

# A Guide to the use of your personal data by Credit Reference Agencies, Fraud Prevention Agencies and Southern Water



Southern Water recognises the importance of respecting your personal privacy and also the need to have in place appropriate safeguards surrounding the processing of personal data. Southern Water has notified its processing of personal data to, and is registered with, the Information Commissioner's Office - Reg. No. Z5449252.

As stated within our published Privacy Statement, we may share your personal information with Credit Reference (CRA) and Fraud Prevention Agencies (FPA) in order to verify your identity for the purposes of fraud prevention and to assist us in managing your account and providing services to you appropriately.

The way in which data will be shared with CRA's and FPA's and used by them and others is set out within this document:

# Supply and use of data by Credit Reference and Fraud Prevention Agencies

## What we do

When you become liable for services, Southern Water will do all or some of the following:

- a) Check our own records for information on:
  - i) any previous accounts you may have had with us;
  - ii) and, if you have one, any previous accounts your financial associates<sup>1</sup> have had with us;
  - iii) if you are an owner, director or partner in a small business<sup>2</sup> we may also check on your business.
- b) Search at a credit reference agency for information on:
  - i) your personal accounts;
  - ii) and, if you advise us that you have a spouse or partner who is jointly liable for payment or with whom you have any of the following with other organisations we will check your financial associates' personal accounts as well:
    - previously made joint applications;
    - existing joint account(s);
    - financial links<sup>3</sup>;
  - iii) if you are a director or partner in a small business we may also check on your business.
- c) Search at a fraud prevention agency for information on you and any addresses at which you have lived and on your business (if you have one).

## What we do with the information you supply to us when you first become liable for charges for our services:

- a) Information that is supplied to us will be sent to a credit reference agency.
- b) If you inform us that you have a spouse or partner who is a financial associate and jointly liable for payment, we will:
  - i) search, link and/or record information at a credit reference agency about you both;
  - ii) link any individual identified as your financial associate, in our own records;
  - iii) take both your and their information into consideration when managing the account in future;
  - iv) continue this linking until the account closes, or is changed to a sole account and one of you notifies us that you are no longer linked.

So you must be sure that you have their agreement to disclose information about them.

- c) If you give us false or inaccurate information and we suspect or identify fraud we will record this and may also pass this information to fraud prevention agencies and other organisations involved in crime and fraud prevention.

<sup>1</sup> A financial associate will be someone with whom you have a personal relationship that creates a joint financial unit in a similar way to a married couple. You will have been living at the same address at the time. It is not intended to include temporary arrangements such as students or rented flat sharers or business relationships. These persons, although jointly liable for charges will not be linked together at credit reference agencies.

<sup>2</sup> A small business is defined as an organisation which might be sole trader, partnership or a limited company that has three or less partners or directors.

<sup>3</sup> Credit reference agencies may link together the records of people that are part of a financial unit. They may do this when people are known to be linked, such as being married or have jointly applied for credit or have joint liabilities such as joint accounts. They may also link people together if they, themselves, state that they are financially linked.

## With the information that we obtain we will:

- a) Assess your account and decide what payment terms would best suit your circumstances and/or;
- b) verify your identity and the identity of your spouse, partner or other directors/partners and/or;
- c) undertake checks for the prevention and detection of crime, fraud and/or money laundering.
- d) We may use scoring methods to assess our future relationship and to verify your identity.
- e) Manage your personal and/or business account (if you have one) with ourselves.
- f) Undertake periodic statistical analysis or testing to ensure the accuracy of existing and future products and services.

Any or all of these processes may be automated.

## What we do when you have an account:

- a) Where you receive services in advance of payment or may do so, we will give details of your personal account, including names and parties to the account and how you manage it/them to a credit reference agency.
- b) If you owe us money and do not repay in accordance with our payment terms we will notify you of our intention to file a default and if still unpaid after 28 days we will inform a credit reference agency.
- c) We may make periodic searches of our own records and at a credit reference agency to manage your account with us, including whether to review your existing payment terms or recover monies due to us. We may also check at a fraud prevention agency to prevent or detect fraud.
- d) If you have used our services, vacate premises and do not make payments that you owe us, we will trace your whereabouts and recover debts.

## What Credit Reference and Fraud Prevention Agencies do

When a credit reference agency receives a request for information from us, when you first become liable for charges for our services, they will:

- a) Place a search “footprint” on your credit file. The record of that search (but not the name of the organisation that carried it out) may be seen by other organisations when you apply for credit in the future.
- b) Link together the records of you and anyone that you have advised is your financial associate including previous and subsequent names of parties to the account. Links between financial associates will remain on your and their files until such time as you or your partner successfully files for a disassociation<sup>4</sup> with the credit reference agency.

### Supply to us:

- a) Credit information such as previous applications and the conduct of the accounts in your name and of your associate(s) (if there is a link between you – see b above) and/or your business accounts (if you have one).
- b) Public information such as County Court Judgments (CCJ's) and bankruptcies.
- c) Electoral Register information.
- d) Fraud prevention information.

### When information is supplied by us, to them, on your account(s):

- a) A Credit reference agency will record the details that are supplied on your personal and/or business account (if you have one) including any previous and subsequent names that have been used by the account holders and how you/they manage it/them.
- b) If you owe us money and do not repay in accordance with our payment terms, the credit reference agency will record the missed payments and/or default.
- c) Records shared with credit reference agencies remain on file for 6 years after they are closed, whether settled by you or defaulted.

### How your data will NOT be used by a credit reference agency:

- a) It will not be used to create a blacklist.
- b) It will not be used to create marketing lists.

<sup>4</sup> Financial associates (see note 1) may “break the link” between them if their circumstances change such that they are no longer a financial unit. They should apply for their credit file from a credit reference agency and file for a “disassociation”.

## How your data WILL be used by a credit reference agency:

The information which we and other organisations provide to the credit reference agencies about you, your financial associates and your business (if you have one) may be supplied by credit reference agencies to other organisations and used by them to:

- i) Prevent crime, fraud and money laundering by, for example checking details provided on applications for credit and credit related or other facilities.
- ii) Check the operation of credit and credit-related accounts.
- iii) Verify your identity if you or your financial associate applies for other facilities.
- iv) Make decisions on credit and credit related services about you, your partner, and other members of your household or your business.
- v) Manage your personal, your partner's and/or business (if you have one) credit or credit related account or other facilities.
- vi) Trace your whereabouts and recover debts that you owe.
- vii) Undertake statistical analysis and system testing.

## How your data may be used by fraud prevention agencies:

a) The information which we and others provide to the fraud prevention agencies about you, your financial associates and your business (if you have one) may be supplied by fraud prevention agencies to other organisations and used by them and us to:

Prevent crime, fraud and money laundering by, for example:

- i. Checking details provided on applications for credit and credit related or other facilities.
  - ii. Managing credit and credit related accounts or facilities.
  - iii. Cross Checking details provided on proposals and claims for all types of insurance.
  - iv. Checking details on applications for jobs or when checked as part of employment.
- b) Verify your identity if you or your financial associate applies for other facilities including all types of insurance proposals and claims.
  - c) Trace your whereabouts and recover debts that you owe.
  - d) Conduct other checks to prevent or detect fraud.
  - e) We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.
  - f) Undertake statistical analysis and system testing.

Your data may also be used by credit reference agencies or fraud prevention agencies for other purposes for which you give your specific permission or, in very limited circumstances, when required by law or where permitted under the terms of the Data Protection Act 1998.

## How to find out more

You can contact the CRA below with whom we share your data, to ask to see the information they hold about you; they will charge you a small statutory fee.

Experian, Consumer Help Service, PO Box 8000, Nottingham NG80 7WF or call 0844 4818000 or log on to [www.experian.co.uk](http://www.experian.co.uk).

## Contact

Southern Water welcomes your questions and comments regarding our policy on processing personal information. If you have any queries, please write to the Data Protection Officer, Southern Water Services Ltd, Southern House, Yeoman Road, Worthing, West Sussex, BN13 3NX or email us at [dataprotection@southernwater.co.uk](mailto:dataprotection@southernwater.co.uk). Alternatively you can contact our call centre by telephone on 0845 272 0845.

## Questions and Answers

**Q: Will my personal data be used for direct marketing?**

A: We may contact you with products or services relating to the nature of our business that we feel may be of interest to you, however you can inform us at any time if you no longer wish to receive these communications.

**Q: What is a Credit Reference Agency (CRA)?**

A: Credit reference agencies collect and maintain information on consumers' and businesses' credit behaviour, on behalf of organisations in the UK.

**Q: What is a Fraud Prevention Agency (FPA)?**

A: Fraud Prevention Agencies collect, maintain and share information on known and suspected fraudulent activity. Some CRAs also act as FPAs.

**Q: Why do you use CRA's and FPA's when I have registered with your organisation?**

A: Although you already have or have just become liable for services with us and we will check our own records, we will also contact a CRA to get information on your credit behaviour with other organisations. This will help us make the best possible assessment of your overall situation before we make a decision on how to manage your account with us.

**Q: Where do CRA's get their information?**

A:

- publicly available information:
  - The Electoral Register from Local Authorities.
  - County Court Judgments from Registry Trust.
  - Bankruptcy (and other similar orders) from the Insolvency Service.
- Fraud information may also come from fraud prevention agencies.
- Credit information comes from information on applications to banks, building societies, credit card companies etc and also from the conduct of those accounts.

**Q: How will I know if my information is to be sent to a CRA or FPA?**

A: Information on all new and existing accounts will be shared with a CRA and FPA and we will ensure that all customers are advised that their information will be shared and are periodically reminded.

**Q: Why is my data used in this way?**

A: We and other organisations want to make the best possible decisions we can, in order to make sure that you, or your business, will be able to repay us. Some organisations may also use the information to check your identity. In this way we can ensure that we all make responsible decisions. At the same time we also want to make decisions quickly and easily and, by using up to date information, provided electronically, we are able to make the most reliable and fair decisions possible.

**Q: Who controls what CRA's and FPA's are allowed to do with my data?**

A: All organisations that collect and process personal data are regulated by the Data Protection Act 1998, overseen by the Information Commissioner's Office. All credit reference agencies are in regular dialogue with the Commissioner. Use of the Electoral Register is controlled under the Representation of the People Act 2000.

**Q: Can just anyone look at my data held at credit reference agencies?**

A: No, access to your information is very strictly controlled and only those that are entitled to do so may see it.

**Q: Do I have a choice about my information being shared with credit reference agencies or fraud prevention agencies?**

A: We are notifying you of our intention to share data about you which we are doing because, under the first principle of the Data Protection Act, the data controller (us) can share data if they believe it to be within the legitimate interests of that organisation. We consider that in order to better manage our services, data on all customers of our organisation should be shared in this way in order to make more effective decisions about our customers and for the prevention and detection of fraud. We have discussed this with our regulators.

**Q: Will the data sharing benefit me in any way?**

A: The sharing of information about the regular payment of water bills will contribute positively towards building a credit history, particularly for customers who are not financially active in other credit services. This may extend the options available to those customers for accessing mainstream credit and financial services and products.

Want to know more about Southern Water?

Visit [www.southernwater.co.uk](http://www.southernwater.co.uk) to see the full range of our services.

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