A short guide to the use of personal information by South West Water and its partner companies

All personal information you provide us is held and processed in accordance with the Data Protection Act 1998 or as required by law in order to manage your account for the supply of water and/or the provision of sewerage services.

In addition, the personal information you have provided may be disclosed to other companies by South West Water, its partners, sub-contractors and selected third parties, where that is required to provide products or services you have requested.

When you first become our customer (and periodically thereafter whilst a financial obligation remains) we may check the records held by credit reference agencies and fraud prevention agencies about you or anyone else who is jointly liable for our charges and whose details you have provided. You should have their consent before you provide their information.

Credit reference agencies supply to us both public and shared credit and fraud prevention information which we may use to assess how to manage your account, including verifying your identity, and to detect crime and prevent money laundering.

When a credit reference agency receives a search from us they will place a search footprint on your credit file that may be seen by other organisations who share data with the same agencies. The information you have provided will be recorded on their files and may then be used to perform similar checks and, where necessary, to trace your whereabouts and recover debts that you owe.

In managing your account, we will also share information with credit reference agencies in a number of other ways:
1. Information on accounts we hold or open will be sent to credit reference agencies and will be recorded by them. Where you have credit from us, (where you have services before they are paid for by you), we give details of your

accounts and how you manage it/them to credit reference agenices. If you do not pay your bill and you owe us money, we can ask a credit reference agency to record the outstanding debt as a default which will remain on file for six years. This information may be supplied to other organisations by credit reference agencies and fraud prevention agenices to perform similar checks and to trace your whereabouts if you have moved without advising a forwarding address so that they can recover debts that you owe.

2. Should it appear that the information concerning your identity is incomplete or did not originate from you, we may seek to confirm such information we hold with a credit reference agency or you prior to recording a default.

3. If you move without paying your final bill and letting us know where you are, we will be able to use the information held by credit reference agencies to trace your whereabouts and recover the debt. If we suspect any fraudulent activity, we will pass the information to fraud prevention agencies and other organisations involved in crime and fraud prevention.

How to find out more

This is a condensed version. If you would like to know more about how your data may be used, please visit our website southwestwater.co.uk/privacy or phone 0800 169 1133.

If you notice that any personal information we hold about you is incorrect or not up-to-date, please let us know via the 'website feedback' category on our online Contact Us form; or write to us at:
Privacy policy, South West Water, PO Box 4762, Worthing BN11 9NT.

You can also contact Experian, the credit reference agency with which we may share your data, to ask to see the information they hold about you. They will charge you a small statutory fee.
They can be contacted at:
Experian Consumer Help Service PO Box 8000 Nottingham NG80 7WF or call 0844 4818000 or log on to experian.co.uk