

## Guide to Data Sharing and Trace Searches with Credit Reference Agencies

Before giving you credit, lenders such as banks, loan companies and shops want to be confident that you can repay the money they lend. To help them do this, they may look at the information held by companies called Credit Reference Agencies.

### What are Credit Reference Agencies?

Credit reference agencies give lenders a range of information about potential borrowers, which lenders use to make their decision. The information shared may include information about your previous credit history and how you have repaid credit or bills in the past. They hold certain information about most adults in the UK and collect and maintain information on consumers' and businesses credit behaviour, on behalf of organisations in the UK. This information is called your credit reference file or credit report.

### How your data will be used by credit reference agencies:

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;

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

### Why are United Utilities using Credit Reference Agencies?

We want to make the best and fairest decisions we can about our customers by understanding their credit and payment behaviour and receiving accurate and up to date information which will enable us to make informed, fair and reliable decisions about our customers' ability to pay, and their liability for charges. This will also enable us to verify the identity of our customers as well as locate and trace them. It will also assist us to identify customers for payment assistance where the data provided indicates that the customer may be struggling to pay.

### What will we use the information for?

We will use this information to ensure the accuracy of our records, populate your details, carry out an identity and verification check as well as trace and locate customers including non-payers to assist us in appropriately managing your account, we will also verify your income upon application for an affordability scheme (these searches will leave a footprint on your credit file). The searches carried out

will leave a footprint on your credit file for two years which only you, (the customer) and the CRAs will be able to view. We also use CRA information to make decisions regarding your account, your ability to pay and to enhance the effectiveness of our collection processes. Further information about data sharing can be found on our website at: [unitedutilities.com/privacy-notice](https://www.unitedutilities.com/privacy-notice). We will also disclose your information where we are required to do so by courts of law, when we are required by law to do so or to comply with other legal obligations placed upon us and to detect and/or prevent crime.

### How will we do this?

In order for us to do this we will share information about you and how you manage your account and payments on all new and existing accounts with Credit Reference Agencies (CRAs) and, where appropriate, Fraud Prevention Agencies.

We will share information with CRAs about the way in which you conduct your account with us, this includes payment behaviours such as whether you pay and/or keep up to date with agreed payment arrangements. If you fail to make an agreed payment arrangement, miss payments or make late payments we will share this information with the CRAs. If we apply to the courts for a CCJ (County Court Judgement) this too will show on your credit file. Sharing missed or late payments and / or Default information as well as CCJ information with CRAs may affect your credit rating. The data that we provide to the CRAs remains on your credit report for six years after they are closed, whether settled by you or Defaulted. To assist us in managing your account, we may also buy in data from reputable organisations.

### How will data sharing affect me?

Each month we will automatically share your account balance and a status reflecting your payment behaviour with the CRAs.

Where agreed payments are made on time 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.

If you pay your bills on time and within our preferred standard payment period we will share a status of '0' along with your account balance which tells the CRA and any lenders viewing your credit report that you are up to date with your United Utilities payments. If your account is 1 month behind it will be shared as a '1', 2 months behind a '2' etc, the highest numerical status that will be shared is a '6'.

Where payments are made outside of our preferred standard payment period or you are on a scheme to help you pay, we will share a status of '1' or 'arrangement to pay' with the CRA. This is a reflection that the payments you are making are normally reduced and spread over a longer period of time, not clearing all the charges due in line with our standard payment terms.

If you fail to pay or keep up to date with your agreed payment arrangement or make unacceptable or token payments not agreed by United Utilities, we will notify you of our intention to file a default. Defaults can be registered for non-payment of an account once a debt is 3 months overdue, the account has been included in a bankruptcy, CCJ, Individual Voluntary Arrangement (IVA) or similar, or the account is in arrears and we receive an indication that you have left your address without notifying us.

Prior to a default being registered you will receive written notification which includes a deadline date by which you need to

make the required payment or set up an agreed arrangement with us. If you do not make payment by the due date shown on the letter, we will then notify the CRA and a Default will be registered on your credit file. This could result in your credit rating being negatively impacted.

Each lender has their own criteria about what they are willing to accept on your credit file when you make an application and United Utilities are unable to comment on any changes to your credit status or a lender's decision as a result of the information we share with the CRAs. You should always contact the provider of your credit report if you wish to discuss this in more detail.

## What do I do if I find a mistake on my credit report?

If you think United Utilities has made a mistake that is affecting your credit report, contact us on 0345 672 2888 alternatively you can raise a dispute by visiting the CRAs website or contacting them directly.

## Questions & Answers

### Q: What is a Credit Reference agency?

A: Credit Reference Agencies (CRAs) collect and maintain information on consumers' and businesses' credit behaviour, on behalf of organisations in the UK.

### Q: What is a Fraud Prevention Agency?

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

### A: Why do you use them when I have registered with your organisation?

A. We share data on all our customers (new and existing) to enable us to make the best possible assessment of your overall situation before we make a decision on how to manage your account.

### Q: Where do they get the 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 CRAs and where appropriate FPAs 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 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 such agencies are allowed to do with my data?

A: All organisations that collect and process personal data are regulated by UK Data Protection Law, 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 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 UK Data Protection Law 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 credit decision about you and for the prevention and detection of fraud. We have discussed this with our regulators.

### Q. Can you remove a Default as its impacting my ability to get credit (e.g. a mortgage?)

A: We are required to ensure that the data we supply to the CRAs is accurate and up to date, therefore we cannot remove or amend data that is factually correct.

## Searches FAQs

### Q: What is a search?

A: A company carries out a search when they get a credit application or to manage their customers' accounts. It helps them find information at your address(es) to decide whether or not to offer you credit and to manage your account effectively and to verify your identity.

### Q: What type of search will United Utilities carry out?

A: We will carry out a Trace Search (TR or TS) in order to assist us in appropriately managing our customer accounts by means of identity verification and trace and locate, including our non-paying customers.

### Q: Who can see this search?

A: As Trace searches are displayed in Table 2 of your searches, they are only visible to the customer and the CRAs, they will not be visible to lenders viewing your credit file to make a credit decision.

### Q: How long will the search remain on my credit file?

A: The search will be visible for two years from the date it was carried out.

### Q: What can I do if I believe there is search information which is registered incorrectly?

A: If there is search information in this section of your credit report, which you believe is incorrect, this information can be disputed with the appropriate credit lender who registered the search, or directly with the CRA.



## About us

United Utilities is the North West's water company. We keep the taps flowing and toilets flushing for seven million customers every day. From Crewe to Carlisle, we work hard behind the scenes to help your life flow smoothly.