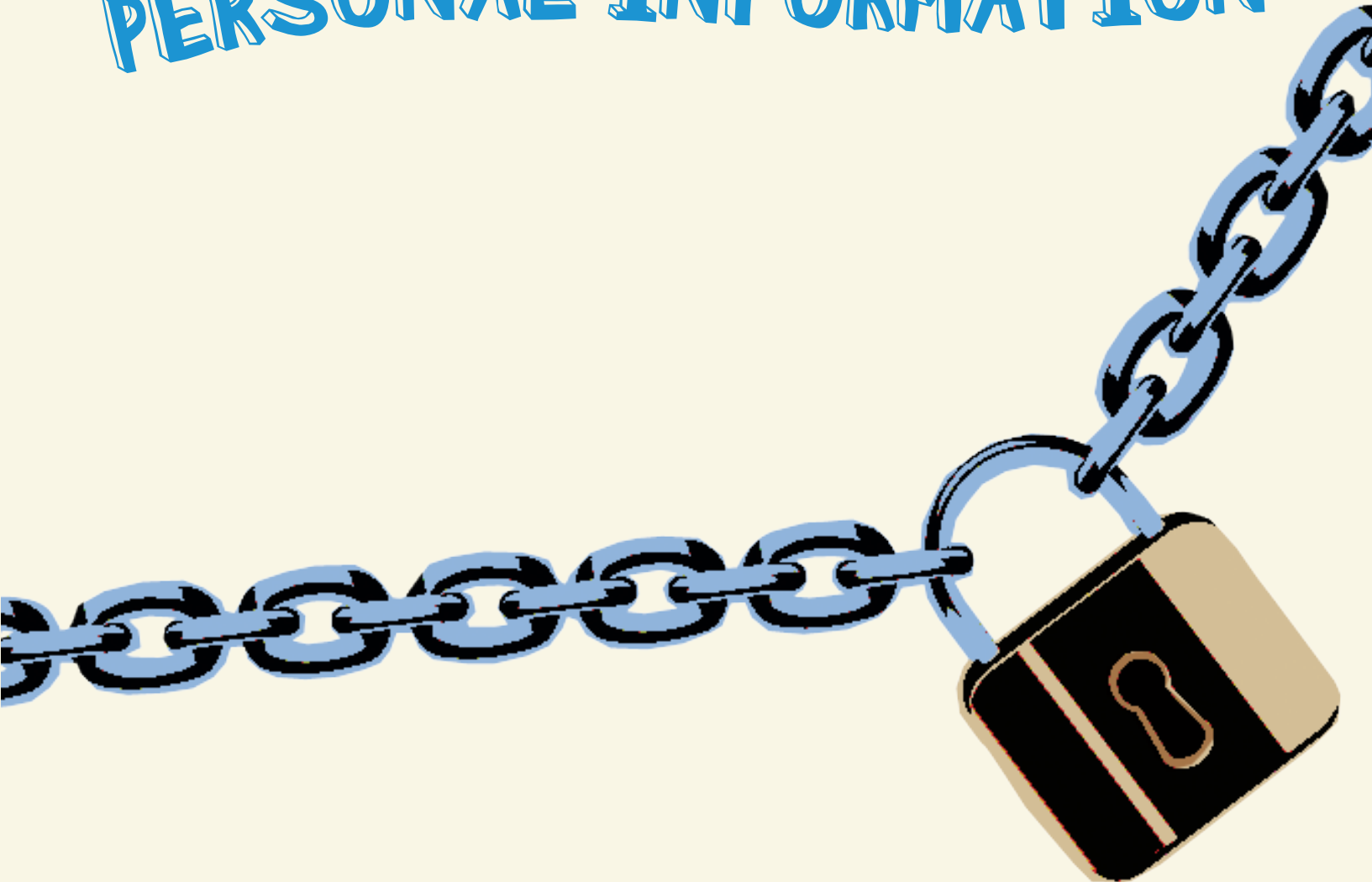


PRIVACY POLICY

OUR **GUIDE** TO THE USE OF YOUR
PERSONAL INFORMATION



ANGLIAN WATER SERVICES LIMITED IS COMMITTED TO PROTECTING YOUR PRIVACY AND COMPLYING WITH THE DATA PROTECTION ACT 1998



This notice applies to personal information we hold about individuals, sole traders and partnerships. It does not apply to information we hold about companies and other organisations. It explains how we may collect information about you and then use it. We also tell you what your rights are, and how you can get in touch with us.

WHO WE ARE

Anglian Water Services Limited is the principal subsidiary of the Anglian Water Group (Company Number 2366656). This privacy notice sets out when we may share your information with companies in the Anglian Water Group, our contractors and selected third parties.

Other parts of the Anglian Water Group we may share information with trade under the names of AW Business, AW Direct, Geodesys and Hartlepool Water.

Selected third parties include HomeServe, Market Operator Services Ltd (MOSL), Citizens Advice Bureau, Experian, Call Credit Ltd.

HOW WE COLLECT YOUR PERSONAL INFORMATION

We collect personal information about you (name, telephone number, postal/email address, how you want to pay your bill etc.) in a number of ways, for example:

- when you set up your account;
- when you contact us for any reason;
- if you complete an online form, enter a competition or complete a survey;
- from third parties (electoral roll, credit reference agencies, MOSL etc.);
- if you use any of our facilities e.g. water parks.
- from your water meter including SMART meters;

Sensitive information may also be collected when you sign up for special tariffs for vulnerable households or our Watercare Register.





WHAT WE DO WITH YOUR PERSONAL INFORMATION

We may use your personal information to:

- provide you with the services you want;
- administer your account (including dealing with any problems, enquiries and complaints, and in relation to any unpaid bills);
- prevent fraud;
- keep our records accurate and up-to-date;
- undertake customer profiling;
- create statistical information and carry out market analysis (on a non-personal basis);
- comply with any legal obligation we may have;
- contact you about services we believe that you may be interested in; and
- contact you about service related issues including interruptions to supply, water quality issues, planned maintenance that could/will affect supplies and major roadworks that would require closure of key roads or commuter routes.

We will not share your personal information unless we are permitted to do so by law. Instances where we may share your personal information include:

- with our contractors and selected third parties, in order to help provide services to you;
- with credit reference agencies and other bodies for credit reference purposes, fraud detection and prevention, or as part of our debt collection process. More detail is given on this below;
- with external agencies such as Local Authorities, Police, Fire and Ambulance Services in the event of an emergency situation, such as under the Civil Contingencies Act 2004 (this may include sensitive personal data such as any medical conditions you may have if you have signed up to the Watercare Register);
- when we are under a legal duty to do so, because of a Court order or statutory obligation;
- where we believe that you may be interested in the services offered by selected third parties;
- to the police for crime detection;
- for research;
- for market research,
- to MOSL to enable switching of non-household customers between retailers.

TRANSFERS OF PERSONAL INFORMATION OUTSIDE OF THE EEA

We may share your personal information with contracted suppliers who work on our behalf, both within the UK and abroad. This may include sensitive information for the purpose of providing the service requested to you.

For the purposes described above it may be necessary for us to transfer your personal information outside of the European Economic Area. We will only do so where the provisions of the Data Protection Act 1998 allow this. On any such transfer, we will put appropriate measures in place to safeguard your information.





MARKETING

From time to time, we may tell you about products and services which we think may be of interest to you. These might come from ourselves or companies in the Anglian Water Group and carefully selected third parties.

Each time you are contacted with such information, you are given the opportunity not to receive any more. You may ask us at any time to stop sending you these communications. Please let us know via our website or by calling 03457 919 155, or by writing to us at the address set out in the Contact Us section of this privacy notice. Please note, though, that you may still receive non-personalised information about us or our water and water recycling services through your letterbox.

SUPPLY AND USE OF DATA BY CREDIT REFERENCE AND FRAUD PREVENTION AGENCIES

WHAT WE DO

When you become liable for services, we will do all or some of the following:

- a) Check our own records for information on:
 - i) any previous accounts you may have had with us;
 - ii) and, if they have one, any previous accounts anyone jointly liable for payments have had with us;
 - iii) if you are an owner, director or partner in a small business we may also check on your business.

- b) Search at a Credit Reference Agency for information on:
 - i) your personal accounts;
 - ii) and, if you advise us that you have a spouse or partner who is jointly liable for payment or with whom you have any of the following with other organisations we will check their personal accounts as well;
 - previously made joint applications;
 - existing joint account(s);
 - financial links;
 - iii) if you are a director or partner in a small business we may also check on your business.

- c) Search at a Fraud Prevention Agency for information on you and any addresses at which you have lived and on your business (if you have one).



WHAT WE DO WITH THE INFORMATION YOU SUPPLY TO US WHEN YOU FIRST BECOME LIABLE FOR CHARGES FOR OUR SERVICES:



- a) Information that is supplied to us will be sent to a Credit Reference Agency.
- b) If you inform us that you have a spouse or partner who is jointly liable for payment, we will:
 - i) search and/or record information at a Credit Reference Agency about you both;
 - ii) take both your and their information into consideration when managing the account in future;
 - iii) 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. So you must be sure that you have their agreement to disclose information about them.
- 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 fraud prevention agencies and other organisations involved in crime and fraud prevention.

HOW WE USE THE INFORMATION WE RECEIVE FROM FRAUD AND CREDIT REFERENCE AGENCIES WHEN YOU FIRST OPEN AN ACCOUNT AND ON AN ON-GOING BASIS:

- a) Assess your account and decide what payment terms would best suit your circumstances.
- b) Verify your identity and the identity of anybody named as being jointly liable on the account or other directors/partners.
- c) Undertake checks for the prevention and detection of crime, fraud and/or money laundering.
- d) Use scoring methods to assess how to manage our future relationship.
- e) Undertake periodic statistical analysis or testing to ensure the accuracy of existing and future products and services.
- f) If you owe us money and do not repay in accordance with our payment terms we will notify you of our intention to file a default and if still unpaid after 28 days we will inform a Credit Reference Agency.
- g) We may make periodic searches of our own records and at a Credit Reference Agency to manage your account with us, including whether to review your existing payment terms or recover monies due to us.
- h) We may also check at a Fraud Prevention Agency to prevent or detect fraud.
- i) If you have used our services, vacate premises and do not make payments that you owe us, we will trace your whereabouts and recover debts.





WHAT CREDIT REFERENCE AND FRAUD PREVENTION AGENCIES DO:

When a Credit Reference Agency receives a request for information from us, when you first become liable for charges for our services, they will:

- a) Place a search “footprint” on your credit file. The record of that search (but not the name of the organisation that carried it out) may be seen by other organisations when you apply for credit in the future.

Supply to us:

- a) Credit information such as previous applications and the conduct of the accounts in your name and/or your business accounts (if you have one) and also for anyone who is jointly liable with you.
- b) Public information such as County Court Judgments (CCJ's) and bankruptcies.
- c) Electoral Register information.
- d) Fraud prevention information.

WHEN INFORMATION IS SUPPLIED BY US, TO THEM, ON YOUR ACCOUNT(S):

- a) A Credit Reference Agency 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 it/them.
- b) If you owe us money and do not repay in accordance with our payment terms, the Credit Reference Agency will record the missed payments and/or default. We will use the information held by Credit Reference Agencies to trace your whereabouts.
- c) Missed payments will also be visible to other organisations and, similarly to default information, may be used to make decisions about applications for credit or other financial services from you.
- d) Records shared with credit reference agencies remain on file for 6 years after they are closed, whether settled by you or defaulted.

HOW YOUR DATA WILL NOT BE USED BY A CREDIT REFERENCE AGENCY:

- a) It will not be used to create a blacklist.
- b) It will not be used to create marketing lists.





HOW YOUR DATA WILL BE USED BY A CREDIT REFERENCE AGENCY:

The information which we and other organisations provide to the credit reference agencies about you, those who are jointly liable for our services with you, and your business (if you have one) may be supplied by credit reference agencies to other organisations and used by them to:

- a) Prevent crime, fraud and money laundering by, for example checking details provided on applications for credit and credit related or other facilities.
- b) Check the operation of credit and credit-related accounts.
- c) Verify your identity.
- d) Make decisions on credit and credit related services about you, your partner, and other members of your household or your business.
- e) Manage credit or credit related accounts or other facilities.
- f) Trace the whereabouts of individuals and recover debts that are owed.
- g) Undertake statistical analysis and system testing.

HOW YOUR DATA MAY BE USED BY FRAUD PREVENTION AGENCIES:

- a) The information which we and others provide to the fraud prevention agencies about you, those who are jointly liable for our services with you and your business (if you have one) may be supplied by fraud prevention agencies to other organisations and used by them and us to:
 - i) prevent crime, fraud and money laundering by, for example;
 - ii) checking details provided on applications for credit and credit related or other facilities;
 - iii) managing credit and credit related accounts or facilities;
 - iv) cross checking details provided on proposals and claims for all types of insurance;
 - v) checking details on applications for jobs or when checked as part of employment.
- b) Verify their identity, if an individual applies for other facilities including all types of insurance proposals and claims.
- c) Trace whereabouts of individuals and recover debts that are owed.
- d) Conduct other checks to prevent or detect fraud.
- e) We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.
- f) Undertake statistical analysis and system testing.





HOW TO FIND OUT MORE

You can contact the Credit Reference Agencies below with whom we share your data, to ask to see the information they hold about you; they may charge you a small statutory fee.

Callcredit, One Park Lane, Leeds LS3 1EP, call 0330 024 7574 or visit www.callcredit.co.uk

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

OTHER USES OF YOUR DATA

Except as provided for in this privacy policy, we will not share your personal information to third parties for any other purpose, unless we are permitted to do so by law.

DATA ACCURACY AND RETENTION

Please let us know if we need to make any changes to your personal data to ensure it is accurate and up to date. We will only retain your information for as long as it is needed.

CHANGES

From time to time, we may amend this privacy notice, to reflect changes in the law, our experience of operating the website, or for other reasons. We will do this by posting the amended privacy notice on this website, so please check the website from time to time to ensure you are aware of the latest version.

MONITORING

If you contact us by telephone, your call may be recorded for training and service-related purposes. This includes maintaining high quality standards, crime detection and/or prevention and to ensure that our employees comply with legal obligations and our policies and practices.

We also monitor email communications and may restrict delivery under certain circumstances.





OUR WEBSITE

Our website contains links to other websites. Please note that when you follow one of these links that these websites have their own privacy policies and that we do not accept any responsibility or liability for their content or any personal data provided to them.

Our site uses “cookies” (“remember me”) options. Cookies identify the computer used, not the individual user and record the areas of the site visited and for how long. Your browser has options to accept, reject or provide you with notice when a “cookie” is sent.

SECURITY MEASURES

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

YOUR RIGHTS

You are entitled to request from us, a copy of any personal information we hold about you. Provision of such information may be subject to the payment of a fee (currently fixed at £10.00).

You can exercise your right at any time to ask us to prevent processing your information for marketing purposes by contacting us as detailed below.

YOUR RESPONSIBILITIES

When you are no longer liable for our charges for example due to moving house, or there is a change to the individuals who are jointly liable with you, it is your responsibility to keep us informed of this. Failure to do so could result in incorrect data being shared and used by credit reference agencies, which in turn, may affect how other organisations view your creditworthiness.



CONTACT US

Anglian Water welcomes your questions and comments regarding our policy on processing personal information. If you have any queries, please write to the:

Data Protection Officer, Legal Services
Anglian Water Services Ltd
Lancaster House
Lancaster Way
Ermine Business Park
Huntingdon
PE29 6XU

Email us at anglianwatercustomerservices@anglianwater.co.uk

Alternatively you can contact our call centre by telephone
on **03457 919 155**

www.anglianwater.co.uk

