



HOW THE CENTRAL CREDIT REGISTER AFFECTS YOU

A fact sheet on what happens to your personal and financial information

FIND OUT MORE

Find out more about the Central Credit Register at www.centralcreditregister.ie

Email: myrequest@centralcreditregister.ie

LoCall: 1890 100 050

Landline: 01 224 5500

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WHAT IS THE CENTRAL CREDIT REGISTER?

The Central Credit Register is a database that collects and stores information about loans and other credit (such as leases and hire purchase). It is operated by the Central Bank of Ireland under the Credit Report Act 2013. The Act requires lenders to pass on personal and credit information to the Central Credit Register regarding loans and other credit agreements of €500 or more.

The Central Credit Register also:

- gives borrowers (if they request it) an individual credit report detailing their credit agreements and credit applications
- provides lenders with comprehensive information to help with credit assessments
- gives the Central Bank better insights into national trends in lending.

What kinds of loans are included on the Central Credit Register?

Since 30 June 2017

Credit Cards
Mortgages
Overdrafts
Personal loans

Since 31 March 2018

Business loans
Local Authority loans
Loans from licensed moneylenders

From 30 June 2019

Hire Purchase
Personal Contract Plans (PCPs)
Asset Finance and similar type products

What kinds of information are held on the Central Credit Register?

Personal Information includes:

- Company / Business name
- Company registration number (CRO)
- Tax reference number (TRN)
- Name (first name and surname)
- Current and previous addresses
- Date of birth
- Personal public service number (PPSN)
- Gender
- Eircode
- Telephone number

Credit Information includes:

- Type of credit
 - Name of the lender
 - Amount of the credit agreement
 - Outstanding balance
 - Number of overdue payments, if any
 - Date of next payment
 - Amount of next payment
- ▶ A sample of a credit report is available at www.centralcreditregister.ie

WHAT ARE MY RIGHTS?

Under the Credit Reporting Act 2013, you have four rights.

1. Obtain your credit report
You can ask for your credit report at any time, free of charge (subject to fair usage) at www.centralcreditregister.ie.
2. Add an explanatory statement to your credit report
You have a right to place an explanatory statement of up to 200 words relating to any of your information held on the Central Credit Register. This will be included on your credit report.
3. Apply to have your information corrected or updated
You have a right to apply to your lender and the Central Bank to change information held on the Central Credit Register about you, if you believe it is inaccurate, incomplete or not up to date.
4. Place a notice of suspected impersonation on your credit report
You have the right to place a notice of suspected impersonation on your credit report if you reasonably believe you have been, are being, or may be about to be impersonated by another person.

To exercise your rights, you will need to complete an application form and provide some identification documents.