

WaterSure Wales

2022-23





WaterSure Wales

WaterSure Wales can help with your charges if you have a water meter or agree to having a water meter installed and receive a qualifying benefit/tax credit (as per Section 1 of WaterSure Wales Application Form).

AND

You or a member of your household has a medical condition that requires SIGNIFICANT use of extra water.

OR

You have 3 or more children under the age of 19, living at your home who you claim Child Benefit for.

Please note:

You don't qualify for WaterSure Wales if:

- you don't have a water meter fitted at your property or don't agree to have one fitted.
- you water your garden with a non-handheld appliance, such as a sprinkler or domestic irrigation system.
- you have a swimming pool or pond with a capacity of over 10,000 litres.
- this isn't your main home.
- your property is used for commercial/business purposes.
- you share payment of your bill with your neighbour(s).
- the property is used for assisted/supported living.
- you are renovating your property.

The WaterSure Wales charge from 1 April 2022 to 31 March 2023 is £374.01 (£157.50 for water, £216.51 for sewerage).

Our aim is to ensure all our customers are on the most affordable tariff for them. If you use less water than the WaterSure Wales charge, we'll bill you on what you've used.

If you **haven't** already got a meter, please complete the Meter Application Form on page 5.

Please note: The meter application form enclosed, is **only** to be used if you're applying for WaterSure Wales. If you don't qualify for the tariff, or you no longer wish to apply, but you still want to have a meter fitted, you can do this online at **dwrcymru.com** or by calling us on **0800 052 0140**.

How to apply for WaterSure Wales

1. Read the useful guidance notes in each section to help you fully complete your application.
2. Complete the application form for WaterSure Wales and the Water Meter application form (if appropriate) and return it along with the information we've asked for to: Freepost Dŵr Cymru Welsh Water. Please provide photocopies for the supporting evidence where possible. Any original documentation you send us will be returned to you.
3. We accept bank statements (showing your name and full address) as proof of your benefits or tax credits, except for Employment and Support Allowance (ESA) and Jobseeker's Allowance (JSA). This is because we only accept income based ESA and JSA, your bank statement won't show us which type you receive.
4. We'll give you a decision within 14 days:
 - if your application is successful, the reduced charge will be applied to your account from the day after your last meter reading or the date you moved in, whichever is the latest.
 - if we've installed a meter at your property for you to qualify for WaterSure Wales, we'll apply the tariff from the day the meter was fitted.
 - if we're unable to install a meter at your property, the charge will be applied from the date we confirm this.
 - if your application is unsuccessful, we'll tell you why.

If you qualify under Section 5, when your eldest child turns 19, we'll automatically remove the tariff from your account.

Annual Review/Audit

We'll review your eligibility for WaterSure Wales from time to time which means you will need to, for example, provide proof of your benefits/tax credits in the future. If your circumstances change at any time, please let us know.

Contact us

For more information or help with this form,
you can contact us on:

0800 052 0145

(Monday – Friday 8am – 6pm, Saturday 9am – 1pm)

We have a Text Relay service for our customers
with hearing and speech difficulties:

Textphone: 18001 and the number you want to call.

This booklet is available in other formats,
including CD and large print.

Meter Application Form

If you don't already have a meter, it's important to remember we won't be able to continue with your application for WaterSure Wales unless you complete this form to have a meter fitted at your property.

About You

Customer reference number:

Bill payer(s) name(s):

Address:

.....

.....

How many people live in your home?

Do you use any of the following appliances?

Please tick the box(es) for the one(s) you use.

☐ Automatic washing machine ☐ Dishwasher ☐ Garden hose

☐ Garden sprinkler ☐ Power shower

About your property

Please tell us if you are a: ☐ Homeowner ☐ Tenant

If you're a tenant and your tenancy agreement is for less than 6 months, you'll need to send us a letter from your Landlord confirming they're happy for us to fit a meter.

My tenancy agreement is: ☐ 6 months or more ☐ Less than 6 months

What happens next

We'll need to contact you to arrange a visit to your home so we can make sure a meter can be fitted easily.

Phone number: Best time to call:

We'll let you know we've received your application within 14 days of receiving your application and aim to fit your meter within 3 months, which is free of charge.

Your current charges remain payable until WaterSure Wales tariff has been applied to your account.

Standard terms and conditions for a metered supply of water

At all times the meter remains the property of Dŵr Cymru Welsh Water. It is your responsibility to ensure that it is kept in a safe environment and that access is allowed to Welsh Water employees and/or their representatives so that they can read and maintain the meter. Dŵr Cymru Welsh Water (hereinafter called "the Company") will supply water by meter subject to the following terms and conditions:

1. The customer shall take the supply subject to The Water Supply (Water Fittings) Regulations 1999 made under the Water Industry Act 1999 currently in force or any regulations from time to time made by the Secretary of State under the Water Industry Act 1991 or any statutory modification or re-enactment thereof for preventing the waste, undue consumption, misuse or contamination of water, and shall abide by, observe and comply with such byelaws and regulations.
2. For the purpose of ascertaining the quantity of water supplied, the Company will provide a meter of such size and description as it may prescribe and shall maintain and replace the same as it may consider necessary. The said meter or any substituted meter shall belong to the Company and shall not be removed or in any way disturbed or interfered with except by an official of the Company, except under Clause 12 below. Unauthorised tampering with a meter is an offence under S175 of the Water Industry Act 1991 and carries a fine on summary conviction.
3. If water escapes from an internal meter installation for whatever reason, the customer is responsible for any resulting damage. The customer is responsible for ensuring that any internal meter installation is protected from freezing whilst still allowing easy reading of the meter.
4. The record of the meter of the consumption of water shall be taken by an official of the Company (or, on occasions, with the agreement of the Company, by the customer) and form the basis of any charges to be levied in accordance with water consumed, together with any fixed charges prescribed by the Company in accordance with its published Scheme of Charges. Should any doubt arise on either side as to the correctness of the meter register of the water supplied, the Company may, and at the written request of the customer shall, remove and test the meter in accordance with the Water (Meters) Regulations 1988 and the Measuring Equipment (Cold-water Meter) Regulations 1988 and the Measuring Instruments (Cold-water Meters) Regulations 2006 or such other Regulations as may be made. Where a reduction of charges under S.147 of the Water Industry Act 1991 applies, the arrangements for measurement shall be determined by the Company. The Company seeks to read meters at least once every 12 months. If it cannot read a meter the Company may ask the customer to provide a reading. In the absence of a reading the Company will estimate usage based on previous consumption. The next bill based on an actual meter reading will adjust the figures to the correct amount. If a customer is dissatisfied with an estimated bill, the customer may notify the Company of the actual reading and the Company will issue an amended bill. The customer is responsible for ensuring that any internal meter installation is protected from freezing whilst still allowing easy reading of the meter.
5. The customer shall be responsible for all water after it has passed through the meter and shall pay therefore notwithstanding for any loss or leakage, waste or misuse. This responsibility shall not be relieved by any repairs to pipes and fittings which are the customer's responsibility to maintain being carried out by the Company or any other person. Consequently it is in the customer's own interest to read the meter at frequent and regular intervals in order that any unaccountable increase in consumption will not continue without investigation. (See the Company's Leakage Code of Practice and 'Your Water Meter').
6. The Company reserves the right to require the customer to install a stop valve on the customer's part of the service pipe within his own land as near as is reasonably practical to the meter. It should be noted that the customer is responsible for the maintenance of all pipes and fittings (which term, by virtue of Clause 2 above, does not include the meter) on the customer's part of the service pipe irrespective of the position of the meter. The customer's part of the service pipe extends from the Company stop valve generally at the highway boundary into the customer's premises. The responsibility for some parts of the service pipe is sometimes shared with other customers.
7. The Company reserves the right to require the customer to install cold water storage facilities having a volume considered adequate by the Company in relation to the use of water at the site to be connected.
8. The supply of water may be interrupted or suspended for the purposes of carrying out any necessary works subject to any safeguards relating to prior notification under the Company's Service Guarantee.
9. Subject to the Company's Service Guarantee the Company shall not be responsible for any damage or loss that the customer may sustain or any accident to any of the customer's employees by reasons of any interruption or suspension of the supply or any excess or deficiency of pressure or any failure of any employees, works, machinery, pipes or apparatus of the Company, save that the Company does not exclude or restrict liability for death or personal injury caused by its negligence.
10. For household customers, whenever the customer has failed to pay the Company's charges, the Company's Code of Practice for the Collection of Unpaid Charges from Household Customers will be observed.
11. For Non household customers who have failed to pay the Company's charges, the supply of water may be discontinued and/or the service pipe disconnected in accordance with S.61 of the Water Industry Act 1991.
12. The supply of water may also be discontinued at the request of the customer in accordance with S.62 of the Water Industry Act 1991. Provided the customer has given notice to the Company under S.62 of the Water Industry Act 1991 for the supply of water to be disconnected. If the arrangements to supply water by meter are discontinued for any reason and the meter is within the curtilage of the customer's premises, the customer will be required at his/her expense to remove and to deliver the meter to the Company in good condition, unless the customer and the Company agree that the meter becomes the property and liability of the customer.
13. Any notice from the Company under these terms and conditions may be served by leaving it for the customer at the premises to be supplied or at the customer's last known address or place of business or (in the case of a company) at its registered office or by putting it into the general post addressed to the customer at such premises, and Shall be sufficiently authenticated if it bears or purports to bear, in print or otherwise, the signature of the Director or any other authorised officer of the Company. Any notice from the customer to the Company shall be signed by or on behalf of the customer, and shall be sent to: Dŵr Cymru Welsh Water, P.O. Box 690, Cardiff, CF3 5WL by post or otherwise.
14. The Company will specify details of the meter location, type, size and installation arrangements, in accordance with S.47(2) and S.162 of the Water Industry Act 1991 subject to any overriding statutory regulations. If the meter is not located in the highway, and not on the customer's own premises, the customer must have a legal right of access thereto for the benefit of himself and the Company.

WaterSure Wales Application Form

(Household customers only)

Please read the guidance notes carefully before completing and returning this form.

Do you, or anyone in your household, receive any of the benefits/tax credits listed below?

☐ YES

Please complete Sections 1 and 2

☐ NO

If you've ticked **no**, please don't proceed with the application form, unfortunately, you're not eligible for this tariff.

We have other tariffs and schemes available which may help you. Please visit dwrcymru.com or contact us on 0800 052 0145 to discuss your options further.

Guidance notes for Sections 1 & 2:

1. Tick one or more of the boxes in Section 1.
2. Complete all your details in Section 2.
3. Include a copy of your 'Award Notice'/Bank Statement document.
(A copy of your award notice/bank statement will be kept on file, please ensure any bank details are blanked out before they're sent to us.)

Ensure your 'Award Notice' for each benefit/tax credit:

- Is dated within the last 12 months.
- Shows your current address.
- Includes **all** pages.

SECTION 1

Tell us about the benefit(s)/tax credit(s) you or someone in your household receives (please tick **all** that apply):

- | | |
|--|---|
| <input type="checkbox"/> Income Support | <input type="checkbox"/> Attendance Allowance (AA) |
| <input type="checkbox"/> Income related Employment and Support Allowance | <input type="checkbox"/> Housing Benefit |
| <input type="checkbox"/> Income-based Jobseeker's Allowance | <input type="checkbox"/> Working Tax Credit |
| <input type="checkbox"/> Pension Credit | <input type="checkbox"/> Child Tax Credit (except families in receipt of the family element only) |
| <input type="checkbox"/> Disability Living Allowance (DLA) | <input type="checkbox"/> Universal Credit |
| <input type="checkbox"/> Personal Independence Payment (PIP) | |

The name of the person receiving benefit(s)/tax credit(s) is:

Their date of birth:

SECTION 2

The person named on the bill **must** complete this section.

Customer reference number:

Full name of the bill payer(s) (including title):

Bill payer(s) date of birth:

Address:

..... Postcode:

Daytime telephone number: Mobile number:

Email address:

When did you move into your home? How many people live in your home?

Please continue to section 3

SECTION 3

Do you, or anyone in your household, have any medical conditions for which you need to use more water?

☐ YES

Please complete Sections 3 and 4

☐ NO

Please continue to Section 5

Guidance notes for Sections 3 & 4:

1. Tick one or more of the medical conditions in Section 3.

2. Tell us why you need to use more water because of your condition.

3. Your Doctor, Nurse or suitably qualified medical person has to complete Section 4.

If you receive dialysis at hospital, and don't have any other qualifying medical condition, you're **not** eligible for WaterSure Wales unless you qualify under Section 5.

Name of the person using more water because of a medical condition:
.....

Tell us about their medical condition below by ticking **all** conditions that apply:

<input type="checkbox"/> Desquamation (flaky skin disease)	If you've ticked 'Other', please tell us the name of the condition below, along with the reason(s) why more water is used:
<input type="checkbox"/> Weeping skin (eczema, psoriasis, varicose ulceration)	
<input type="checkbox"/> Incontinence	
<input type="checkbox"/> Abdominal stoma	
<input type="checkbox"/> Crohn's disease	
<input type="checkbox"/> Renal failure requiring home dialysis (except where the health authority contributes to the cost of the dialysis)	
<input type="checkbox"/> Other: another medical condition which requires the use of a significant amount of extra water	

SECTION 4

Your Consultant/Doctor/Nurse or Health Visitor **must** complete this section to confirm the medical condition(s).

They **must** provide the **stamped** surgery/clinic or hospital address in the box (shown opposite) and sign and date the application form to confirm the medical condition(s).

Signature of Medical Professional:
.....

Date:

SECTION 5

Does anyone living at your address receive Child Benefit for **three** or more children under the age of 19 who live at your home?

☐ YES

Please complete Section 5

☐ NO

Please continue to Section 6

Guidance notes for Section 5:

1. Tell us the full name and date of birth of each child aged under 19.
2. Include a copy of the 'Child Benefit Award Notice'.

Please ensure the 'Child Benefit Award Notice':

- Is the most recent.
- Shows your current address.
- Includes **all** pages.

If you need a copy of your Child Benefit Award Notice, please speak to the Child Benefit office who can arrange to send you a copy.

If you're applying because you receive Child Benefit for 3 or more children under 19 living in your home, you **must** complete this section.

Please tell us the full name and date of birth of each child under 19:

Name:

Date of birth:

Name:

Date of birth:

Name:

Date of birth:

Name:

Date of birth:

Name:

Date of birth:

Name:

Date of birth:

Guidance notes

If you have answered No to Section 3 and Section 5, please don't proceed with the application form, unfortunately, you're not eligible for this tariff.

We have other tariffs and schemes available which may help you. Please visit dwrcymru.com or contact us on **0800 052 0145** to discuss your options further.

Priority Services Register

Our Priority Services Register helps us support customers who may need extra help, either on a temporary or permanent basis, for example due to a medical or health condition or extra communication requirements. This service is free of charge and customers on the register also receive free bottled water if their water supply is off for any reason. We will add you to the Priority Services Register where we believe that you would benefit from being provided with the additional support that this will offer. We will contact you from time to time to check that your details are still up to date but please let us know if any of your personal details or circumstances change. Dŵr Cymru Welsh Water hold and may share customers' priority services information on a 'substantial public interest' basis (where we think that we need to, or where you tell us that you need assistance) so we, and other organisations in your area, can prioritise the safeguarding of our customers with additional requirements. We will use your data to assess eligibility for the Priority Services Register.

☐ Please tick this box if you do not wish for us to share your details with organisations in your area such as utilities, emergency services, local authorities and health services who may be able to help you during an emergency.

SECTION 6 – PAYMENT PLAN

If you already have a payment plan please go to Section 7

If you currently have a payment plan on your account, your payments will be reviewed when your application is accepted and we'll notify you in writing of any changes. If you have arrears on your account, your current payment plan **may not** be amended.

If you don't select a payment method we will send you a payment card.

If you'd like to set up a payment plan, please specify your preferred option below by completing either the Direct Debit mandate; payment card request or paying through your benefits via our Water Direct Scheme.

Direct Debit



Dŵr Cymru
Welsh Water

Instruction to your bank or building
society to pay by Direct Debit



Payment frequency: ☐ Weekly ☐ Monthly

Day/date of payment:

Name and address of your bank or building society:

Name(s) of account holder(s):

Bank or building society account number:

Branch Sort Code:

Service User Number:

Customer reference number:

(The number in the top right hand corner of your water bill)

Instruction to your bank or building society

Please pay Dŵr Cymru Welsh Water Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this Instruction may remain with Dŵr Cymru Cyfyngedig and, if so, details will be passed electronically to my Bank/Building Society.

Signature(s):

Date:

The Direct Debit Guarantee

This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.

If there are any changes to the amount, date or frequency of your Direct Debit Dŵr Cymru Welsh Water will notify you 5 working days in advance of your account being debited

or as otherwise agreed. If you request Dŵr Cymru Welsh Water to collect a payment, confirmation of the amount and date will be given to you at the time of the request.

If an error is made in the payment of your Direct Debit by Dŵr Cymru Welsh Water or your bank or building society you are entitled to a full and immediate refund of the amount paid

from your bank or building society.

If you receive a refund you are not entitled to, you must pay it back when Dŵr Cymru Cyfyngedig asks you to.

You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

Water Direct

If you receive one of the following benefits and have arrears on your account, you may be eligible to have your water charges paid directly from your benefits/tax credits:

- Income Support
- Income related Employment and Support Allowance
- Income-based Jobseeker's Allowance
- Pension Credit
- Universal Credit

If your application is successful, you'll pay your current year's charges and a fixed amount towards your arrears. If you'd like to pay this way, please tick the box below and provide us with your name and National Insurance number.

☐ I agree to have my water charges paid through my benefits.

Name:

National Insurance number:

.....

Payment Card

☐ Weekly
Day:

☐ Fortnightly
Day:

☐ Monthly
Date:

SECTION 7

YOU MUST COMPLETE THIS SECTION OR WE'LL BE UNABLE TO ACCEPT YOUR APPLICATION.

It's important you check all the information you've given us is correct.

- I confirm the information I've provided in my WaterSure Wales and Meter Application form (if applicable) is correct to the best of my knowledge and I understand Welsh Water may decline my application if the information is incorrect.
- I'll let Welsh Water know if the circumstances of my household change in a way that may affect the information I've provided e.g. if my benefits change or if I move address.
- I'm happy for Welsh Water to check with third parties the information I've given is correct.
- I don't water my garden with non-handheld appliances, or have a swimming pool or pond of over 10,000 litres capacity.
- I don't receive any contributions towards the cost of water from the health authority.
- I understand that Welsh Water may add me to the Priority Services Register.
- I have read and agree to the Terms and Conditions.

Name: Signature: Date:

FINAL CHECKLIST

Please tick the boxes as appropriate:

- | | |
|--|--|
| <input type="checkbox"/> I've completed the Meter Application form as I don't currently have a water meter. (If you don't have a meter and you haven't completed this part, we'll be unable to accept your application.) | <input type="checkbox"/> If I qualify under Section 3, this has been completed along with Section 4 by my Consultant/Doctor/Nurse or Health Visitor or any other medical professional. |
| <input type="checkbox"/> I've completed Sections 1 and 2 and all additional section(s) that apply to me. | <input type="checkbox"/> If I've completed Section 5, I've enclosed a copy of the most recent 'Child Benefit Award Notice' for each child. |
| <input type="checkbox"/> I've enclosed a copy of the most recent Award Notice/Bank Statement for the benefit(s)/tax credit(s) declared in Section 1, and removed any reference to any bank details. | <input type="checkbox"/> I've signed and dated Section 7. |



Please return your application form along with the necessary documentation to:
Freepost Dŵr Cymru Welsh Water

There's no need to put a stamp or any further address details when responding.

WaterSure Wales Terms and Conditions

These Terms and Conditions are an agreement between you (the Customer) and Dŵr Cymru Cyfyngedig (Dŵr Cymru Welsh Water). Please read these terms carefully. By submitting the WaterSure Wales application form, you're agreeing to these Terms and Conditions. If you disagree with any of these Terms and Conditions, you must not submit the WaterSure Wales application form.

1. About you

By inputting your full name, you confirm you're the account holder, or you're a named person on the account and therefore have the authority:

- To make amendments to your account
- To provide the information required to apply for WaterSure Wales

2. Your personal information

The following personal information you provide may be used to update the details we currently hold for you:

- First name
- Middle name
- Surname
- Contact telephone number
- Email address
- Date of birth

3. How we'll process your application

Acceptance onto the WaterSure Wales tariff is at our discretion. On receipt of your application, we'll verify your data and provide you with a written response within 14 days. We'll advise you if your application has been accepted, rejected or if we need additional information.

4. How we'll verify your data

Please note, by submitting the WaterSure Wales application form, you give Dŵr Cymru Welsh Water consent to share with, and validate, the information you've supplied, with government departments, Local Authorities, Registered Social Landlords, and Fraud Prevention Agencies as appropriate. This may involve checking associated people's data. Please refer to the 'How we use your data' section of Dŵr Cymru Welsh Water's 'Welsh Water for you' booklet for further details.

4.1 We'll confirm in writing if your application has been successful. Your charges will be reduced in line with Dŵr Cymru Welsh Water's Scheme of Charges and for metered customers will apply from the day after your last reading or the date you moved into your property. If we can fit the meter, the charge will be applied from the date your meter is installed. If we can't fit the meter, the charge will be applied from the date we confirm this. You'll be advised of the amount you need to pay Dŵr Cymru Welsh Water by your preferred payment method, if applicable.

5. Additional information needed

It may be necessary for Dŵr Cymru Welsh Water to ask for additional information from you to support your claim before a decision is made. If this is the case, we would contact you either by phone, email or letter. If the additional information isn't provided upon request your application will be rejected.

6. Rejected applications

If we've received information that indicates you don't qualify for WaterSure Wales, we'll contact you to advise you your application has been declined. Based on the information you've provided us, we may offer you advice on Dŵr Cymru Welsh Water's other affordability schemes that may be of benefit to you. We'll also reject your application if we discover you've provided inaccurate information.

7. Appeals process

If your application has been rejected and you want to appeal against Dŵr Cymru Welsh Water's decision, you must provide us with the additional information requested in the rejection notice. If this happens, we may direct you to an independent money advisor and you would be required to undergo a full income and expenditure assessment, produce all your supporting documents and receive professional advice on how to maximise your income and manage your household bills.

8. How we will store your data

Dŵr Cymru Welsh Water will use your information to assess your application for the WaterSure Wales tariff but may also use the data collected for administering other financial and non-financial support schemes. For further information please see the 'How we use your data' section of Dŵr Cymru Welsh Water's 'Welsh Water for you' booklet.

8.1 Priority Services Register

Our Priority Services Register helps us support customers who may need extra help, either on a temporary or permanent basis, for example due to a medical or health condition or extra communication requirements. This service is free of charge and customers on the register also receive free bottled water if their water supply is off for any reason. Dŵr Cymru Welsh Water will add you to the Priority Services Register where we believe that you would benefit from being provided with the additional support that this will offer. We will contact you from time to time to check that your details are still up to date but please let us know if any of your personal details or circumstances change. Dŵr Cymru Welsh Water hold and may share customers' priority services information on a 'substantial public interest' basis (where we think that we need to, or where you tell us that you need assistance) so we, and other organisations in your area, can prioritise the safeguarding of our customers with additional requirements. For more information on Priority Services, please see our 'Priority Services Register' form. For more information on how we use your data, please see our 'How we use your data' booklet. If you don't want us to add you to our Priority Services Register please tell us. However, if you do decline, we will consider your circumstances in more detail to determine the most appropriate course of action. You can let us know now, or you can contact us at any time.

9. If your circumstances change

You agree to immediately inform Dŵr Cymru Welsh Water of any changes in your circumstances that may affect your eligibility for WaterSure Wales. This could include change in benefits or moving home.

10. Reviews/Audit

10.1 Dŵr Cymru Welsh Water may review your personal circumstances to determine if you're still eligible for a reduction in your water and/or sewerage charges, as determined by the WaterSure Wales tariff.

10.2 The audit will take place randomly during your time on the tariff.

10.3 Dŵr Cymru Welsh Water reserves the right to:

- Verify your current financial circumstances with government bodies, Local Authorities, Registered Social Landlords or Fraud Prevention Agencies, as appropriate.
- Request supporting documents (such as Award Notices).

10.4 Dŵr Cymru Welsh Water may advise you in writing of the outcome of each audit undertaken and if there are any changes to your water and sewerage charges. If proof of your circumstances isn't provided upon request, you'll be removed from the tariff.

11. Fraudulent claims

If Dŵr Cymru Welsh Water suspects any fraudulent activity on the basis of any information provided as part of the WaterSure Wales application, it may report any such fraudulent activity.

12. Feedback

We may contact you to seek feedback on services provided by us or for market or other research purposes.