

Privacy Notice for Experian and Housing Hub



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

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.

United Welsh Housing Association Ltd
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Tel: 0330 159 6080
Email: tellmemore@unitedwelsh.com
Visit: 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 and the Housing Hub

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 tenants 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 tenants 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

As part of this scheme we are also able to access the open source information Experian hold via the Housing Hub. We use this data to help us identify people at risk of financial hardship or tenancy fraud to support us in managing our tenancies to identify where we can offer additional appropriate support to ensure that the tenancy 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 or Housing Hub at the pre-tenancy stage only after you become a tenant. This means that the information such as your credit score or the data held on Housing Hub 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"> • Name • Address • Email addresses • Phone numbers • Date of Birth 	This data is shared as part of the Rental Exchange	<ul style="list-style-type: none"> • Legitimate Interest – The Rental Exchange will help us in achieving Our Strategy Aims and ensuring that our tenancies are sustainable
	We use this data on Housing Hub to check the accuracy of our records	
Tenancy Management Information such as*: <ul style="list-style-type: none"> • Financial Information and benefit entitlement • Rental Account Details • Tenancy Reference • Tenancy Start Date 	This Data is shared as part of the Rental Exchange	<ul style="list-style-type: none"> • Legitimate Interest – The Rental Exchange will help us in achieving Our Strategy Aims and ensuring that our tenancies are sustainable
	We use this data on Housing Hub to identify people at risk of financial hardship and tenancy fraud	
	We use this data on Housing Hub to check the accuracy of our data	
Familial or Relationship Information such as*: <ul style="list-style-type: none"> • Household makeup • Number of Children in household • Basic details of those living at property over 18 years old 	This Data is shared as part of the Rental Exchange	<ul style="list-style-type: none"> • Legitimate Interest – The Rental Exchange will help us in achieving Our Strategy Aims and ensuring that our tenancies are sustainable
	We use this data on Housing Hub to identify people at risk of financial hardship and tenancy fraud	
	We use this data on Housing Hub to check the accuracy of our data	
Special Category Data such as* <ul style="list-style-type: none"> • County Court Judgements 	Although we do not share the information we hold on CCJs with Experian or Housing Hub, as part of the Housing Hub we have access to the open source data held in relation to this. We use this to check the accuracy of our data	<ul style="list-style-type: none"> • Legitimate Interest – The Rental Exchange will help us in achieving Our Strategy Aims and ensuring that our tenancies are sustainable
Voice Call Recordings	All phone calls made to and from our landlines are recorded	<ul style="list-style-type: none"> • 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, Housing Hub and Experian Credit Reference Agency.

We will not usually share the information gained from Housing Hub with any further third parties. However, if it leads us to suspect criminal activities such as tenancy 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 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 or by visiting www.ico.org.uk

Storage of your personal data

To enable us to provide you with a tenancy 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 tenancy 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 or by phoning them on 0303 123 1113.

Hysbysiad Preifatrwydd Experian a'r Both Tai



Mae'r Hysbysiad Preifatrwydd hwn yn trafod sut byddwn ni (United Welsh) yn trin eich data personol wrth ddefnyddio Experian a'r Both Tai.

Mae rhai o'n gweithgareddau eraill yn destun hysbysiadau preifatrwydd ar wahân yn unol â'n Polisi Preifatrwydd, gyda chopiau ar ein gwefan neu wrth gysylltu â'r isod.

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Ein swyddog diogelu data yw Nia Roblin, pennaeth llywodraethu & cydymffurfio

Rhesymau am ddefnyddio Experian (Credit Reference Agency) a'r Both Tai

Weithiau bydd pobl sy'n rhentu cartrefi'n methu cael benthyciadau fforddiadwy, morgais, y bargenion trydan a nwy gorau, cardiau credyd neu agor cyfrifon banc; yn aml y rheswm yw diffyg hanes credyd. Os bydd person am brynu rhywbeth ar gredyd, bydd yn werth cael hanes credyd da (profiad o dalu cytundebau credyd). Bydd cwmnïau'n defnyddio hanes credyd wrth bennu os am roi benthyciad i bobl. Mae hanes credyd da hefyd yn helpu i ddarparu prawf hunaniaeth, a chyfeiriadau presennol a blaenorol. Mae hynny'n gallu helpu i gael nwyddau a gwasanaethau arlein, yn cynnwys bargenion ffonau symudol, pecynnau teledu a band eang, ac yswiriant car.

Barn United Welsh yw dylid cydnabod ymdrechion tenantiaid i dalu eu rhent yn yr un modd â phobl yn talu morgais. Rydym wedi cydweithio ag Experian i fod yn rhan o'r Rental Exchange. Dull o gryfhau adroddiad credyd tenantiaid heb eu gorfodi i gymryd credyd newydd. Mae'r cynllun yn hwyluso rhannu manylion eu rhent bob mis gydag Experian, gan gynnwys hynny yn eu hadroddiad credyd a'u cydnabod am dalu rhent yn brydlon. Mae copi o Hysbysiad Preifatrwydd Experian ar gyfer y cynllun yn www.experian.co.uk/rental-exchange

Fel rhan o'r cynllun, byddwn hefyd yn cael mynediad i wybodaeth ffynhonnell agored mae Experian yn cadw drwy'r Both Tai. Byddwn yn defnyddio'r data er mwyn helpu i nodi pobl dan risg o wynebu caledi ariannol neu dwyll tenantiaeth, gan ein helpu i reoli tenantiaethau a nodi ble allwn gynnig cymorth ychwanegol er cynnal tenantiaeth. Byddwn hefyd yn defnyddio'r data er mwyn gwirio ein gwybodaeth, fel manylion cyswllt a nifer y bobl yn byw mewn cartrefi.

Ni fyddwn yn defnyddio Experian neu'r Both Tai yn y cymal cyn-tenantiaeth, dim ond ar ôl i chi ddod yn denant. O ganlyniad, ni fyddwn yn defnyddio gwybodaeth fel eich sgôr credyd neu'r data ar eich Both Tai wrth bennu os am rentu cartref i chi ai peidio.

Ein defnydd o'ch manylion personol?

Bydd y rhan helaeth o'r wybodaeth a ddefnyddir yn fanylion byddwch wedi rhoi i ni am eich hun neu bobl rydych yn cyd-fyw â nhw. Fodd bynnag, efallai byddwn yn cael rhai manylion gan drydydd partïon fel awdurdod lleol, yr Heddlu neu elusen cymorth trydydd sector, neu wybodaeth a ddarperir yn gyhoeddus.

Categori gwybodaeth	Rheswm am eu casglu?	Seiliau cyfreithiol
Manylion sylfaenol fel*: <ul style="list-style-type: none"> • Enw • Cyfeiriad • Ebst • Rhifau ffôn • Dyddiad geni 	Rhannu'r data fel rhan o'r Rental Exchange	<ul style="list-style-type: none"> • Diddordeb dilys - Rental Exchange yn ein helpu i wireddu amcanion ein strategaeth a chynnal tenantiaethau
	Defnyddio'r data ar y Both Tai er gwirio ein cofnodion	
Manylion rheoli tenantiaeth*: <ul style="list-style-type: none"> • Gwybodaeth ariannol a hawlio budd-daliadau • Manylion cyfrif rhent • Cyfeirnod tenantiaeth • Dyddiad dechrau tenantiaeth 	Rhannu'r data fel rhan o'r Rental Exchange	<ul style="list-style-type: none"> • Diddordeb dilys - Rental Exchange yn ein helpu i wireddu amcanion ein strategaeth a chynnal tenantiaethau
	Defnyddio'r data ar y Both Tai er nodi pobl o dan risg o galedi ariannol neu dwyll tenantiaeth	
	Defnyddio'r data ar y Both Tai er gwirio ein cofnodion	
Manylion teulu / perthnasoedd*: <ul style="list-style-type: none"> • Aelodau'r teulu • Nifer plant yn y cartref • Manylion sylfaenol pobl dros 18 oed yn byw yn y cartref 	Rhannu'r data fel rhan o'r Rental Exchange	<ul style="list-style-type: none"> • Diddordeb dilys - Rental Exchange yn ein helpu i wireddu amcanion ein strategaeth a chynnal tenantiaethau
	Defnyddio'r data ar y Both Tai er nodi pobl o dan risg o galedi ariannol neu dwyll tenantiaeth	
	Defnyddio'r data ar y Both Tai er gwirio ein cofnodion	
Categoriâu arbennig* <ul style="list-style-type: none"> • Dyfarniadau Llys Sirol 	Er na fyddwn yn rhannu manylion CCJs (dyfarniadau llys sirol) gydag Experian neu'r Both Tai, fel rhan o'r Both Tai gallwn weld data ffynhonnell agored yn y cyd-destun hwnnw. Byddwn yn ei ddefnyddio er gwirio ein data	<ul style="list-style-type: none"> • Diddordeb dilys - Rental Exchange yn ein helpu i wireddu amcanion ein strategaeth a chynnal tenantiaethau
Recordio galwadau ffôn	Recordio pob galwad ffôn i ac o'n rhifau at ddibenion hyfforddi a monitro	<ul style="list-style-type: none"> • Diddordeb dilys - at ddibenion hyfforddi a monitro

* Nid yw'r enghreifftiau uchod yn rhestrau cynhwysfawr.

Rhannu eich data personol gyda phwy?

Mae'r hysbysiad preifatrwydd hwn yn manylu'r wybodaeth a rennir rhwng United Welsh, Both Tai ac Experian Credit Reference Agency.

Ni fyddwn fel arfer yn rhannu gwybodaeth gan y Both Tai gyda thrydydd partïon. Fodd bynnag, os yn amau gweithredu troseddol megis twyll tenantiaeth neu fudd-daliadau, byddwn yn dilyn ein polisiau a gweithdrefnau ac o bosibl yn rhannu gwybodaeth gydag awdurdodau lleol, yr Heddlu neu asiantaethau eraill yn ôl yr angen, at ddibenion ymchwilio ac atal troseddau. Byddwn ond yn gwneud hynny pan fydd deddfau'n caniatáu hynny, pan fydd diddordeb dilys gennym mewn gwneud hynny, neu pan fyddwn yn hyderus byddech yn disgwyl i ni wneud hynny.

Gallwn hefyd rannu eich gwybodaeth pan fyddwch wedi rhoi caniatâd penodol i ni wneud hynny.

Cadw eich manylion am ba hyd?

Bydd cyfnod cadw eich manylion yn dibynnu ar y rheswm am eu prosesu. Byddwn yn eu cadw'n unol ag arferion y cwmni, gofynion deddfwriaethol a chyfarwyddyd arferion gorau tan na fydd bellach angen cadw'r wybodaeth at y dibenion y casglwyd yn y lle cyntaf. Yn dilyn hynny, byddwn yn distrywio a gwaredu'r wybodaeth yn unol â'n gweithdrefnau. Os bydd gofyn i ni gadw'r wybodaeth at ddibenion ystadegol, byddwn yn ei gwneud yn anhysbys ble'n bosibl.

Eich hawliau unigol

Mae gennych nifer o hawliau unigol o dan y Rheoliad Diogelu Data Cyffredinol (GDPR).

Fel rhan o'r Rental Exchange byddwn yn cynnig opsiwn i bawb byddwn yn rhannu eu data gydag Experian, sef cyfle i ddewis peidio â bod yn rhan o'r prosesu hyn. Os byddwch am wneud hynny, cysylltwch â ni yn tellmemore@unitedwelsh.com neu wrth alw 0330 159 6080 (opsiwn 3).

Mae hawl mynediad gennych i'r manylion personol byddwn yn prosesu amdanoch. Os byddwch yn credu bod eich manylion personol yn ein meddiant yn anghywir neu anghyflawn, mae hawl gennych i'w cywiro. Pan fyddwn yn defnyddio eich gwybodaeth ar sail eich caniatâd yn unig, bydd hawl gennych i ddileu'r caniatâd hwnnw ar unrhyw amser wrth gysylltu â ni.

Yn ogystal, mae hawl gennych o dan rai amgylchiadau i flocio prosesu eich data, gwrthwynebu rhai mathau o brosesu neu hyd yn oed ddileu eich data, neu mewn rhai achosion i'w trosglwyddo i gorff arall o'ch dewis.

Manylion pellach am yr hawliau hyn ar ein gwefan neu yn www.ico.org.uk

Storio eich data personol

Er mwyn darparu eich tenantiaeth byddwn yn storio eich data personol ar nifer o systemau electronig. Bydd rhai o'r systemau hyn ar ein safle yn ein rhwydwaith corfforaethol preifat neu mewn gwasanaethau cwmwl. Yn achos yr olaf, byddwn yn cydweithio'n agos â'r darparwyr er diogelu eich gwybodaeth yn unol â gofynion cyfreithiol.

Byddwn hefyd yn defnyddio cofnodion papur pan fydd angen, er enghraifft cynlluniau ymgilio personol trigolion cartrefi lloches neu gopïau papur cytundebau tenantiaethau. Cedwir mewn storfeydd dan glo, gyda mynediad yn gyfyngedig i aelodau staff perthnasol.

Ni fyddwn yn storio neu rannu eich gwybodaeth tu allan i Ardal Economaidd Ewrop ar unrhyw adeg.

Anhapus gydag unrhyw beth?

Os na fyddwch yn hapus gydag unrhyw un o'r ffyrdd byddwn yn trin eich data, cofiwch ein hysbysu wrth ddefnyddio'r manylion uchod.

Os byddwch dal yn anfodlon, gallwch wneud cwyn i awdurdod arolygu diogelu data'r Deyrnas Unedig - Swyddfa'r Comisiynydd Gwybodaeth yn www.ico.org.uk/concerns neu wrth ffonio 0303 123 1113.