

# Privacy Notice for Experian




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This Privacy Notice looks at how we (United Welsh Housing Association Ltd) handle your personal data in our use of Experian.

Some of our other activities have separate Privacy Notices in line with our Privacy Policy which are available on our Website or from the contact details below.

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 0330 159 6080

 [tellmemore@unitedwelsh.com](mailto:tellmemore@unitedwelsh.com)

 [www.unitedwelsh.com](http://www.unitedwelsh.com)

Our Data Protection Officer is Nia Roblin, Head of Governance and Compliance, you can contact her on the details above.

## Why do we use Experian Credit Reference Agency

Renters sometimes struggle to get affordable loans, a mortgage, access the best electricity and gas deals and credit cards or to open bank accounts; often this is because they do not have a credit history. If a person wants to buy something on credit, then it helps if they have a good credit history (a track record of paying off credit agreements). Companies use credit history to assess a person's creditworthiness before making a lending decision. Having a good credit history also helps to provide proof of identity, and current and past addresses. This can help people access a range of goods and services online, including getting the best deals on mobile phones, TV and broadband packages and car insurance.

We believe that our contract holders should get recognition for paying their rent, in the same way people who pay their mortgage do. We have teamed up with Experian to take part in The Rental Exchange. The Rental Exchange is a way to strengthen our contract holders credit report without them needing to take on new credit. The scheme enables us to share details about the rent they pay with Experian on a monthly basis. This is then included in their credit report, meaning they will then be recognised for paying their rent on time. Experian's own Privacy Notice for this scheme is available at [www.experian.co.uk/rental-exchange](http://www.experian.co.uk/rental-exchange)

As part of this scheme we are also able to access the open source information Experian hold. We use this data to help us identify people at risk of financial hardship or contract fraud to support us in managing our contract holders to identify where we can offer additional appropriate support to ensure that the contract lasts. We also use this data to check the accuracy of our own information, such as contact details and numbers of people living in the household.

We do not use Experian at the pre-contract stage only after you become a contract holder. This means that the information such as your credit score or the data held does not inform our decision whether or not to let a property to you.

## How we use your personal information?

Most of the information we use, is information you have given us directly about yourself or the people you live with. However, some may be information that we are given by a third-party organisation such a local authority, the Police or third sector support charity, or some may be information that is publicly available.

Information category	Why do we need it?	Legal bases
Basic details such as*: <ul style="list-style-type: none"> <li>• Name</li> <li>• Address</li> <li>• Email addresses</li> <li>• Phone numbers</li> <li>• Date of Birth</li> </ul>	This data is shared as part of the Rental Exchange.	• Legitimate Interest – The Rental Exchange will help us in achieving Our Strategy Aims and ensuring that our contract holders are sustainable
	We use this data to check the accuracy of our records.	
Contract Management Information such as*: <ul style="list-style-type: none"> <li>• Financial Information and benefit entitlement</li> <li>• Rental Account Details</li> <li>• Contract Reference</li> <li>• Contract Start Date</li> </ul>	This Data is shared as part of the Rental Exchange.	• Legitimate Interest – The Rental Exchange will help us in achieving Our Strategy Aims and ensuring that our contract holders are sustainable
	We use this data to identify people at risk of financial hardship and contract fraud.	
	We use this data on to check the accuracy of our data.	
Familial or Relationship Information such as*: <ul style="list-style-type: none"> <li>• Household makeup</li> <li>• Number of Children in household</li> <li>• Basic details of those living at property over 18 years old</li> </ul>	This Data is shared as part of the Rental Exchange.	• Legitimate Interest – The Rental Exchange will help us in achieving Our Strategy Aims and ensuring that our contract holders are sustainable
	We use this data to identify people at risk of financial hardship and contract fraud.	
	We use this data to check the accuracy of our data.	
Special Category Data such as* <ul style="list-style-type: none"> <li>• County Court Judgements</li> </ul>	Although we do not share the information we hold on CCJs with Experian, we have access to the open source data held in relation to this. We use this to check the accuracy of our data.	• Legitimate Interest – The Rental Exchange will help us in achieving Our Strategy Aims and ensuring that our contract holders are sustainable
Voice Call Recordings	All phone calls made to and from our landlines are recorded	• Legitimate Interest – for Training and Monitoring Purposes

\*The examples given of the information that we use are not exhaustive lists.

## Who do we share your personal data with?

This privacy notices details the information sharing between United Welsh and Experian Credit Reference Agency.

We will not usually share the information gained with any further third parties. However, if it leads us to suspect criminal activities such as contract or benefit fraud we would act in accordance with our policies and procedures and may share information with local authorities, or the Police or other agencies as necessary, for the purposes of crime investigation and prevention. We will only do this if there are laws that allow us to do so or we have a legitimate interest in doing so, when we are confident that you would reasonably expect us to. We may also share your information when you have given us explicit consent to share your information.

## How long do we keep your information for?

The length of time we keep your information for will depend on why we need to process it. We will keep it in line with our retention schedule, legislative requirements and best practice guidance until the data is no longer needed for the purpose it was collected. Following this the information will be destroyed and disposed of in a secure manner. If we are required to keep the information for statistical purposes we will anonymise or pseudonymise it where possible.

## Your Individual Rights

You have a number of individual rights under the General Data Protection Regulation (GDPR).

As part of the Rental Exchange we would like to offer anyone whose data we share with Experian the opportunity to opt out of this processing. To do this please contact us via [tellmemore@unitedwelsh.com](mailto:tellmemore@unitedwelsh.com) or by calling us on 0330 159 6080 (option 3).

You have the right to access the personal information that we process about you. If you believe the personal information we hold on you is inaccurate or incomplete, you have the right to have it corrected or completed. Where we are using your information based solely on your consent, you also have the right to withdraw this consent at any time by contacting us.

You also have the right, in certain circumstances, to block the processing of your data, object to some types of processing or even have your data deleted or in some cases transferred to another organisation of your choice.

More information about all of these rights can be found from our website [www.unitedwelsh.com](http://www.unitedwelsh.com) or by visiting [www.ico.org.uk](http://www.ico.org.uk)

## Storage of your personal data

To enable us to provide you with a contract we will store your personal data on a number of electronic systems. Some of these systems are held on site in our privately owned corporate network or in a Cloud based service. Where the latter happens we work closely with the providers to ensure the security of your information is in line with legal requirements.

We also use paper records when necessary, for example personal evacuation plans for residents at a sheltered scheme or hard copies of contract agreements, these are held in locked storage that is only accessible by relevant members of staff. United Welsh will never store any of your personal information outside of the European Economic Area.

## Not happy with any of this?

If you are not happy with any of the ways we handle your data then please tell us using the details above.

If you are still not happy, you are able to complain to the UK's supervisory authority for data protection – the Information Commissioner's Office by visiting [www.ico.org.uk/concerns](http://www.ico.org.uk/concerns) or by phoning them on 0303 123 1113.