

# PRIVACY NOTICE



**NWG**  
*living water*

# PRIVACY NOTICE

This privacy notice provides you with information about how your personal data is used and protected by Northumbrian Water Limited.

This notice is updated from time to time so please refer to our online Privacy Notice for the most up to date version at <https://www.nwl.co.uk/privacy/>.

## Privacy basics

### Who are we?

We are Northumbrian Water Limited.

In the Northeast of England, we're known as Northumbrian Water, and we provide our customers with clean water, and we treat their used water.

In the Southeast of England, we're known as Essex & Suffolk Water, and we provide our customers with clean water services.

We are part of Northumbrian Water Group Limited and are registered under the Companies Acts (Reg. No. 2366703). Our registered office is Northumbria House, Abbey Road, Pity Me, Durham DH1 5FJ.

We are registered with the Information Commissioner's Office (ICO) as a Data Controller, and our registration number is Z4657939.

### Key terms

"NWL", "we", and "us" mean Northumbrian Water Limited.

"Personal data" has the same meaning as set out in the UK-General Data Protection Regulation, Data Protection Act 2018 and the Data (Use and Access) Act 2025 and in simple terms means any information relating to an 'identifiable natural person'.

An identifiable natural person is someone who can be identified, either directly or indirectly, by an identifier such as a name, an identification number, location data, an online identifier or to one or more factors specific to the physical, physiological, genetic, mental, economic, cultural or social identity of that natural person.

### Our privacy promise

We will:

- process your personal data fairly and lawfully
- tell you how we will use your personal data
- only collect personal data about you when we need it for legitimate purposes, or legal reasons
- ensure that your personal data is adequate, relevant and not excessive for the purposes for which we collect it

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- not keep your personal data for longer than we need to for those lawful purposes
- keep your personal data secure
- ensure we have robust controls in place to prevent unauthorised access to and use of your personal data
- ensure that you know how to exercise your rights in relation to your personal data, and
- require any third parties we may share your personal data with to take appropriate steps to protect it.

## Privacy in more detail

### How do we collect personal data about you?

We collect and use personal data about you for different purposes.

You may give us information by:

- filling in paper forms or sending us letters
- submitting forms on our website
- submitting forms on social media
- on the telephone
- by email
- or otherwise

The information we collect about you will vary depending on your relationship with us.

We may also collect information about you from other sources. For example:

- if you rent your home, your landlord may give us your personal data to set up your account at their property
- When you set up your account, we will ask for information from Credit Reference Agencies, such as Experian, to check that you have the ability to pay your bills
- If you purchase a service from one of our trusted third parties, they may tell us about that so we can manage your account.

### Why do we need to collect and use your personal data?

The reason we need to collect your personal data will vary depending on what it is being used for.

The table below gives examples of the types of data we collect about you, the reason it is collected and how long we keep it for (the retention period).

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Example information	We may use this for:	Retention period
Name, postal address, email, date of birth, marital status, financial and credit card information, household income	Billing purposes	7 years after the account is closed
Name, postal address, telephone number, e-mail addresses	To contact you in relation to your account, your queries or your complaints	7 years after the account is closed
Name, date of birth, customer reference number	To identify you and protect your account	7 years after the account is closed
Name, health information, job status, number of children, age of children, receipt of benefits	Any special circumstances you want us to know about	7 years after the account is closed
Telephone discussions	For training purposes	3 years, unless the call has been tagged to be kept for longer
Name, Postal address, telephone number, e-mail addresses, account status, home ownership status	Marketing purposes (See below)	7 years after the account is closed
We may note other information on your account that is related to the services we provide to you	To provide you with the excellent customer service you expect	7 years after the account is closed

We may also use your personal data to administer, support, improve and develop our business generally and to enforce our legal rights.

We need to collect and use your personal data for a number of purposes, and we must have a lawful basis for processing it. This lawful basis will vary depending on how and why we have your personal data, and how we collect it.

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We have put together the table below to provide you with examples:

Lawful basis for processing	Example activities
Activities necessary for the performance of our public tasks as a water company	Arranging and maintaining your supply, billing you, maintaining our infrastructure
Activities necessary for compliance with a legal or regulatory obligation e.g. Water Industry Act 1991, Ofwat, Consumer Counsel for Water, DWI	Supplying Water and removing Wastewater, providing contact information to Ofwat
You have provided us with your explicit consent to process the information	Providing support or discount schemes, specific marketing activities
Activities are within our legitimate interests, or the legitimate interests of someone else	Our legitimate interests to promote our business and improve our products and services, and the legitimate interests of third parties to process your personal data to provide relevant services to you. This includes carrying out direct marketing (see more on this below), market research and customer satisfaction surveys
Consent	Where we are required to obtain your consent to use your personal data for direct marketing purposes.
To protect your vital interests or someone else's vital interests	If there is a risk to your household due to a water quality issue or where your water supply may be disrupted
Fulfilling contractual obligations	Fulfilling private contracts individuals may have with our laboratories

If we process special category information we must have an additional lawful basis for processing. Special category data we do routinely collect is:

- Health data

This data is processed to provide you with the support you need or inform you about discount schemes.

On rare occasions we may process other Special Category data which includes:

- information revealing racial or ethnic origin
- political opinions
- religious or philosophical beliefs
- trade union membership
- genetic or biometric data
- data concerning your sex life or sexual orientation

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The lawful bases for processing special category data are detailed in the table below and we have provided an example of when this might apply:

<b>Additional lawful basis for processing special category data</b>	<b>Example activities</b>
You have provided your explicit consent	Providing support or discount schemes, specific marketing activities
The processing is necessary to protect your vital interests or someone else's vital interests	If there is a risk to your household due to a water quality issue or where your water supply may be disrupted. We may also work with your energy company to ensure you are protected during any disruption to your power supply.
You have made the information public	You have provided the information publicly on social media
The processing is necessary for the establishment, exercise or defence of legal claims	Taking action for failure to pay bills
The processing is necessary for reasons of substantial public interest	If we suspect fraud on the part of a customer
The processing being necessary for reasons of public interests around public health	Managing a water quality incident

## What security measures do we put in place to protect your personal data?

We have security arrangements in place to guard against:

- unauthorised access
- improper use
- alteration
- destruction
- accidental loss of your personal data

We take appropriate organisational and technical security measures and have rules and procedures in place to ensure that there is no unauthorised access to your personal data.

When we work with third party organisations, we require them to assure us of their compliance with our data protection and security requirements. This is further detailed in the contracts we have with them.

When you enter data onto secure areas of our websites, a Secure Socket Layer (SSL) is

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initiated. An SSL is a security device which ensures that any data which you enter is encrypted during transmission over the internet. Encryption means the data is encoded so that it is not legible until such time as we decode it.

No data transmission over the internet can ever be entirely secure. While we do our best to protect your personal data, we cannot guarantee its security, and you must be aware of this when using our websites.

Our websites may contain links to other websites that are outside of our control. Other websites are not subject to our Terms & Conditions or Privacy Policies and so we cannot accept responsibility for their content. We recommend that you take the time to read the Privacy Policies on any other websites which you visit.

We also ensure that where information is required to be transferred out of the EU, we will comply with the law in doing so.

## Cookies

When visiting our websites, you may also be providing us with information via our use of website 'cookies'. You can find out more about this by reading our Cookie Statement on our website at <https://www.nwl.co.uk/cookies/>.

A cookie is a small file of letters and numbers that we store on your browser or the hard drive of your computer. Cookies can contain information that is transferred to your computer's hard drive.

Our website uses cookies to distinguish you from other users. This helps us to provide you with the excellent customer service you expect when you browse our website and allows us to improve our site.

We only use cookies which are required for the operation of our website.

## Data sharing

### Agreements we have with other organisations for sharing information

We have legal requirements for sharing data with other water companies. Examples of who we share data with are Thames Water, Anglian Water, Icosa Water Limited and Hartlepool Water who operate in our supply area.

The above list may change from time to time if our regulator, Ofwat, make a new appointment or variation (NAV). New appointments and variations (NAVs) are limited companies which provide a water and/or sewerage service to customers in an area which was previously provided by the incumbent monopoly provider.



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A new appointment is made when a limited company is appointed by Ofwat to provide water and/or sewerage services for a specific geographic area. A new appointee has the same duties and responsibilities as the previous statutory water company.

A variation is where an existing appointed company (an “appointee”) asks Ofwat to vary its appointment so it can extend the areas it provides services to.

A NAV, therefore, involves one company replacing another as the appointee for a specific geographic area.

We fully support customers under The Debt Respite Scheme (Breathing Space Moratorium and Mental Health Crisis Moratorium) (England and Wales) Regulations 2020 by acting upon notification from the Insolvency Service and liaising where appropriate with customers FCA regulated debt support agency. We are permitted to share data in this instance as we have a legal obligation to do so. We ensure we protect your data if sharing is required under these regulations, and we only share data which is necessary to meet these purposes.

To proactively support customers and eradicate water poverty, we share your personal data with the Department of Work and Pensions (DWP) and select councils to determine if you are eligible for our Watersure or Pension Credit tariffs. The DWP and councils are permitted to do so under the Digital Economy Act 2017 and NWL are permitted to do so under the Water Industries Act 1991 and under section 44 of the Flood and Water Management Act 2010 (social tariffs).

Like many other utilities, we share your personal data with Credit Reference Agencies (CRAs) and in return they provide us with information such as your financial circumstances and financial history.

The data we exchange can include:

- name, address and date of birth
- payment performance
- details of any shared credit with your spouse or partner
- financial situation and history
- public information, from sources such as other utility companies, the electoral register, County Court Judgments, bankruptcies and Companies House.

We share information about you with CRAs on an ongoing basis; this includes information about your settled/paid accounts and any debts not paid on time. Ongoing sharing of your data is important to ensure we make the right credit decisions about you, ensure we offer you the right support, and to detect and prevent fraud.



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We share information with CRAs to:

- assess creditworthiness
- verify your identity
- manage your account
- provide you with appropriate financial support
- locate you if we are unable to trace you to collect a debt owed to us
- prevent criminal activity
- undertake statistical analysis, system testing and profiling

If like most of our customers you pay your bill on time, sharing your data will also positively impact your credit rating.

If you owe us money and do not repay in accordance with our payment terms, we will notify our CRAs. This could result in your credit rating being negatively impacted and a default being registered against you. We will notify you of our intention to issue a default 28 days before doing so.

We will share your personal information with CRAs for as long as you are a customer with us. Our legal basis for sharing your data is that it is either in our 'legitimate interests' or we have a 'legal obligation' as opposed to consent, therefore our customers are not able to opt out of this.

CRAs will share your information with other organisations. Your data may also be linked to the data of your spouse, any joint applicants or other financial associates.

If you feel that your credit score has been incorrectly affected by any company, you can contact the CRAs directly to investigate.

The CRAs we use have their own CRA Information Notice (CRAIN). These notices describe how the three main CRAs use and share personal data they receive about you or your business that is part of, derived from, or used in credit activity. All credit reference agencies have reference to this document on their websites which you can view here

- **TransUnion** - <https://www.transunion.co.uk/crain>
- **Equifax** - <https://www.equifax.co.uk/crain>
- **Experian** - <http://www.experian.co.uk/crain/index.html>

## *Vacant Properties*

We will use credit reference agencies to determine who is responsible for charges at a property if it is listed as empty and unoccupied on our systems for longer than three months. This is a search against the property itself to determine occupancy as opposed to a search against an individual's credit file, therefore has no impact to personal credit files. Northumbrian Water are permitted to do this as we have statutory obligations they must

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fulfil under the Water Industry Act 1991 (WIA). This allows statutory water undertakers the power to demand and recover charges for the services which they provide.

If you are a homeowner and your property is empty, unfurnished and you do not require a water supply, please make us aware of the circumstances and we will stop any credit searches against your property. You can do this in the “contact us” section of our website.

## *Other types of sharing*

If you are a “household customer”, we may share your information with a third-party company to assess whether you are eligible for our schemes to help you pay your water bill. We will only share your information in these circumstances with your agreement.

We work with debt collection specialists in instances where we need to act for failure to pay bills.

Such action may include:

- summoning your employer to a hearing
- visiting your place of employment to issue court paperwork
- asking the Court to take the money you owe us out of the wages your employer pays you. This is called an attachment of earnings
- asking a High Court Enforcement Officer to take your goods and sell them to cover what you owe us
- if you own a property, we may arrange for the money you owe us to be held against the value of your property. This is called a charging order and would stop the sale or re-mortgage of your property
- asking a County Court bailiff to visit you at home to take your goods, which would be sold to cover the cost of what you owe us. This is called a warrant
- asking for an order for you to attend a Court hearing, where you’ll be asked to provide proof of your financial situation under oath, before making a payment offer in Court

In some instances, if we are unable to recover the debt owed, we may sell your debt to another third party. If we do this, you will be notified of this and of the details of this third party. We will disclose to that third party the minimum personal data about you that is necessary for them to take on that debt.

The third party will be the data controller for that personal data, although we will retain copies in accordance with the procedures described earlier.

If you are a “non-household customer” (businesses, charities or public sector), as part of OpenWater we will share your information with Market Operator Services Ltd (“MOSL”). You may find out more about OpenWater here: [www.open-water.org.uk](http://www.open-water.org.uk).

You may find out more about how MOSL processes your information here:  
<https://www.mosl.co.uk/privacy-policies>

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## *Sharing data with HomeServe*

If you are a “household customer” (a private customer) and a homeowner, we may offer you insurance products that we believe you may be interested in, and to support our legal obligation to promote water efficiency. To do this we currently share your contact details with HomeServe Membership Limited (**HomeServe**). You may receive letters or flyers, or other communications about HomeServe products from both of us, from HomeServe or us alone, or you may see information about HomeServe’s products and services on our website or in your account page. You can find out more about HomeServe here: [www.homeserve.com](http://www.homeserve.com).

You can find out more about how HomeServe processes your information here:  
**[www.homeserve.com/uk/about/privacy-policy](http://www.homeserve.com/uk/about/privacy-policy)**.

Where we jointly market the HomeServe products and services, we act as a joint controller with HomeServe. We have a contract in place that clearly sets out each of our responsibilities, including each of our obligations to keep your data secure, and protect your data protection rights.

If you purchase products and services from HomeServe, you will become a HomeServe customer for those services, and you will be subject to their terms and conditions, and they will process your personal data in accordance with their privacy policy.

To make sure we and HomeServe are offering appropriate products and services to you, HomeServe uses marketing services providers, like Experian. Experian help work out if you are a homeowner, or if you are likely to be interested in their products and services. This helps us avoid sending you information about products or services which you may not be eligible for.

Experian explains how it uses personal data for marketing purposes in its Consumer Information Portal, which is here:

<https://www.experian.co.uk/privacy/consumer-information-portal>

When you speak with our customer services team, we may ask you if you would like to hear about HomeServe’s products and services. Our team will either transfer you, or, if you give your consent, provide HomeServe with your contact details so that they can get in touch with you.

You can request that we do not share your details with HomeServe, or request that you do not receive direct marketing from HomeServe via the contact details within this privacy notice.

## *Sharing data for the prevention and detection of crime*

We may be contacted by Her Majesty’s Revenue and Customs (HMRC), the Department for Work and Pensions (DWP), the police, fraud prevention agencies or immigration control.

Under data protection legislation we are permitted to share your personal data and are sometimes required to share it without your consent.

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## *Data Sharing between fisheries*

If you are a member of any of our fisheries, we may share your data with other fisheries if we have a legitimate reason for doing so. For example, if you receive a ban from our fisheries and contravene the Fisheries Act 2020, we may share this information to ensure we meet our obligations to manage fish stocks sustainably, protect marine life, and regulate fishing activities.

## *Sharing data with Ofwat*

All our customers may have their contact information passed to a third-party processor acting on behalf of our water regulator Ofwat. Ofwat regulate and measure customer experience through a mechanism called C-MeX and developer services through D-MeX. C-MeX and D-MeX are financial and reputational incentive mechanisms designed to provide customers in the water sector with excellent levels of service. You may be contacted by Ofwat's chosen third party about the service you received from Northumbrian Water and asked to score our performance. This is not direct marketing, and we have a Water Supply Licence Obligation to share your personal data for this purpose. We are restricted as to the removal of any customer from this contact. For more information about Ofwat please see their website here [www.ofwat.gov.uk](http://www.ofwat.gov.uk).

## *Carefully selected and trusted partners*

We may use carefully selected third parties to help us process your data and provide you with excellent customer service. When we work with third party organisations, we require them to assure us of their compliance with our data protection and security requirements. This is further detailed in the contracts we have with them.

The following are some examples of our third-party processors:

- software providers for systems like our billing systems, job management system and meter reading system to support our data and system management
- bill printing services who assist us with our customer bill printing
- operational partners who assist us with operational work like helping us to fix leaking pipes
- research partners who assist us with market research to improve our business and provide you with excellent customer service
- external auditors to ensure our business is running as it should
- we may also share your information with your energy supplier to ensure that your needs are supported in the event of a water or power disruption

## *Sharing data in an emergency or major incident*

The Civil Contingencies Act 2004 provides legal authorisation (and in some cases a duty) to share data before, during and after an emergency or major incident where appropriate and proportionate.

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In these circumstances we ensure we only share data which is necessary, and we adhere to the Response and Recovery Information Sharing Protocol set up to ensure data shared is in compliance with the law.

## *Profiling*

- We may use profiling to:
- show us how likely it is that our customers will pay us for our services
- choose the most appropriate way to recover debts owed to us

The profiling we use is based on information provided by our chosen credit reference agency along with data NWL already hold about you.

We also use profiling to make sure we only send you relevant information about our products or services, or those of our partners (See the section above about our arrangement with HomeServe' insurance products).

The profiling undertaken is always in line with the law and based on our legitimate interests or in line with our legal obligations.

## Marketing

We're keen to promote efficient water use, to make you aware of our services and relevant offers, and our work in the community and work to support the environment.

We may use details we have about you to send you marketing information. From time to time, we may tell you about other offers which we think may interest you in relation to our services, or third-party services like HomeServe's insurance policies.

If you don't want to receive marketing information or offers at all, please let us know via the contact details within this privacy notice, via the unsubscribe links in our marketing emails, or when you speak to or correspond with one of our staff.

Please note though, that you may still receive non-personalised marketing material through your letterbox, and general advertising in relation to our products when on our website and when logged in to your account.

You may also let us know by calling 0345 733 5566, or  
Northumbrian Water customers can write to us at:

Northumbrian Water  
Customer Centre  
PO Box 200  
Durham  
DH1 9WQ

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## *Visiting our sites*

When you sign in as a visitor you will need to provide information such as your name and vehicle registration number (if you are parked at our site). This information is used for security reasons and for health and safety e.g. to ensure we know who is on site in case of an evacuation.

Our premises are monitored by CCTV so your image may be captured whenever you enter our site boundary. There are signs to show you when you are entering an area monitored by CCTV. CCTV Images are held for 30 days and then deleted.

If you have an accident while you are on Northumbrian Water's premises this must be reported and will be recorded for the purposes of health and safety and insurance requirements.

## *Drones*

We may occasionally use Unmanned Aerial Vehicles ("Drones"), for example to survey our remote network or sites; and where we do so we may use third party specialist providers. Where we do, we will always try to minimise our collection of personal data such as images of people or private properties. Where we use drones, we will always do so in compliance with all relevant laws.

## Privacy and your rights

At NWL we want to provide you with as much information as we can to make it as easy as possible for you to exercise your rights.

Your rights are:

- the right to be given specific information on your personal data we collect
- the right of access to your personal data
- the right to rectify any of your personal data which is inaccurate
- the right to erase your personal data in certain circumstances
- the right to restrict processing of your personal data
- the right to data portability
- the right to object to certain processing
- rights in relation to automated decision making and profiling

## Right of access (Subject Access Requests)

You have the right to see all the personal information we hold about you. We'll handle routine enquiries as part of our usual customer service. If you want to see more of the information that we have about you, you can make a Data Subject Access Request (SAR).

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As part of an access request, you can also ask:

- a) purpose of processing
- b) categories of personal data concerned
- c) the recipients or categories of recipients to whom the personal data has or will be disclosed
- d) the period for which the information will be stored
- e) your right to request rectification or erasure or restriction of processing
- f) where the information is not collected directly from you, any detail as to its source
- g) the existence of automated decision making, including profiling as well as the significance/ consequences of such processing
- h) if transferred to a third country, the right to be informed of the safeguards in place relating to the transfer

To help you make your request, we have produced a form which you can find on our website at:

[https://www.nwl.co.uk/globalassets/corporate/nw\\_individual\\_sar\\_form\\_201811.pdf](https://www.nwl.co.uk/globalassets/corporate/nw_individual_sar_form_201811.pdf)

We may reply to you where we need further information to help respond effectively to your request.

To ensure that we only give your information out to you and not someone else, you will need to provide us with two current forms of identification.

Once we receive your written request, any clarifications and identification, we respond as soon as we can within 1 calendar month.

You can either post your form to:

SAR Team  
Northumbrian Water  
Customer Centre  
PO Box 200  
Durham  
DH1 9WQ

Or email it to us:

[SAR@nwl.co.uk](mailto:SAR@nwl.co.uk)

## Right to rectification

You have the right to ask us to correct any of your personal data we hold about you which is inaccurate. We always try to maintain your personal data as accurately as possible.



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## Right to erasure

The right to erasure allows for you to have your personal data erased. You may have heard this right called 'the right to be forgotten'.

This right is not absolute and only applies in the following circumstances:

- the personal data is no longer necessary for the purpose which we originally collected or processed it for
- we are relying on consent as our lawful basis for holding the data, and you have withdrawn your consent
- we are relying on legitimate interests as our basis for processing, you object to the processing of your data, and there is no overriding legitimate interest to continue this processing
- we are processing the personal data for direct marketing purposes and you object to that processing
- we have processed the personal data unlawfully
- we must do it to comply with a legal obligation or
- we have processed the personal data to offer information society services to a child

## Right to restriction of processing

You have the right to ask NWL to restrict processing of your personal data. This is not an absolute right and only applies when:

- you contest the accuracy of your personal data
- the processing is unlawful

## Right to data portability

The right to data portability allows you to obtain and reuse your personal data for your own purposes across different services. It allows you to move, copy or transfer personal data easily from one IT environment to another in a safe and secure way.

This right would only apply if we processed your personal data based on:

- your consent
- a contract
- the processing is carried out by automated means

## Right to object and automated individual decision taking

You have the right to object at any time to automated processing (deciding solely by automated means without any human involvement) or profiling.

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If you want to contact us about your rights or to find out more, please email [data.protection@nwl.co.uk](mailto:data.protection@nwl.co.uk).

## Privacy Contacts

### Complaints

We work hard to make sure we protect personal data and get things right, first time, every time. Your feedback is important to us and if you have a data protection query or complaint, we want to hear from you as soon as possible so we can take any necessary remedial action.

We have a legal obligation to respond to data protection queries within 30 days however, we want to respond to you as soon as we can and so have aligned this with our existing targets and will aim to respond to you within 10 working days.

The best way to contact us is using one of the methods we list [here](#).

### Complaints to the regulator

You can also use your right to complain to our regulator, the Information Commissioner's Office, by using the details below:

Information Commissioner's Office  
Wycliffe House  
Water Lane  
Wilmslow  
Cheshire  
SK9 5AF

You can call the Information Commissioner's Office on 01625 545 700.

### Notice owner

The notice owner is NWL's Data Protection Officer and can be contacted at [data.protection@nwl.co.uk](mailto:data.protection@nwl.co.uk).

### Reviewing our policy

We review our privacy policy at least once a year, or earlier when there are changes to legislation or our processes.

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## Last update

This document was last updated on 10.11.2025 (version 19).