



# How we use your data

We know how important it is to you that we look after your data. These pages explain how we collect, hold, share and use your personal information. We may use your data in the following ways:

### Account administration

To administer your account, collect payments and recover outstanding amounts due to us. This may involve consulting your records held at credit reference agencies (see below).

### Your tariff

So that we can apply a tariff that is appropriate to your circumstances. We will review your tariff regularly—usually on an annual basis—using household income information obtained from credit reference agencies and billing information from your account with us.

If you are eligible to move to a reduced tariff scheme (such as HelpU or WaterSure Wales) we may place your account on a reduced tariff, and let you know that this has been done. Find out more about the qualifying criteria for our reduced tariff schemes, and what happens when your household circumstances change, at [dwrcymru.com](http://dwrcymru.com). If you don't want to be considered for a reduced tariff scheme please contact us now on **0800 052 0145**.

### Paying your water bill

- To administer any application you may make under our Customer Assistance Fund, you will find out more about what this involves when you apply.
- To collect payments directly from any applicable welfare benefits. Where we believe that social benefits may apply we may apply to the Department for Work and Pensions to have our charges paid directly from your benefits. We will pass them your name,

date of birth and billing information to determine eligibility and to administer direct payments to us. They will notify you if direct payment is to be made or of any eligibility changes. You can find out more at [dwrcymru.com](http://dwrcymru.com).

### Improving our services

In constantly trying to improve the way we work:

- To produce statistics and analysis for internal management and reporting and regulatory purposes.
- To look at your relationship with us and contact you to invite you to participate in our customer surveys (which may be carried out on our behalf by third parties).

### Regulatory requirements

To comply with obligations, industry standards, codes of practice and guidance in connection with our regulated status. Where you contact us with any queries about our services, we are required to provide your name and telephone number in periodical reports—usually quarterly—to the water regulator, OFWAT, so that they can carry out their functions.

OFWAT will randomly select customers on a quarterly basis to provide feedback on the way your query was handled by us. OFWAT will share this feedback with us. If you agree, OFWAT will share with us a copy of the recording of your call and their feedback will be used to help us improve our services, or as appropriate, to follow up with you on any concerns you have raised.

### Collecting your personal information

We may collect your details directly from you or a third party (e.g. credit reference agencies, Registered Social Landlords, government departments, local authorities).

If you are a tenant, we may also collect your data from your landlord or via Landlord Tap Limited, where they have notified you that they are passing it on, for the purposes of all billing requirements including debt collection, tracing and enforcement (where appropriate). If you are a landlord, we may ask you for your data or collect it from Landlord Tap Limited for these purposes. This data will form part of our customer records and may be used in any way identified under the heading 'How we use your data'.

### Sharing your personal information

We may also share your details as follows:

- With any companies in the Dŵr Cymru group to use in the same ways as us, and to get an overall picture of your relationship with the group.
- Where we engage a third party to assist us with, or carry out our activities on our behalf, and/or to improve our services to you. We will impose appropriate controls in these circumstances.
- With Landlord Tap Limited, if you are a tenant (and your landlord has notified you) or a landlord, for the purposes of all billing requirements including debt collection, tracing and enforcement (where appropriate).
- Where appropriate, with law enforcement agencies including the police and local authorities,

to help prevent, detect and prosecute crime, or where we consider it appropriate to do so to protect our business, staff and customers.

- With government departments, local authorities, regulators and other agencies where appropriate for the exercise of their or our functions, or where we are legally required to do so.

### Sensitive personal data

From time to time, we may need to handle sensitive personal data such as information about your health or medical condition or that of someone in your household, so that we can adapt our dealings with you accordingly. We will explain this at the relevant time and, where appropriate, ask you to indicate your agreement to the use of such information.

### Handling your personal information outside the UK

If we, or our appointed third parties, handle your personal information outside the UK, we will put in place appropriate protective measures.

### Subject Access Request

You are entitled, on written request and payment of £10, to ask for a copy of any personal information we hold about you (subject to certain exceptions). Call us on **0800 052 0145**, email us at [water.enquiries@dwrcymru.com](mailto:water.enquiries@dwrcymru.com) or visit [dwrcymru.com](http://dwrcymru.com) to find out more.

### A condensed guide to the use of your personal information by ourselves and at credit reference and fraud prevention agencies

1. When you are a customer of Dŵr Cymru Cyfyngedig we may check all or some of the following records about you and others (see 2): a) Our own, b) Those at credit reference agencies (CRAs). When CRAs receive a search from us they will place a search footprint on your credit file that may be seen by other lenders. They supply to us both public (including the electoral register) and shared credit and fraud

prevention information, c) Those at fraud prevention agencies (FPAs).

We may make checks such as: assessing how we might want to set up the payment terms and frequency on your account with us; and verifying identities to prevent and detect crime and money laundering. We may also make periodic checks at CRAs and FPAs to manage your account with us.

2. If you tell us that you have a spouse or financial associate, we will link your records together so you must be sure that you have their agreement to disclose information about them. CRAs also link your records together and these links will remain on your and their files until such time as you or your partner successfully files for a disassociation with the CRAs to break that link.
3. Information on accounts we hold or open will be sent to CRAs and will be recorded by them. Where you have credit from us (ie. where you have services before they are paid for by you), we give details of your accounts and how you manage it/them to CRAs. If you owe us money and when requested, do not repay in full and on time, CRAs will record the outstanding debt. If we consider that your account is in default we will notify you and if you do not pay us we will report the unpaid debt to CRAs. This information may be supplied to other organisations by CRAs and FPAs to perform similar checks and to trace your whereabouts if you have moved without advising of a forwarding address so that they can recover debts that you owe. Records remain on file for 6 years after they are closed, whether settled by you or defaulted.
4. 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 FPAs and other

organisations involved in crime and fraud prevention.

5. If you move and do not make payments that you owe us, we will trace your whereabouts and recover debts.
6. We and other organisations may access and use from other countries the information recorded by FPAs.
7. Your data may also be used 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.

### Credit reference agency details

You can contact the CRAs currently operating in the UK; the information they hold may not be the same so it is worth contacting them all. They will charge you a small statutory fee.

### CallCredit

Consumer Services Team, PO Box 491, Leeds, LS3 1WZ 0870 060 1414

### Equifax PLC

Credit File Advice Centre, PO Box 3001, Bradford BD1 5US 0870 010 0583 | [myequifax.co.uk](http://myequifax.co.uk)

### Experian

Consumer Help Service, PO Box 8000, Nottingham NG80 7WF 0844 481 8000 | [experian.co.uk](http://experian.co.uk)

Find out more about credit and CRAs in the Information Commissioner's guide; 'Credit Explained' [www.ico.org.uk/for\\_the\\_public/topic\\_specific\\_guides/credit](http://www.ico.org.uk/for_the_public/topic_specific_guides/credit)



### Find out more

This is a condensed version. Full details are available in 'How we share your data – A Guide to the use of your personal data by Dŵr Cymru Welsh Water and Credit Reference and Fraud Prevention Agencies'. Please visit [dwrcymru.com](http://dwrcymru.com) or phone **0800 052 0145** for a copy.