

Yorkshire and Clydesdale Bank Pension Scheme (the YCB Scheme)

Capita Cyber Incident FAQs

The Trustee has now written to all members notified by Capita as having had their data "exfiltrated" from Capita's system as a result of the incident in March 2023 (i.e. an external party had accessed it without authorisation). Several members have raised further questions, to which we provide answers below. We will update these FAQs on the website if further information becomes available, so please refer to the website as your first port of call for updates.

I haven't received a letter: should I be concerned?

Letters have now been sent out to all members whom Capita has informed the Trustee were affected by the cyber incident (and for whom we have a valid address); if you have not received a letter, that should mean that you are not affected by the incident.

Are deferred members impacted?

It would appear that it is mainly YCB Scheme pensioner members (and some former members) who have been impacted.

My letter shows the wrong name: should I be concerned?

We are aware that a very small number of letters were sent where the name on the outside of the envelope did not match the name on the letter. This is a purely administrative error, for which we apologise. As the letter did not contain any personal information other than a member's name, there is no risk to your personal data (or anyone else's) from this error. You can still use the Experian code in the letter even if the name shown in the letter is incorrect.

I'm worried about my personal data: what should I do?

The letter we sent to you sets out some useful pointers on the actions that you can take to protect yourself, including checking for any unusual activity in your bank account and being very cautious if you receive any calls, texts, or other messages that you weren't expecting. In particular, you should consider taking advantage of the free service that Capita has arranged for you with Experian, if this has been made available to you. The process of signing up for the service is straightforward, but if you are unsure what to do you can phone their helpline on 020 8090 3696 or ask a family member or friend to help you.

Some members have asked if they should change their bank account. The Trustee is not able to advise on this – it is a decision for each individual member or someone acting on their behalf.

Can the Trustee sign up to Experian for me?

The decision to sign up to the Experian service is an individual member one and not one the Trustee can make on a member's behalf.

Unfortunately, the Trustee cannot make checks on members' behalf.

Have any members been the victim of financial fraud because of this cyber-attack?

To date, we have not been advised of any cases of financial fraud and Capita has appointed a third-party specialist adviser who continues to monitor the dark web to confirm that data compromised as a result of this incident is not circulating more widely. That third party has confirmed that they can find no evidence that data resulting from this incident is circulating on the dark web or otherwise.

Is my pension secure?

This incident affects data but not the funds in the YCB Scheme which remains as secure as ever. This means that the cyber incident has had no impact on your pension from the Scheme.

When was the Trustee first aware that members' data had been affected?

Capita, through Capita Pension Solutions, the Capita business that administers the YCB Scheme on behalf of the Trustee, first informed the Trustee at the end of March 2023 that there had been an incident impacting Capita's system. At that stage, the incident appeared to affect internal systems and not to have occurred as the result of an external cause. Since that first engagement, the Trustee has been in regular contact with Capita to understand what had happened and the potential impact on the YCB Scheme and its members.

At a later stage, Capita confirmed that this was in fact an external cyber-attack but could not initially confirm whether any YCB Scheme data had been "exfiltrated" (i.e. an external party had accessed it without authorisation). It was only on 19 May 2023 that we received confirmation that some of our YCB Scheme data had been impacted but at that stage there were no details provided as to which members were affected. Since then, we have worked with Capita to identify which members had been impacted. Once the details of affected members had been made available and verified by the internal pensions team, the Trustee wrote to affected members in the 2nd half of 2023.

The Trustee has been updating the members' website with more general information regarding the incident but rather than writing to all members saying that their data "may have been" impacted, the Trustee decided to identify impacted members first and then to write to them with details of what had happened to their data and set out details of the Experian services available to protect them.

Subsequently Capita engaged an independent 3rd party to carry out a review of the process used to identify members who had been impacted by the incident. The results of that review were provided to the Trustee in April 2024 which identified an additional group of YCB Scheme members impacted by the incident and also some members where additional data elements had been exfiltrated. The Trustee wrote to those affected members in August 2024.

The Trustee shares members' concerns regarding the length of time it has taken to ascertain that personal data had been exfiltrated and identify which members had been impacted. However, the Trustee was completely reliant on information being provided by Capita and could only communicate full details when it had been provided with the appropriate information.

What action is the Trustee taking regarding Capita?

The Trustee raised a number of issues with Capita and has been provided with information on the 3rd party assessments that have taken place. Capita has made a number of enhancements to its security posture following the incident and the Trustee will continue to engage with Capita on updates to the security of member data.

Have the appropriate regulators been informed?

Throughout the incident we have been in regular contact with the Information Commissioner's Office and the Pensions Regulator. It is worth noting that many pension schemes have been affected by this incident.

Is Capita ensuring that the YCB Scheme is not disadvantaged by this breach?

The Trustee has put Capita on notice that it will look for full reimbursement of any costs that have been incurred in dealing with the issues arising from the breach. Please be assured that the Trustee will take all necessary and appropriate steps to ensure that the YCB Scheme is not disadvantaged as a result of the breach.

Will Capita be compensating members affected by the breach?

Capita has taken steps to try to limit the impact of the breach on members (as outlined above). The Trustee hopes that the steps taken will reduce the prospect of any member suffering financial loss. However, in the unlikely event that you do suffer financial loss please contact Capita and the Trustee with details of the loss you have suffered, and this will be considered further.

Why did the Trustee choose Capita as the scheme administrator and how does it ensure that Capita's processes are robust?

As for other large pension schemes, the size of the Scheme means that it is much more practical and effective for day-to-day administration to be carried out by a specialist third party. The Trustee has a robust process in place to monitor the service from Capita and intend to continue to manage the relationship using this process.

Will protection be provided beyond the 12-month period of the Experian cover provided by Capita?

The Experian cover was originally put in place by Capita; however, to assist members further in protecting their identity, the Trustee has extended membership of Experian Identity Plus (UK members) free of charge for another 12 months. This brings the total period of access to the Experian service in the UK to 24 months, and that will be reflected in the expiry date of your membership.

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