

## Sent via email

Tuesday 4<sup>th</sup> November 2025

Dear Simon,

In March 2023 Capita suffered a data breach, one which could have been avoided or at least mitigated. An alarm was raised within ten minutes but was not acted upon and Capita was locked out of its own systems for a substantial period, during which the personal details of members of pension schemes, both employees and pensioners, were stolen. Subsequently, the Information Commissioners Office report shows the extent of the incompetence and inability of Capita to prevent the theft of the records of over six million people.

Under the GDPR regulations Capita could have been fined £96m but this was reduced to £45m owing to Capita somehow mitigating the loss of the records, offering a one-year membership of Experian – online and useless to those who do not have the internet – and Capita "promising" to take better care in the future.

Subsequently the fine was waived and the ICO accepted a voluntary payment of £14m – an 85% reduction from the initial figure. Effectively little more than a slap on the wrist for just about the UK's worst case of corporate mismanagement.

GMB raised issues regarding the suitability Capita to manage the Civil Service Pension Scheme once the leak was confirmed in May 2023 and regularly from then on but recognised that a proper report from the ICO would be needed to understand exactly what had happened. The last government made a political decision to engage Capita as the pension scheme contractor rather than bringing management of the scheme back into the public sector. It is unfortunate, to say the least, that the new government has chosen not to reverse a decision to give Capita a contract to manage the Civil Service Pension Scheme but is delivering the personal records of another million people into the hands of a grossly incompetent organisation.



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At the time the breach was announced we were not aware of its extent but now it has been revealed to include the personal data of 6.6 million people in the UK – more than 10% of the UK population, including both those working and contributing to the pension schemes managed by Capita, and also hundreds of thousands of retired people.

In mitigation to the leak, Capita offered one year of access to Experian which would alert anyone to any potential fraud on their accounts. While this appears to be a great benefit, many mainly non "techie" elderly pensioners did not see the benefit of this tool. It is not at all obvious what support they got from Capita with phone calls not being answered or not returned leading to many elderly pensioners feeling increasingly worried.

Smart technology is not a tool used widely by many elderly pensioners. GMB retired activists alerted GMB Officers about these issues, with those affected wanting letters about the impact of the breach but it seems these were never forthcoming. There may be thousands of people who are not even aware that the pension scheme they were members of was managed by Capita and that their personal data was stolen.

There is nothing commendable about the decisions taken to date by the government, but it is still not too late to cancel the contract with Capita and bring management of the Civil Service Pension Scheme back in house which is where it should belong.

GMB asks that this be given full consideration by the Cabinet Office and ministers as Capita is not a fit and proper manager of pension schemes, nor a proper guardian of the personal data of hundreds of thousands of hardworking civil servants and their retired colleagues.

I look forward to hearing from you.

Yours sincerely,





Kevin Brandstatter

**GMB National Officer**