



## **Privacy Notice - Data Sharing with Credit Reference Agencies**

### Data Sharing with Credit Reference Agencies - Housing and Council Tax Benefits

Housing Benefit and Council Tax Benefit are social security benefits that are administered by Bracknell Forest Borough Council. The law allows the Department for Work and Pensions to share information about its customers with Local Authorities for Housing Benefit or Council Tax Benefit purposes so that they can calculate the correct amount of benefit to pay.

Bracknell Forest Borough Council staff with responsibility for administering Housing Benefit and Council Tax Benefit have electronic access to the Department for Work and Pensions information they need for this purpose.

The law also allows the Department for Work and Pensions to data match Housing Benefit and Council Tax Benefit with information held by Credit Reference Agencies.

Data matching is where information held on one computer system is compared electronically with information from one or more other computer systems. The Department for Work and Pensions may compare the information from the Housing Benefit and / or Council Tax Benefit system with that on systems used by the Credit Reference Agencies to identify possible fraud or error.

The Department for Work and Pensions currently has a contract with the Credit Reference Agency Experian to carry out data matching for each Local Authority to identify potential benefit fraud.

The contract stipulates that no electronic 'footprint' will be left on individual customer's credit accounts. This means that the data matching will not affect people's credit ratings. The contract also specifies that Experian must not use the Department for Work and Pensions data for any other purposes.