



**Capita Data Breach:  
Guidance for  
UNISON branches with  
affected members**

  
*the public service union*

## **Capita Data Breach: Guidance for UNISON members**

UNISON members are in some of the pension schemes and funds affected by the recent hacking attacks on the outsourcing firm Capita. Those who may be affected are in schemes/funds including the Environment Agency Pension Fund (EAPF), the Natural Resources Wales scheme (EAPF), the Universities Superannuation Scheme (USS), and some local government pension funds. Capita has now stated that its own pension scheme data has been compromised, affecting Capita employees.

UNISON is pressing for increased action from Capita, the funds and the Pensions Regulator to mitigate against the risks to members and have called for an investigation into the causes and risks of the leak by the Information Commissioner's Office (ICO).

UNISON members should though be alert to the potential methods through which the compromised data could be used fraudulently.

**Identity theft.** The ICO regards that just name, address and date of birth can be sufficient data for a fraudster to attempt identify theft and seek to access loans, state benefits or make purchases.

We would encourage members to take up the offer of Experian identity protection services where offered by Capita or their pension fund in the first instance – and UNISON is urging employers affected by the breach to put in place enhanced protection.

**Accessing your pension directly.** The Pensions Regulator has already instructed schemes to monitor unusual or increased transfer requests. There are no reports of pensions being attacked directly, but we should remain vigilant.

**Pension scams.** The more likely danger to members' pensions is that the leaked data could enable a fraudster to contact them and to speak convincingly such that the member agrees to transfer money to them. Such contact might not be made immediately, but months after the leak. Members affected by the data breach should not disclose further information and should always request that people who contact them confirm their identity.

Some common signs of a pension scam are:

- Cold calling about a pension – note that this is illegal
- phrases like 'pension liberation', 'loan', 'loophole', 'savings advance', 'one-off investment', 'cashback'
- guarantees they can get better returns on pension savings
- high pressure sales tactics – time limited offers to get the best deal; using couriers to send documents, who wait until they're signed

More information on identifying potential scams is available on [The Pensions Regulator](#) website.