



YOUR PRIVACY MATTERS



HOW WE USE YOUR INFORMATION

Privacy matters to us, so we have produced this booklet to explain what information we might collect about you, why we collect it, what we may use it for, and who we may give it to. We'll also explain your rights about your information and how we look after it while we have it.

We also wanted to provide you with more information about how your information is shared and in particular how we handle your information where Credit Reference Agencies (CRAs) and Fraud Prevention Agencies (FPAs) are involved and you will find this on page 5.

This is a condensed version of our online privacy statement which you can read on our website at www.nwl.co.uk.

This booklet covers:

COLLECTING, USING AND SHARING YOUR INFORMATION	page 2
PROTECTING YOUR INFORMATION	page 3
DETAILS OF YOUR RIGHTS	pages 4 and 5
SHARING YOUR DATA WITH CREDIT REFERENCE AGENCIES	pages 6 to 8





WHAT INFORMATION DO WE COLLECT ABOUT YOU?

The information we collect about you may vary based on what service we provide to you. Typically we need details like:

- Your name, date of birth and address so we know who you are and what services you need from us.
- Your contact details such as telephone numbers or email addresses so that we can keep in touch with you about our services and your account.
- Your bank account or other financial details so we can manage payments on your behalf.

If you need special help or consideration, we may also need information about your health or social circumstances. We'll only collect this sort of information where you let us know that we need to meet your special needs when providing you with our services.

We only collect information about you that we need to make sure you get the best service from us. We respect your privacy and we try to minimise what we do collect.

HOW DO WE COLLECT INFORMATION ABOUT YOU?

We prefer to collect the information we need directly from you. That way, you know what we have, and we can be sure you've provided us with the most accurate and up to date information.

We will usually do this:

- When you set up your account with us.
- When you contact us for any reason.
- If you complete an online form.
- If you enter a competition or complete a survey.
- If you use any of our facilities, e.g. Kielder holiday lodges/caravans, fishing permits or to book tickets or events such as our Kielder Winter Wonderland.

Where absolutely necessary, we may occasionally collect information about you from other 'third parties' such as credit agencies or the electoral roll.

WHAT DO WE DO WITH THE INFORMATION WE COLLECT ABOUT YOU?

We use your information in various ways, such as to:

- Meet the purposes that you provided your information for.
- Provide you with the services you want.
- Let you know about goods or services we feel would be beneficial to you.
- Administer your account, including;
 - Letting you know of any work we may be conducting in your area.
 - Seeking your views on any service we provide.
 - Dealing with any problems, enquiries or complaints you may have.
 - Resolving unpaid bills.
- Prevent fraud.
- Keep our records accurate and up to date.
- Create statistical information, market research, analysis and customer profiling to better manage and run our business.
- Comply with any legal obligations we may have.

WHO DO WE SHARE YOUR INFORMATION WITH?

We appreciate that you have provided your information to us and may not want us to share it with other people or organisations, however sometimes it is necessary for us to do so.

We only share your information where we are permitted or required to by law, or where you have requested us to do so. We may share your information with, for example:

- Any of your family, associates, or someone who represents you, where you have asked us to do so.
- Our employees who provide you with our services.





- Carefully selected contractors and specialists to help us provide you with our services.
- Credit reference and fraud prevention agencies in order to help prevent and detect fraud, or as part of our debt collection process.
- External agencies like the police, fire service or local councils in the event of an emergency situation, such as under the Civil Contingencies Act 2004.
- Any person or organisation where we are required to because of a court order, legal duty or statutory obligation.

We are careful to minimise such sharing.

Although we are a UK company, we may sometimes share your information with an organisation, such as a contractor working on our behalf, who is outside the UK. Such companies may also be outside of the European Economic Area. We may do this, but we will only do so where we are permitted to by law.

Whenever we share your information we do everything we can to make sure it is protected from misuse or loss.

HOW DO WE LOOK AFTER AND SECURE YOUR INFORMATION?

When we use information about you we take all reasonable efforts to do so fairly and lawfully.

While we are sure that customers know we use their information, we will provide notice of this whenever we can.

We never use information about you unless it is lawful for us to do so and we have a clearly defined need or purpose.

When we collect information about you we make sure that we minimise what we collect. We try to collect enough accurate and up to date information so we can provide you with the excellent, efficient customer service you demand and no more. We try not to keep your information for longer than we need it and we make sure that the records we have about you are managed properly and deleted promptly and securely when we no longer need them.

We make every effort to keep your information safe, which we detail below.

We take appropriate care to secure the information we hold about you. We have robust technical security such as passwords and information encryption.

We have policies and procedures to make sure your information is only available to our employees who need to see it to do their job, and we train those employees appropriately.

We establish robust procedures and contracts to extend these protections to any other person or organisation we may need to give your information to.

In everything we do with your information we try to be fair, lawful and open, and we take seriously our obligations towards your privacy and the protection of information we may hold about you.

ON OUR WEBSITES

When visiting our websites, you may also be providing us with certain information through our use of website 'cookies'. You can find out more about this on our website by looking at our online privacy statement at: www.nwl.co.uk.





BY EMAIL AND PHONE

If you have contacted us by email, or provided an email address, we may use this to contact you if we need to.

You should also be aware that information conveyed by email could be deliberately or accidentally intercepted or corrupted. While we make every effort to make sure that emails we send to you are free from viruses, this cannot be guaranteed. We recommend that you scan all email for viruses with appropriate and frequently updated virus checking software.

If you have given us your phone number (landline or mobile), we may use it to contact you if we need to, including sending texts. If you call our customer contact line, we also record your phone call, for security and training purposes, and to make sure we record the details of your contact.

Please let us know if your mobile phone number or email address changes so that we can keep this information up to date.

YOUR RIGHTS

The Data Protection Act 1998 gives you certain rights towards your personal information. We take all reasonable efforts for you to exercise those rights.

You have the right to see all the personal information we hold about you.

We'll handle routine enquiries as part of our usual customer service. If you want to see more of the information that we have about you, you can make a data subject access request.

Customers can write to us at:
Northumbrian Water
Customer Centre
PO Box 200
Durham
DH1 9WG

To help you make your request, please fill in the application form which you can find on our website within the online privacy statement. We may reply to you where we need further information to help respond effectively to your request.

To make sure that we only give your information out to you and not someone else, you will need to provide us with two current forms of identification.

We also charge a £10 fee for each request (as we are allowed to by law). Please pay by cheque made payable to Northumbrian Water.

Once we receive your written request, any clarifications, identification and £10 cheque we will respond as soon as we can within forty calendar days.

YOU HAVE THE RIGHT TO STOP US CAUSING YOU 'DAMAGE OR DISTRESS'

Unless you have consented to us using your information, have a statutory liability to us, or we are acting to comply with a legal obligation or in a life or death situation, you can object to us using your personal information in a way that causes you 'substantial and unwarranted damage or distress'.

Damage means that we will use or have used your information in a way that caused you some loss or harm which we shouldn't have.

Distress means that we will use or have used your information in a way that caused you some upset or anguish which was more than an annoyance.

You can write to us and ask us to stop using your information in that way. We will respond within 21 days.





YOU HAVE THE RIGHT TO HAVE YOUR INFORMATION CORRECTED

We take all reasonable steps to make certain that the information we have about you is accurate and up to date. If you think that what we have is not accurate or up to date, please tell us as soon as possible and we will correct it.

YOU HAVE THE RIGHT TO STOP US DIRECT MARKETING TO YOU

We're keen to promote efficient water use and we may send you offers or make you aware of products that help with this. Also, from time to time we may tell you about other offers we think may interest you.

We may do this, or we may share your information with carefully selected partners who offer services or products that we think you may be interested in. Every time we contact you about such offers we will give you the opportunity not to hear about any more.

If you don't want to receive any offers, please let us know through our website, by calling **0345 717 1100**, or you can write to us at:

**Northumbrian Water
Customer Centre
PO Box 200
Durham
DH1 9WG**

We will not phone you with these offers if you have registered with the Telephone Preference Service or by mail if you have registered with the Mailing Preference Service.

Please note that you may still receive non-personalised marketing material through your letterbox.

CHANGES TO THIS STATEMENT

From time to time, we may amend this privacy statement to reflect changes in the law, guidance from the ICO, our experience of handling your information, or for other legitimate reasons. We will do this by posting the amended privacy statement

on our website. We therefore suggest you check our online privacy statement from time to time to make sure you are aware of the latest version.

OUR GUIDE TO CREDIT REFERENCE AND FRAUD PREVENTION AGENCIES

Frequently asked questions

Q What is a credit reference agency?

A Credit reference agencies (CRAs) hold certain information about most adults in the UK. This information is called your credit reference file or credit report.

Q What is a fraud prevention agency?

A Fraud prevention agencies (FPAs) collect, maintain and share information on known and suspected fraudulent activity.

Q How do CRAs and FPAs get information about me?

A The agencies get their information from other organisations and information already in the public domain.

Q Why does Northumbrian Water use CRAs and FPAs?

A We share information with CRAs and FPAs to check the information we have about you is correct. We also get a good picture of your financial history and current financial situation so we can provide the most suitable way of managing your account with us. By using up to date information, provided electronically, we are able to make decisions quickly, reliably and fairly.

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

A No, access to your information is strictly controlled. Only those who are entitled to see it may do so. Usually, that will only be with your permission or, very occasionally, if there is a legal requirement.

All organisations using personal data are regulated by the Data Protection Act 1998, overseen by the Information Commissioner's Office. CRAs are in regular contact with the Commissioner.





**PLEASE READ THIS SECTION
VERY CAREFULLY, IT WILL
VARY FROM LENDER
TO LENDER**

What we do

- 1) **When you open or renew an account, Northumbrian Water will do all or some of the following:**
 - a) Check our own records for information on:
 - i) any previous personal accounts you may have had with us;
 - ii) the personal account(s) of your financial associate(s), if you have one;
 - iii) your business account(s), if you are an owner, director or partner in a small business.
 - b) Search at CRAs for information on:
 - i) your personal account(s);
 - ii) the personal account(s) of your financial associate(s) where:
 - you are making a joint application;
 - you have previously made joint applications;
 - you have joint account(s); or you are financially linked.
 - iii) your business accounts, where you are a director or partner in a small business.
 - c) Search at FPAs for information on you and any addresses at which you have lived and on your business (if you have one).

- 2) **What we do with the information you supply to us as part of the account opening or renewal process:**
 - a) Information that is supplied to us will be sent to the CRAs.
 - b) If you are making a joint application, or you tell us that you have a spouse or financial associate, we will:
 - i) search, link and/or record information at CRAs about you both;

- ii) link any individual identified as your financial associate in our own records;
- iii) take both your and their information into account in future applications by either or both of you;
- 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.

You must be sure that your financial associate is happy for you to provide their information to us.

- 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 FPAs or other organisations involved in crime and fraud prevention.

3) With the information that we obtain we will:

- a) Assess your account and decide what payment terms we can accept.
- b) Check details on account set up or renewals or other facilities.
- c) Verify your identity and the identity of your spouse, partner or other directors/partners.
- d) Carry out checks for the prevention and detection of crime, fraud and/or money laundering.
- e) Manage your personal and/or business account (if you have one) with ourselves.
- f) Carry out 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.





- 4) **What we do when you have an account:**
- a) Where you take services in advance of payment, or may do so, we will give details of your personal and/or business account (if you have one) to CRAs.
 - b) If you owe us money and do not repay on demand, and on time, we will notify you of our intention to file a default. After 28 days we will notify CRAs.
 - c) We may make periodic searches both of our own records and at CRAs to manage your account with us, including whether to make credit available or to continue or extend existing credit. We may also check at FPAs to prevent or detect fraud.
 - d) If you owe us money and do not make payments which you owe us, we will trace your whereabouts and recover debts.



WHAT CREDIT REFERENCE AGENCIES [CRAS] AND FRAUD PREVENTION AGENCIES [FPAS] DO

- 5) **When CRAs receive a search from us they will:**
- a) Place a search 'footprint' on your credit file, whether or not your account is opened. If the search was for a credit application, the record of that search (but not the name of the organisation which carried it out) may be seen by other organisations when you apply for credit in the future.
 - b) Link your records with anyone whom you have named as your financial associate, including the names of previous and subsequent parties to the account. Links between financial associates will remain on your, and their, files until such time as you or they successfully file for a disassociation with the CRAs.

- 6) **When CRAs receive a search from us they will 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 1b) and/or your business accounts (if you have one).
 - b) Public information such as County Court Judgments (CCJs) and bankruptcies.
 - c) Electoral Register information.
 - d) Fraud prevention information.

- 7) **When Northumbrian Water supplies information to CRAs on your account(s):**
- a) CRAs 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 the account(s).
 - b) If you owe us money and do not repay in full and on time, CRAs will record the outstanding debt as a default.
 - c) Records shared with CRAs remain on file for six years after they are closed whether settled by you or defaulted.

- 8) **Your data will NOT be used by CRAs as follows:**
- a) It will not be used to create a blacklist.
 - b) It will not be used by the CRA to make a decision.

- 9) **Your data WILL be used by CRAs as follows:**
- a) The information which we and other organisations provide to the CRAs about you, your financial associate(s) and your business (if you have one), may be supplied by CRAs 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, other members of your household or your business;
- v) manage your personal, your partner's and/or your business (if you have one) credit or credit related account or other facilities;
- vi) trace your whereabouts and recover debts that you owe;
- vii) carry out statistical analysis and system testing.

- v) carry out statistical analysis and system testing.

11) 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.

HOW TO FIND OUT MORE

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
or call **0870 060 1414**.

Equifax PLC, Credit File Advice Centre,
PO Box 1140, Bradford BD1 5US
or log on to **www.equifax.co.uk**.

Experian, Consumer Help Service,
PO Box 8000, Nottingham NG80 7WF
or call **0344 481 8000** or log on to **www.experian.co.uk**.

10) How your data may be used by FPAs:

- a) The information which we provide to the FPAs about you, your financial associate(s) and your business (if you have one) may be supplied by FPAs to other organisations and used by them, and us, to:
 - i) prevent crime, fraud and money laundering by, for example;
 - (1) checking details provided on applications for credit and credit related or other facilities;
 - (2) managing credit and credit related accounts or facilities;
 - (3) cross checking details provided on insurance proposals and claims;
 - (4) checking details on employment applications or vetting;
 - ii) verify your identity if you or your financial associate apply for other facilities, including all types of insurance proposals and claims;
 - iii) trace your whereabouts and recover debts that you owe;
 - iv) conduct other checks to prevent or detect fraud;