

Explanatory Statement Application Form

Part 1: Your details

Please supply all personal data used by you when you applied for or entered into a credit agreement. Please note your PPSN will only be used to locate your information on the Central Credit Register. This information will not be shared. Fields marked with a * are mandatory please use BLOCK CAPITALS.

<i>Forename *</i>	<i>Additional Forename</i>	<i>Surname*</i>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<i>Previous Surname</i>	<i>Date of Birth *</i>	<i>Gender*</i>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<i>PPSN*</i>	<i>TAX ID No.</i>	
<input type="text"/>	<input type="text"/>	
<i>Telephone Number</i>	<i>Telephone Number</i>	<i>Telephone Number</i>
<input type="text"/>	<input type="text"/>	<input type="text"/>

Address Data :

Please identify any addresses you provided to a lender when you applied for or entered into a credit agreement.

*Address line 1**

*Address line 2 **

*City **

*County **

Postal Code

Eircode

*Country**

Additional Address

Additional Address

Additional Address

Part 2 : Request type and chosen method of response

B. Explanatory Statement

Product type:*

Name of Lender:*

Contract Start date:*

Explanatory Statement (max 200 words):*

Response will be sent by:

Please note the fastest method of response is via email if you choose post please allow some additional days for delivery.

Send response via email:

Email address

Send response by Post:

Postal Address

Part 3 : Declaration

This privacy statement provides information about the ways in which the Central Credit Register processes personal data supplied to it by lenders in connection with loan applications and loan agreements for €500 or more.

For the purposes of data protection legislation, the data controller for personal data provided to the Central Credit Register is the Central Bank of Ireland, North Wall Quay, Dublin 1. All information contained on the Central Credit Register is stored within the European Union.

The Central Credit Register has been established by the Central Bank of Ireland, under the Credit Reporting Act 2013 (the Act). The Central Credit Register is a mandatory database of credit information. The Central Bank has contracted with CRIF Ireland Ltd, 1st floor, Adelphi Plaza, Georges Street Upper Dun Laoghaire Co Dublin (a wholly owned subsidiary of CRIF S.p.A) to operate the Central Credit Register.

Under the Act, lenders are obliged to submit credit information and personal information on individual borrowers to the Central Credit Register. Personal information includes:

- (a) name
- (b) date of birth
- (c) gender
- (d) current and previous addresses
- (e) telephone number
- (f) personal public service number (PPSN)

This information is necessary for the purposes of accurately identifying borrowers and matching their loans, including loans that they may have with more than one lender. This information is stored securely on the Central Credit Register and will be released only when a lender or the borrower to whom the information relates requests access; or when the borrower to whom the information applies, consents to the release of this information to another person. The Central Bank may also use any information held on the Register in the performance of any of its functions. This information will be used on an anonymised basis only.

Personal data relating to a credit agreement will be held on the Central Credit Register for a period of 5 years. This 5-year period generally runs from the date of final repayment of the loan in question. It is important for the Central Bank to retain information in order to provide an accurate credit profile of a borrower. This information will be contained in a credit report.

A credit report will contain information on any credit applications submitted by a borrower, such as the type of loan applied for, and the amount requested. Information on credit applications is retained for a period for six months.

A credit report will also contain a footprint. This is a record of all the dates that a Credit Report has been requested, by whom and the type and purpose of the enquiry.

Under the Credit Reporting Act 2013, borrowers have the following rights in relation to information held on the Central Credit Register:

- a right to insert an explanatory statement on your credit report;
- a right to apply to have inaccurate, incomplete or not up-to-date information amended;
- a right to report suspected impersonation;
- a right to obtain a copy of your credit report.

In order to request your credit report or to request a credit report on behalf of another person, you will need to furnish some [identification documents](#).

Under data protection legislation, borrowers have the right to access **personal data** held in relation to him or her on the Central Credit Register and to apply to have inaccurate, incomplete or not up-to-date personal data rectified. Borrowers also have the right to request that access to his or her personal data be restricted while an amendment requested by that borrower is under consideration by the Central Credit Register.

Signed: _____ Date : _____

Part 4 : How to return the application form

(NB) Please ensure you have signed the Declaration in Part 3. Without this, we will not be able to process your request.

When returning the form please include your proof of ID documentation for forename and surname, Address, Date of Birth, and PPSN.

To return this form and your ID documentation please send by email to myrequest@centralcreditregister.ie or send by post, please return to the address below:

Central Credit Register, 1st Floor Block E, Adelphi Plaza, George's Street Upper, Dun Laoghaire, Co. Dublin