



# Welcome to your Credit Reference Guide

How is my information used by British Gas and  
Credit Reference and Fraud Prevention Agencies?

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British Gas  
**Business** 

# Welcome to your British Gas Business Credit Reference Guide

## Frequently asked questions

### Q: What is a Credit Reference Agency?

**A:** Credit Reference Agencies (CRAs) collect and maintain information on consumers' and businesses' credit behaviour, on behalf of organisations in the UK.

### Q: What is a Fraud Prevention Agency?

**A:** Fraud Prevention Agencies (FPAs) collect, maintain and share, information on known and suspected fraudulent activity. Some CRAs also act as FPAs.

### Q: Why do you use Credit Reference Agencies when I have an account with British Gas Business?

**A:** Although you have an account with British Gas Business and we will check our own records, we will also contact CRAs to get information on your credit behaviour with other organisations. This will help us make the best possible assessment of your overall situation before we make a decision.

### Q: Where do they get the information?

- A:**
- Publicly available information:
    - The Electoral Register from Local Authorities
    - County Court Judgments from Registry Trust.
    - Bankruptcy (and other similar orders) from the Insolvency Service
  - Fraud information may come from Fraud Prevention Agencies
  - Credit information comes from information on applications to banks, building societies, credit card companies etc and also from the conduct of those accounts
  - Company information and information about directors and shareholders comes from Companies House, other publicly available directories and proprietary directories at CRAs
  - Information about proprietors of non limited businesses from publicly available directories and proprietary directories at CRAs

### Q: Why is my data used in this way?

**A:** We and other organisations want to make the best possible decisions we can about the products and services we can offer you and the terms on which we can offer those products. The information from obtained from CRAs and FPS also helps us to manage your personal and/or business accounts, including if you get into debt on your personal and/or business account. Some organisations may also use the information to check your identity. In this way we can ensure that we all make responsible decisions. At the same time we also want to make decisions quickly and easily and, by using up to date information, provided electronically, we are able to make the most reliable and fair decisions possible.

### Q: Who controls what such agencies are allowed to do with my data?

**A:** All organisations that collect and process personal 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 Commissioner. Use of the Electoral Register is controlled under the Representation of the People Act 2000 and the Supplementary Regulations to the Representation of the People Act 2002. Use of data from Companies House, about directors, is controlled under the Companies Act 2006 and The Companies (Disclosure of Address) Regulations 2009

### Q: Can just anyone look at my data held at Credit Reference Agencies?

**A:** No, access to your information is very strictly controlled and only those that are entitled to do so, may see it. Usually that will only be with your agreement or (very occasionally) if there is a legal requirement.

## 1. What British Gas does

### 1.1 When you want to open a business account, we may:

- a) Check our own records for information on:
  - You and your business partners<sup>1</sup> (if you have one/any) personal accounts
  - Your business accounts
  - Shareholders who are beneficial owners of 25% or more of the business
- b) Search at Credit Reference Agencies for information on:
  - i. Public data on you and your business partners' personal credit behaviour
  - ii. Information on the conduct of you and your business partners' personal credit accounts if you are proprietors of a small business<sup>2</sup>;
  - iii. Your business
  - iv. Your business accounts
  - v. Identity information on beneficial owners of the business
  - vi. Your financial partner's<sup>3</sup> personal accounts (if you have one), so you must be sure to tell them that this may happen
  - vii. If you are a director, we may seek confirmation, from Credit Reference Agencies, that the residential address that you provide is the same as that shown on the restricted register of directors' usual addresses at Companies House
- c) Search at Fraud Prevention Agencies for information on your business, you, your personal financial partner, your business partners, beneficial owners and your address(es)

### 1.2 What we do with the information you supply to us when you want an account with us

- Information that is supplied to us will be sent to the Credit Reference Agencies
- 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
- Your data may also be used by us, to offer your business other products
- Record information at Credit Reference Agencies about your application, your business, you and your businesses partners
- If you provide information about shareholders we will record this information at Credit Reference Agencies

**You must ensure that you have the agreement of your business partners and shareholders to disclose information about them.**

<sup>1</sup> If you are not authorised to give agreement on behalf of your business partners' for such checks to be carried out they will also need to give their agreement to proceed.

<sup>2</sup> For the purposes of credit referencing and related matters a small business is defined as an organisation which might be sole trader, partnership or a limited company that has three or less partners or directors. This is distinct from Ofgem definitions of business sizes or categories

<sup>3</sup> A financial partner or associate will be someone with whom you have a personal relationship that creates a joint financial unit in a similar way to a married couple. You will have been living at the same address at the time. It is not intended to include temporary arrangements such as students or rented flat sharers or business relationships.

## 2. What Credit Reference and Fraud Prevention Agencies do

### 2.1 When Credit Reference Agencies receive a search from us they will:

- Place a credit search “footprint” on your company 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 your business applies for credit in the future
- Place an enquiry search on the personal credit files of any director/owner or partner that have been searched. Place an associate enquiry search on your personal financial partner’s credit file, if that is checked. These enquiry searches will not be seen by other organisations if any director/owner or partner applies for credit in the future
- Link together the previous and subsequent names advised by you, of anyone that is a party to the account
- Place an enquiry or identification search on the record of any shareholder who is a beneficial owner and who we have checked
- Create a record of the name and address of your business and its proprietors if there is not one already

### Credit Reference Agencies will supply to us:

- Information about your business or company such as previous applications for credit and the conduct of the accounts and also similar personal credit information in your name, your personal partner’s name and of your business partners
- Public information such as County Court Judgments (CCJs) and bankruptcies
- Electoral Register information on you and your business partners
- Fraud prevention information
- Confirmation or otherwise that the usual residential addresses supplied by directors match those on the restricted register<sup>4</sup> held at Companies House or for those directors’ addresses registered under section 243 of the Companies Act, that the usual residential addresses supplied by directors match those on the Credit Reference Agency’s proprietary business directory)

### 2.2 When information is supplied by us, to them, on your account(s)

- Credit Reference Agencies will record the details that are supplied on your business and business account including previous and subsequent names of parties to the account and how you manage it/them
- If your business has an account with us and does not repay in full and on time, Credit Reference Agencies will record the outstanding debt
- Records shared with Credit Reference Agencies remain on file for 6 years after they are closed whether settled by you or defaulted
- Information on shareholders who are beneficial owners will be used and supplied to others only
- For the purpose of the performance of identity checks with their specific consent

### 2.3 How your data will **NOT** be used by Credit Reference Agencies

- It will **not** be used to create a blacklist
- It will **not** be used to make a decision

### 2.4 How your data **WILL** be used by Credit Reference Agencies

- The information which we and other organisations provide to the Credit Reference Agencies about you, your business partners and details about your business (see 2.1 above) may be supplied by Credit Reference Agencies to other organisations and used by them to:
- Prevent crime, fraud and money laundering by, for example checking details provided on applications for credit and credit related or other facilities
  - Check the operation of credit and credit-related accounts
  - Verify your identity if you or your business partner(s) applies for other facilities
  - Make decisions on credit and credit related services about you and/or your business partner, or your business
  - Manage your personal, your business partner’s and/or business credit or credit related account(s)
  - Trace your whereabouts and recover debts that you owe
  - Undertake statistical analysis and system testing

<sup>4</sup> Wef from October 2009 2 registers will operate at Companies House; a public register available to all and a restricted register available only to public sector organisations and credit reference agencies which may be accessed only for certain specified purposes

## 2. What Credit Reference and Fraud Prevention Agencies do (continued)

### 2.5 How your data MAY be used by Fraud Prevention Agencies

The information which we provide to the Fraud Prevention Agencies about you, your business partners and your business may be supplied by Fraud Prevention Agencies to other organisations and used by them and us to prevent crime, fraud and money laundering by, for example:

- Checking details provided on applications for credit and credit related or other facilities
- Managing credit and credit related accounts or 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
- Verify your identity if you or your business partner(s) applies for other facilities including all types of insurance proposals and claims
- Trace your whereabouts and recover debts that you owe
- Conduct other checks to prevent or detect fraud
- Organisations may access and use from other countries the information recorded by Fraud Prevention Agencies
- Undertake statistical analysis and system testing

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 the terms of the Data Protection Act 1998. Your data may also be used to offer you other products, but only if permitted.

## 3. How to find out more

For information about your personal data you can contact the 3 agencies currently operating in the UK; the information they hold may not be the same so it is worth contacting them all. They will charge you a small statutory fee.

### **CallCredit**

Consumer Services Team  
PO Box 491  
Leeds LS3 1WZ  
0870 060 1414 (Personal credit data only)

### **Dunne & Bradstreet**

Marlow International  
Parkway  
Marlow SL7 1AJ  
0870 243 2344  
www.dnb.co.uk

### **Experian**

Consumer Help Service  
PO Box 8000  
Nottingham NG80 7WF  
0870 241 6212  
www.experian.co.uk

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