

# A simple guide to how we use your personal data

This leaflet explains how your personal data is used by ourselves, credit reference agencies and other third parties to manage your water account.

# Looking after your personal data is as important to us as it is to you.



This leaflet explains more about our responsibilities regarding your data and covers how we share information with credit reference agencies and other third parties to help us manage your water account.

This leaflet provides a simple overview of how we use and share your data for billing and account management purposes. It doesn't cover all the ways we might use your data.

You can view our full privacy notice at [unitedutilities.com/privacy](https://unitedutilities.com/privacy)

## Why we need to process your data

We are United Utilities, providing water and wastewater services to seven million people across the North West.

Safeguarding your data is at the heart of what we do. We're fully dedicated to protecting your information, ensuring it's handled with the utmost care and in complete compliance with all data protection regulations. We are committed to keeping your data safe and secure.

In most cases, we will collect information directly from you when you first contact us to set up your account. We may also request confirmation of your personal information during subsequent contacts from time to time.

Your communications with us are recorded, stored, and occasionally monitored. This helps us:

- address billing, service enquiries or complaints
- provide training
- listen to and address concerns to enhance our services
- manage legal claims
- prevent fraud and criminal activities

We gather and use personal information to provide you with the best service possible.

Information we collect will include:

- your contact information (such as your name, address, email, and phone number)
- details about your finances (like bank and payment information, income, and expenses)
- insights from credit reference agencies
- details about how you use our services (such as water consumption)
- your interactions with us
- publicly available information about you.

To proactively support customers and reduce levels of water poverty, we may also share your personal data with the Department for Work and Pensions to determine if you are eligible for one of our affordability tariffs. We are permitted to do so under the Digital Economy Act 2017.

We may share or receive information with the Cabinet Office under the Government Fraud Initiative for the purpose of identifying residents at an address if occupancy hasn't been disclosed. Find out more at [www.gov.uk](http://www.gov.uk) and search for National Fraud Initiative.

We may also provide your data to external market research companies who carry out research on our behalf or on behalf of our regulator Ofwat. This is to ask your views on the level of service we provide. You may, at any time, ask to be excluded from future research but we can't opt you out of Ofwat surveys because this is a regulatory requirement. More information about how and why we use your information (including our lawful basis of processing) can be found at [unitedutilities.com/privacy](https://unitedutilities.com/privacy)



## How we work with credit reference agencies to manage your account

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

Whilst you are our customer, we may perform checks on you with one or more CRAs. Depending on your relationship with us and the status of your account, we may also make periodic searches at CRAs to enable us to manage your account and offer you the best possible service.

To do this we will supply some of your personal information to CRAs and they will give us information about you. This includes information you have provided to us and about how well you manage your account with us.

Information we share with CRAs include name, date of birth, address, payment behaviour, account balance and if a customer has been defaulted, their default date and default balance.

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.

CRAs will supply us with both public (including the electoral register) and shared credit, financial situation information and fraud prevention information. This includes information on your credit behaviour with other organisations. We share data on all our customers (new and existing) to help us make the best possible assessment of your overall situation, including:

- prevent crime, fraud and money laundering;
- check the operation of credit and credit related accounts;
- verify the accuracy of the data you have provided to us;
- make decisions on credit and credit related services about you, your partner or other members of your household;
- trace your whereabouts and recover debts that you owe.

If your account is in arrears, we may use additional information collected from CRAs to profile you and help us decide how to manage your account going forward. We may also profile your water usage to help us manage our supply service and set up your payment arrangements.

When a property is listed as empty and unoccupied on our systems, we may use credit reference agencies to determine who is responsible for charges at a property. The search is against the property to determine the current occupant.

More information about CRAs can be found at: [unitedutilities.com/privacy](https://unitedutilities.com/privacy)

You can also read more about how we share your data at: [unitedutilities.com/guide-to-data-sharing](https://unitedutilities.com/guide-to-data-sharing)

## Where CRAs get their information

CRAs get their information from banks, building societies, credit card, energy and telecommunication companies who provide payment history on customers' accounts. They also obtain:

- Publicly available information from local authorities (Electoral Register), the Registry Trust (County Court Judgments); the Insolvency Service (Bankruptcy and other similar orders); and
- Fraud information which may also come from fraud prevention agencies.

All organisations that collect and process personal data (including CRAs) are regulated by data protection legislation, overseen by the Information Commissioner's Office (ICO). CRAs are also required to inform customers of how their data is processed. They do this by publishing Credit Reference Agency Information Notices (CRAINs). More information about CRAs and how they use your personal information can be found at [unitedutilities.com/privacy](https://unitedutilities.com/privacy)



## How we work with other third parties to manage your account

If you require additional support or consideration (e.g. discount tariffs, or you are having issues paying your water bill), we may also receive or share your personal data with third parties (e.g. debt management companies, debt charities). We will only share your information with these organisations if you have given us permission.

For customers with arrears on their account we may obtain information from or share data with the Department for Work and Pensions, county courts, or debt collection agencies.

We may process your information to provide statistical data for our own business planning, regulatory or other benchmarking purposes. We sometimes use a third party to do this. Any statistics produced are done so anonymously.

More information about our use of third parties can be found at [unitedutilities.com/privacy](https://unitedutilities.com/privacy)

## Our Priority Services register

We manage a Priority Services register for our customers who may need additional support with their water services due to age, disability or health problems.

In order to carry out this service, we need personal information, often sensitive information, about our customers in order to plan and deliver our services.

You can read our specific privacy policy in relation to Priority Services at [unitedutilities.com/priority-services-register-privacy-policy](https://unitedutilities.com/priority-services-register-privacy-policy)

## Your data protection rights

In accordance with current UK data protection law, you have a number of rights relating to the processing of your personal data. These rights include:

- **Right of Access** – this right entitles you to ask an organisation whether or not they are storing or using your personal information and to obtain a copy of that information
- **Right to be Informed** – this right entitles you to request to be provided with details of how we process your personal data
- **Right to Rectification** – this right entitles you to request the correction of any personal data you believe is inaccurate or incomplete
- **Right of Erasure** - this right entitles you to request the deletion or removal of personal data where there is no reason for its continued processing. This right is also known as the 'Right to be Forgotten'
- **Right to Restrict Processing** – this right entitles you to request no further processing of the personal data that we have previously collected
- **Right to Object** – this right entitles you to request that your personal data is not processed for specific purposes such as marketing or to challenge the basis of processing your data
- **Right to data portability** – you have a right to ask for any personal data we hold on you electronically to be sent to another Data Controller of your choice
- **Right to withdraw consent** – where we have obtained your data with your consent, for example for marketing purposes, you have the right to withdraw that consent at any time. However this will not have affected our legal ability to do this before you withdraw your consent

Should you need to contact us to discuss the handling of your personal data or to submit a request to exercise one of your Data Protection Rights, please contact our Data Protection Team using one of the following methods:



**Post:** Data Protection Team, United Utilities, Legal Department, Haweswater House, Lingley Mere Business Park, Lingley Green Avenue, Warrington, WA5 3LP



**Email:** [DataProtectionandFraud@uuplc.co.uk](mailto:DataProtectionandFraud@uuplc.co.uk)



**Telephone:** 0345 672 2888 and ask to be put through to the Data Protection Team in the Legal Department

## Vacant properties

If you are a home owner and your property is empty, unfurnished and you do not require a water supply, please make us aware of the circumstances and we will stop any credit searches against your property. You can do this by visiting [unitedutilities.com/contactus](https://unitedutilities.com/contactus)





## In case you need to contact us:



To talk to us about your bill:

0345 672 2888 if you don't have a water meter

0345 672 2999 if you have a water meter

For opening hours please visit [unitedutilities.com/contactus](https://www.unitedutilities.com/contactus) where you can also get in touch with us online

To talk to us about your water and wastewater services:

0345 672 3723

Opening hours: for emergencies we are open 24 hours.

You can also call this number to check the identity of one of our representatives.

If you have hearing or speech difficulties, and use a textphone, please dial 18001 followed by the number you require.



You can go online:

Visit our website and click on 'Live chat' to webchat with a member of our team or go to [unitedutilities.com/contactus](https://www.unitedutilities.com/contactus)



Or write to us at:

United Utilities, PO Box 459, Warrington WA55 1WB

## What you need to know

The occupier of a property is liable for water supply charges in respect of all occupied or furnished premises to which, or for the benefit of which, a supply of water is provided or made available. We are permitted to do this as we have statutory obligations under the Water Industry Act 1991 (WIA). This allows statutory water undertakers the power to demand and recover charges for the services which they provide. The following link to our Privacy Notice sets out information on our use of credit reference agencies [unitedutilities.com/privacy](https://www.unitedutilities.com/privacy). In respect of processing customer information for the purposes of keeping customer records and charging for our services, we rely on our legitimate interests, public interest and our legal obligation as a water and wastewater undertaker as lawful bases of processing under GDPR Article 6.

United Utilities Water Limited, Haweswater House, Lingley Mere Business Park, Lingley Green Avenue, Warrington WA5 3LP.

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