

# CREDIT REFERENCE

## A GUIDE TO THE USE OF YOUR PERSONAL DATA BY WASPS ENERGY FOR CREDIT REFERENCE AND FRAUD PREVENTION

1. When you request Wasps Energy to transfer your supply of electricity to us we will:
  - A. Check our own records for information on your personal accounts (both new and any existing accounts).
  - B. Check industry records such as the Electricity Central Online Enquiry Service, the Land Registry, a landlord, directories such as 192.com or the electoral roll or our agents, to the extent this is allowed under law.
  - C. Search at credit reference agencies for information on you.
  - D. Search at fraud prevention agencies for information on you and any addresses at which you have lived.
  
2. What we do with the information you supply to us as part of your request to transfer your supply:
  - A. Information that is supplied to us will be sent to the credit reference agencies.
  - B. 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.
  
3. With the information that we obtain we may:
  - A. Access your request for the transfer of your supply to Wasps Energy and to become our customer;
  - B. Check details you have given us;
  - C. Verify your identity;
  - D. Undertake checks for the prevention and detection of crime, fraud and/ or money laundering;

- E. Use scoring methods to assess your request for supply and identity verification;
- F. Manage your account with us;
- G. Undertake periodic statistical analysis or testing to ensure the accuracy of existing and future products and services;

*Please note that any or all of these processes may be automated.*

4. What we do when you have an account:

- A. We may give details of your personal account(s), including your name and how you manage your account(s), to credit reference agencies;
- B. If you do not pay us in full and on time, we will tell credit reference agencies;
- C. We may make periodic searches of our records and at credit reference agencies to manage your account with Wasps Energy, including whether to allow certain payment arrangements or to continue or extend existing payment arrangements. We may also check at fraud prevention agencies to prevent or detect fraud;
- D. If you set up an instalment plan or some form of payment arrangement with us, then a payment arrangement flag may be recorded on your file. We may record such a flag irrespective of whether or not you are a current customer with us or a previous customer whose account was closed with an outstanding debt that remains to be paid by you;
- E. If you do not make payments that you owe us, we will trace your whereabouts and recover debts.

5. When credit reference agencies receive a search from us they will place a search “footprint” on your credit file whether or not this application proceeds. If the search was for a credit application 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.

6. Credit Reference Agencies will supply to us:

- A. Credit information such as previous applications and the conduct of the accounts in your name;
- B. Public information such as County Court judgements and bankruptcies;
- C. Electoral register information;
- D. Fraud prevention information.

7. When information is supplied by us to Credit Reference Agencies, on your account(s):
  - A. Credit reference agencies will record the details that are supplied, including any previous and subsequent names used by you and how you manage your account(s);
  - B. If you don't repay us in full and on time, credit reference agencies will record the outstanding debt;
  - C. Records shared with credit reference agencies remain on file for 6 years after they are closed, whether settled by you or defaulted.
  
8. How your data **will NOT** be used by Credit Reference Agencies:
  - A. It will not be used to create a blacklist;
  - B. It will not be used by the credit reference agency to make a decision;
  
9. How your data **WILL** be used by Credit Reference Agencies:
  - A. The information which we and other organisations provide to the credit reference agencies about you may be supplied by them to other organisations and used by those other organisations to:
    - Prevent crime, fraud and money laundering (for example checking details provided on applications for credit and credit related or other facilities);
    - Check and manage the operation of credit and credit related accounts and facilities;
    - Verify your identity if you apply for other facilities;
    - Make decisions on credit and credit related services to you;
    - Trace your whereabouts and recover debts that you owe;
    - Undertake statistical analysis and system testing.
  
10. How your data may be used by fraud prevention agencies:
  - A. The information which we provide to the fraud prevention agencies about you may be supplied by fraud prevention agencies to other organisations and used by them and to us;
  - B. Prevent crime, fraud and money laundering by, for example:
    - Checking details provided on applications for credit and credit related or other facilities and managing those facilities;
    - Cross-checking details provided on proposals and claims for all types of insurance;

- Checking details on applications for jobs or when checked as part of employment;
  - Managing credit related accounts or facilities.
- C. Verify your identity if you apply for other facilities including all types of insurance proposals and claims;
- D. Trace your whereabouts and recover debts that you owe;
- E. Conduct other checks to prevent or detect fraud;
- F. Undertake statistical analysis and system testing.
11. We and other organisations may access and use the information recorded by fraud prevention agencies from other countries.
12. Your data may also be used for other purposes for which you give your specific permission or, in very limited circumstances, when required by law or where permitted under law.

## FAQ'S

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### **What is a credit reference agency?**

They collect and maintain information on the credit behaviour of consumers and businesses, on behalf of organisations in the UK. Some examples are Experian, CallCredit or Equifax.

### **What is a fraud prevention agency?**

They collect, maintain and share information on known and suspected fraudulent activity. Some credit reference agencies also act as fraud prevention agencies.

### **Why do you use these agencies?**

Although you have applied to Wasps Energy for an electricity supply and we will conduct our own checks, we need to make the best possible assessment on your overall situation before we make an assessment of whether we are prepared to supply you. Credit reference agencies can supply us with information on your credit behaviour which assists us with this assessment.

### **Where do credit reference agencies get their information?**

From a mixture of publicly available information such as the electoral register, county court judgments and records of bankruptcy and similar orders, plus fraud prevention agencies, plus other organisations who share information with them such as banks, building societies, credit card companies and other utility providers.

### **How will I know if you are sending my information to these agencies?**

This leaflet sets out the circumstances in which we will send information to these agencies. If we plan to send your payment history information to these agencies we will let you know. You can ask us for the name(s) of the credit referral agencies we use at any time.

### **Who controls what the agencies do with my data?**

All organisations that collect and process data are regulated by the Data Protection Act 1998, overseen by the Information Commissioner's Office. All credit reference agencies are in regular dialogue with the Information Commissioner's Office.

Use of the Electoral Roll is controlled by the Representation of the People Act 2000.

### **Can just anyone look at my data held at credit reference agencies?**

No. Access to your information is very strictly controlled so that only those entitled to do so may see it. Usually that's only with your agreement or (very occasionally) if there's a legal requirement.

If you would like to see what information a credit reference agency or fraud prevention agency holds about you, you can contact those currently operating in the UK. The information they hold may not be the same, so it is worth contacting them all. They will charge a small statutory fee.

**CallCredit** Consumer Services Team, PO Box 491, Leeds, LS3 1WZ or call 0330 0247574 or log onto [www.callcredit.co.uk](http://www.callcredit.co.uk)

**Equifax PLC** Credit File Advice Centre, PO Box 3001, Bradford, BD1 5US or call 0800 014 2955 or 0333 321 4043 or log on to [www.equifax.co.uk](http://www.equifax.co.uk)

**Experian**, Consumer Help Service, PO Box 8000, Nottingham NG80 7WF or call 0344 481 0800 or 0800 013 88 88 or log on to [www.experian.co.uk](http://www.experian.co.uk).