


# How we use your personal data to manage your account

A guide to how we, Credit Reference Agencies and other third parties use your personal data in the management of your water account.


Direct Debit - the easiest way to pay your bill.  
Debit or call us to find out more.

 **At a post office**

Pay by cash or cheque payable to 'Post Office Ltd'. The Post Office charges for this service.

 **At a bank**

Sign and date the correct payment slip and hand in this bill with your payment. Make cheques payable to 'Yorkshire Water'.

 **At a Local Authority cash office**  
Pay by cash or cheque to one of the following Local Authority cash offices: Barnsley, Bradford, Calderdale, Doncaster, East Riding, Kirklees, Rotherham and York.

 **By post**

Tear off the correct payment slip and send it with your cheque payable to 'Yorkshire Water' to: Yorkshire Water, PO Box 52, Bradford BD3 7YD. Do not send cash.

 **PayPoint**

Pay by cash only at any PayPoint outlet.

Payment due by 1 April 2010

bank giro credit 4



CASH

CHEQUE

£



YorkshireWater

**We take the security and use of your personal data very seriously and are committed to complying with data protection legislation. This leaflet outlines 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.**

Within this leaflet you'll find a summary of how we use your data for billing and account management purposes. It doesn't cover all the ways we might use your data. If you would like to view or download a copy of our full privacy notice you can do this at [yorkshirewater.com/privacy](https://yorkshirewater.com/privacy) You can also find other ways to get in touch with us on the back of this leaflet.

Yorkshire Water is the trading name of Yorkshire Water Services Ltd. Yorkshire Water Services is a part of the Kelda Group.

# What we will and won't do with your data

Any personal information we collect or obtain about you will be used for the purposes for which it was provided or as permitted by law. In most cases, we'll collect information from you directly when you first contact us to set up your account. We may ask you to confirm your details on subsequent contacts from time to time.

When you get in touch with us, your communication is recorded, stored and (occasionally) monitored so we can:

- respond to your enquiry
- meet our regulatory requirements
- protect the interests of our business and our customers
- train our employees
- help crime detection and prevention.

Information on all new and existing accounts and account holders will be shared with one or more Credit Reference Agency. More information about how and why we do this can be found in this leaflet.

We will also share your information with other companies in the Kelda Group, affiliated partners and sub-contractors to:

- provide the service you have requested
- help resolve your issue, enquiry or concern
- let you know about our water and sewerage services, e.g. upcoming work in your area, service interruptions, or matters of public health
- send you text messages (rather than call or write to you) about important account or service related matters we believe you need to know about
- contact you with information about products or services related to our business.

Let us know if you want us to stop sending you communications via any of the contact methods on the reverse of this leaflet. Please note you can't opt out of communications relating to account arrears or matters of public health.

We may 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 [yorkshirewater.com/privacy](https://yorkshirewater.com/privacy)

# How we work with Credit Reference Agencies to manage your account

## The benefits to you of our relationship with Credit Reference Agencies (CRAs)

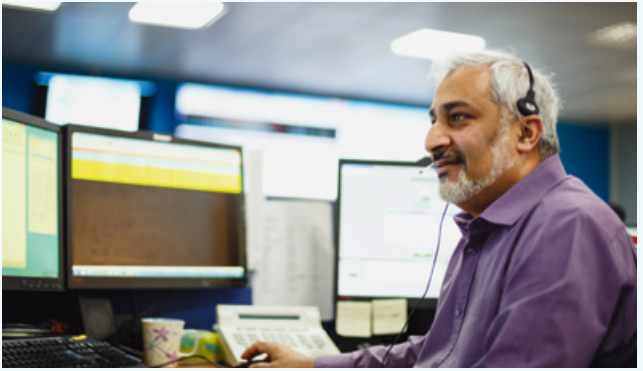
- **Personalised and tailored services to better serve you;**
- **Added protection against identity theft and fraud;**
- **Lower bills – our relationship with CRAs allows us to trace customers who avoid paying their water bill;**
- **Improved credit report – if you're a customer with a good payment history; and**
- **Convenience – if you're applying for one of our discount tariffs and don't have documents to support your application.**

Whilst you are our customer, we may perform credit and identity 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.

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 will use this information to help us make the best possible assessment of your overall situation, including:

- **Verifying the accuracy of the data you have provided to us;**
- **Deciding how to manage your account(s) with us;**
- **Ensuring any tariffs provided to you are appropriate to your circumstances;**
- **Detecting or preventing criminal activity, fraud and money laundering; and**
- **Tracing non-payers and recovering debts.**



If you tell us that you have a spouse or financial associate living at the same property we will link your records together, CRAs will also link your records together and these links will remain on your file and theirs until either you or your partner successfully applies for a disassociation with the CRAs to break that link.

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. We don't currently use automated decision-making in these processes, but if we do in future we'll update our privacy notices.

More information about which CRAs we share with, profiling and automated decision making can be found at [yorkshirewater.com/privacy](http://yorkshirewater.com/privacy)

## 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 [yorkshirewater.com/privacy](http://yorkshirewater.com/privacy)

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

If you require additional support or consideration (e.g. through our priority services, discount tariffs, or you are having trouble paying your water bill), we may also receive or share your personal data with third parties (e.g. debt management companies, debt charities, Citizens Advice Bureaux). 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 Works 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.

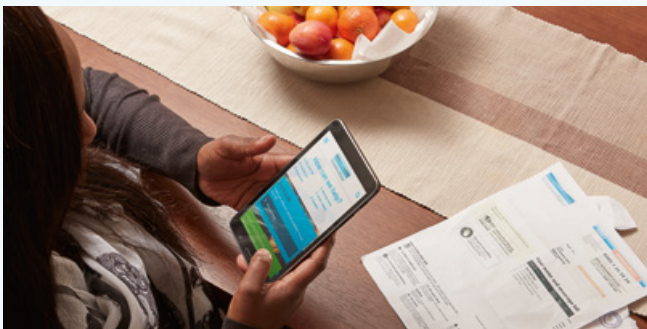
More information about our use of third parties can be found at [yorkshirewater.com/privacy](https://yorkshirewater.com/privacy)

# How we keep your data safe

We follow good industry practices to safeguard your personal information, to protect it from access by unauthorised persons and against unlawful processing, destruction and damage.

We may occasionally use third party providers to process or store your personal information outside the European Economic Area (EEA).

More information about how we keep your data safe and processing information outside the EEA can be found at [yorkshirewater.com/privacy](https://yorkshirewater.com/privacy)





## Your rights

You now have enhanced rights under new data protection legislation.

### **You can ask for incomplete or incorrect data we hold to be corrected at any time.**

Please make us aware of any information that we hold about you that you believe to be incomplete or incorrect as soon as possible. We will update our records, including those we have shared your information with as soon as we reasonably can.

### **You can request a copy of information we hold about you at any time.**

You may request access to your information, or raise any queries or concerns you have, by contacting our Data Protection Officer by:

- e-mail at **[dataprotectionofficer@yorkshirewater.co.uk](mailto:dataprotectionofficer@yorkshirewater.co.uk)**; or
- post to Data Protection Officer, Kelda Group, Western House, Halifax Road, Bradford BD6 2SZ

We may need to contact you to clarify your request or to ensure we have all the information we need to fully meet your requirements. We won't charge you for subject access requests.

More information about these and your other privacy rights can be found at **[yorkshirewater.com/privacy](http://yorkshirewater.com/privacy)**, or on the Information Commissioner's Office website [ico.org.uk/](http://ico.org.uk/)

## Free ways to contact us:



**Chat with us live on our website**



**Free callback service via our website**

No waiting around on hold, fill out a simple form and one of our advisors will call you back as soon as possible.



**Visit our website [yorkshirewater.com](http://yorkshirewater.com)**



**Tweet us @YWHelp**



**Contact us on Facebook**



**Flooding drain or sewer? Report it at [yorkshirewater.com/reportaleak](http://yorkshirewater.com/reportaleak)**



**Call our free leakline number on 0800 57 35 53**

## Other ways to contact us:

Telephone

**0345 1 24 24 24**

Our contact centre is open for billing enquiries Monday to Friday 8am-8pm and Saturday 9am-5pm. For water and sewerage enquiries we're open Monday to Saturday 6.30am-10pm and Sunday 7.30am-10pm. We're open 24 hours a day for emergency calls.

24 Hour automated services  
(meter readings and payments)

**0345 1 247 247**

Write to us

**PO Box 52, Bradford, BD3 7YD**