affected by the data breach. As soon as we have received confirmation, we will write to the affected members to let them know that their data was exfiltrated.

Even if your data was ultimately not exfiltrated, the Trustees would recommend that you sign up for the Experian Identity Plus.

A generic copy of the letter and FAQs enclosed will be published on the Trustee website (<https://www.unipartpensions.com/>).

Once again we are truly sorry for any distress and inconvenience that this attack may cause you, and please exercise extra caution if you receive any requests to provide or confirm your personal data. If you have any questions relating to this attack you can contact the member helpline on 0344 391 2421.

Yours sincerely



P M Dessain
Chair of UGC Pension Trustees Limited
Trustee to the Scheme

Question	Answer
What happened?	<p>Capita plc recently reported a cyber incident (https://www.capita.com/news/update-actions-taken-resolve-cyber-incident) involving hackers targeting some of its computer servers. Some of these servers were used by Capita Pensions Solutions, which is a business that provides third party pension administration to several pension schemes in the UK, including Unipart Group Retirement Benefits Scheme</p> <p>As part of this breach, Capita have confirmed that some of our Scheme data was exfiltrated.</p>
When did it happen?	<p>Capita detected the cyber incident on 31 March 2023 and took immediate steps to isolate and contain the issue. Since then, it has undertaken a complex forensic investigation with support from technical experts and specialist advisers. This has involved reviewing files across Capita's entire business.</p>
What does exfiltrated mean?	<p>It means that the data file was accessed and/or copied by the hackers.</p>
What is being done about this?	<p>The Trustees are in close contact with Capita and we are proactively engaging with them in respect of their ongoing investigations.</p> <p>We are also engaging with Capita regarding the ongoing support they are providing for those affected.</p>
Was the Hartlink system compromised?	<p>Capita have stated it was only a server affected and data held on Hartlink cloud based computing (such as log on details) were not exfiltrated.</p>
Is this going to impact my pension payments?	<p>Please rest assured that your pension payments are unaffected by this and will continue as normal.</p>
What about my pension benefits?	<p>The hackers only accessed data. The Scheme's assets were not involved and are held completely separately from Capita.</p>
Are all members affected?	<p>No.</p> <p>This has affected the majority of pensioner members, including dependent pensioner members. As far as we are aware deferred members are not affected.</p>
What happens next?	<p>We will continue to work closely with Capita.</p> <p>We will continue to communicate all relevant information to you as soon as we are aware of it.</p> <p>A generic copy of the letter as well as a copy of this FAQ will be published on the Trustee website (https://www.unipartpensions.com/).</p>

<p>What can I do to protect myself?</p>	<p>Please ensure that you use the Experian service provided. Further details and your unique Experian code are available in the letter enclosed.</p> <p>We have also included a leaflet in the letters from the FCA on Pensions Scams.</p> <p>We would encourage members to only ever give out personal information if they are absolutely sure they know who they are communicating with.</p> <p>If you receive a suspicious email, you should forward it to report@phishing.gov.uk.</p> <p>For text messages and telephone calls, forward the information to 7726 (free of charge), which reports them to Ofcom.</p> <p>For items via post, contact the business concerned.</p> <p>If there are any changes to your National Insurance information, HM Revenue & Customs would contact you – but you can also phone them on 0300 200 3500. They will never email you.</p> <p>The <u>National Cyber Security Centre</u> (https://www.ncsc.gov.uk/guidance/data-breaches) and the Information Commissioner’s Office (https://ico.org.uk/for-the-public/) (ICO) both provide guidance that may also be useful.</p>
<p>Have you informed the Information Commissioner’s Office (ICO)?</p>	<p>Yes</p>
<p>Have you informed Unipart?</p>	<p>Yes.</p>
<p>Have you informed The Pensions Regulator?</p>	<p>Yes.</p>
<p>What are the Trustees doing to make sure this doesn’t happen again?</p>	<p>In our discussions with Capita, we have sought information about what it has done to improve the security of personal data and avoid a future incident. Once the investigation has been finalised, we will receive a full report about the incident, how it was managed and what steps Capita has taken and will be taking to avoid this happening again.</p>

I have questions not answered here.

If you have a query relating to the Capita Cyber Incident, please call the dedicated Experian helpline on 0800 229 4005 (UK) or 020 8629 5979 (if overseas).

You may also call the **Unipart member helpline** on 0344 391 2421 if you have a query relating to your benefit.

Don't let a scammer enjoy your retirement



Find out how pension scams work, how to avoid them and what to do if you suspect a scam.



Scammers can be articulate and financially knowledgeable, with credible websites, testimonials and materials that are hard to distinguish from the real thing. Scammers design attractive offers to persuade you to transfer your pension pot to them or to release funds from it. It is then invested in unusual and high-risk investments like overseas property, renewable energy bonds, forestry, storage units, or simply stolen outright.

Scam tactics include:



- contact out of the blue



- promises of high / guaranteed returns



- free pension reviews



- access to your pension before age 55



- pressure to act quickly

If you suspect a scam, report it

- Report to the Financial Conduct Authority (FCA)
by contacting their Consumer Helpline on 0800 111 6768 or using the reporting form at www.fca.org.uk
- Report to Action Fraud
on 0300 123 2040 or at www.actionfraud.police.uk
- If you're in the middle of a transfer, contact your provider immediately and then get in touch with www.moneyhelper.org.uk

Four simple steps to protect yourself from pension scams

1

Reject unexpected offers

If you're contacted out of the blue about your pension, chances are it's high risk or a scam. Be wary of free pension review offers. A free offer out of the blue from a company you have not dealt with before is probably a scam. Fortunately, research shows that 95% of unexpected pension offers are rejected.*

2

Check who you're dealing with

Check the Financial Services Register (<https://www.register.fca.org.uk/s/>) to make sure that anyone offering you advice or other financial services is FCA-authorized.

If you don't use an FCA-authorized firm, you also won't have access to the Financial Ombudsman Service or the Financial Services Compensation Scheme. So you're unlikely to get your money back if things go wrong. If the firm is on the FCA Register, you should call the Consumer Helpline on 0800 111 6768 to check the firm is permitted to give pension advice.

Beware of fraudsters pretending to be from a firm authorized by the FCA, as it could be what we call a 'clone firm'. Use the contact details provided on the FCA Register, not the details they give you.

3

Don't be rushed or pressured

Take your time to make all the checks you need – even if this means turning down an 'amazing deal'. Be wary of promised returns that sound too good to be true and don't be rushed or pressured into making a decision.

4

Get impartial information and advice

MoneyHelper (www.moneyhelper.org.uk) – Provides free independent and impartial information and guidance.

Pension Wise, is a service from MoneyHelper, backed by government (www.moneyhelper.org.uk/en/pensions-and-retirement/pension-wise) – If you're over 50 and have a defined contribution (DC) pension, Pension Wise offers pre-booked appointments to talk through your retirement options.

Financial advisers – It's important you make the best decision for your own personal circumstances, so you should seriously consider using the services of a financial adviser. If you do opt for an adviser, be sure to use one that is regulated by the FCA and never take investment advice from the company that contacted you or an adviser they suggest, as this may be part of the scam.

Be ScamSmart with your pension. Check who you are dealing with.