



## Central Credit Register Credit Report

Report Created On **26/01/2018 17:00**

### Credit Information Subject (CIS)

CIS Code	20000316	Last Update	30/06/2017
Forename	ROBERT	Surname	SMITH
Date of Birth	06/04/1972	Gender	Male

### Identification Data

Identification Type	PPSN	Identification Number	1234567TW
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### Address Data

#### Current Main Address

Full Address	8 HAMPTON STREET, URLINGFORD, CO KILKENNY, IRELAND	Eircode	-
Last Update	30/06/2017		

#### Current Additional Address

Full Address	701 WOODCOURT HEIGHTS, RATHGAR, CO DUBLIN	Eircode	-
Last Update	30/06/2017		

#### Historical Address

Full Address	70 HAMILTON AVENUE, LOUGH ATALIA ROAD, GALWAY	Eircode	-
Last Update	30/06/2017		

### Contact Data

Contact Type	Mobile Phone	Contact	086XXXXXXX
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### Summary of Credit Agreements & Credit Applications

#### Summary of Active Credit Agreements

CCR Contract Code	CIP Name	CIP Contract No.	Product Type	Role	Financed Amount / Credit Limit €	Outstanding Balance €	Current Credit Status	Linked CIS	Note
P35437710	Test CIP 1	8000045086	Personal Loan	Borrower	2,000	1,820	Not applicable	-	-
Q00002036	Test CIP 1	M100133432	Mortgage - Home Loan	Borrower	180,000	114,279	Not applicable	-	-
H06821789	Test CIP 2	CA00000231 67281116	Credit Card	Borrower	4,000	2,200	Not applicable	-	-
						<b>Outstanding Total Balance</b>	<b>118,299</b>		

#### Summary of Closed Credit Agreements

CCR Contract Code	CIP Name	CIP Contract No.	Product Type	Role	Financed Amount / Credit Limit €	Date of Closure	Last Credit Status	Linked CIS	Note
G00001547	Test CIP 1	4001	Overdraft	Co-Borrower	5,000	26/07/2017	-	-	

#### Summary of Credit Applications in last 6 months

CCR Contract Code	CIP Name	Contract Status	Product Type	Role	Credit Amount Sought €	Contract Request Date	Linked CIS	Note
NO DATA								

**Instalment Credit**

<b>CCR Contract Code</b>	<b>CIP Contract No.</b>	<b>Product Type</b>	<b>CIP Name</b>
P35437710	8000045086	Personal Loan	Test CIP 1

**Contract Data**

Product Type	<b>Personal Loan</b>	CIP Name	<b>Test CIP 1</b>
CCR Contract Code	<b>P35437710</b>		
CIP Contract No.	<b>8000045086</b>		
Contract Phase	<b>Active</b>	Last Update	<b>31/12/2017</b>
Start Date	<b>30/10/2017</b>	Role	<b>Borrower</b>
Maturity Date	<b>30/10/2019</b>	Linked CIS	<b>-</b>
Contract Actual End Date	<b>-</b>	Consumer	<b>Y</b>
		Original Currency	<b>Euro</b>

Financed Amount	<b>2,000</b>	Payment Frequency	<b>Monthly</b>
		Payment Method	<b>Direct Debit</b>
Total Number of planned payments	<b>24</b>	Date of First Payment	<b>20/11/2017</b>
Next Payment Due	<b>90</b>	Date of Next Payment	<b>20/01/2018</b>
Last Payment Made	<b>90</b>	Date of Last Payment	<b>20/12/2017</b>

Outstanding Balance	<b>1,820</b>	Number of Payments Past Due	<b>-</b>
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**Reorganised Credit**

Reorganised Credit	<b>-</b>	Date of Reorganised Credit	<b>-</b>
Original CCR Contract Code	<b>-</b>	Reorganised CCR Contract Code	<b>-</b>

**Performance Data**

Year/Month	Outstanding Balance	No. of Payments Past Due	Credit Status	Restructure Event
2017/12	<b>1,820</b>	<b>-</b>	<b>Not applicable</b>	<b>-</b>
2017/11	<b>1,910</b>	<b>-</b>	<b>Not applicable</b>	<b>-</b>

CCR Contract Code	CIP Contract No.	Product Type	CIP Name
Q00002036	M100133432	Mortgage - Home Loan	Test CIP 1

#### Contract Data

Product Type	<b>Mortgage - Home Loan</b>	CIP Name	<b>Test CIP 1</b>
CCR Contract Code	<b>Q00002036</b>		
CIP Contract No.	<b>M100133432</b>		
Contract Phase	<b>Active</b>	Last Update	<b>31/12/2017</b>
Start Date	<b>20/06/2002</b>	Role	<b>Borrower</b>
Maturity Date	<b>20/06/2032</b>	Linked CIS	<b>-</b>
Contract Actual End Date	<b>-</b>	Consumer	<b>Y</b>
		Original Currency	<b>Euro</b>

Financed Amount	<b>180,000</b>	Payment Frequency	<b>Monthly</b>
Total Number of planned payments	<b>360</b>	Payment Method	<b>Direct Debit</b>
Next Payment Due	<b>380</b>	Date of First Payment	<b>10/07/2002</b>
Last Payment Made	<b>380</b>	Date of Next Payment	<b>10/01/2018</b>
		Date of Last Payment	<b>10/12/2017</b>

Outstanding Balance	<b>114,279</b>	Number of Payments Past Due	<b>-</b>
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#### Reorganised Credit

Reorganised Credit	<b>-</b>	Date of Reorganised Credit	<b>-</b>
Original CCR Contract Code	<b>-</b>	Reorganised CCR Contract Code	<b>-</b>

#### Performance Data

Year/Month	Outstanding Balance	No. of Payments Past Due	Credit Status	Restructure Event
2017/12	114,279	-	Not applicable	Interest Only < 12 months
2017/11	114,279	-	Not applicable	Interest Only < 12 months
2017/10	114,279	-	Not applicable	Interest Only < 12 months
2017/9	114,279	-	Not applicable	-
2017/8	114,756	-	Not applicable	-
2017/7	115,231	-	Not applicable	-
2017/6	115,705	-	Not applicable	-

**Non Instalment Credit**

CCR Contract Code	CIP Contract No.	Product Type	CIP Name		
G00001547	4001	Overdraft	Test CIP 1		
<b>Contract Data</b>					
Product Type	<b>Overdraft</b>	CIP Name	<b>Test CIP 1</b>		
CCR Contract Code	<b>G00001547</b>				
CIP Contract No.	<b>4001</b>				
		Last Update	<b>31/07/2017</b>		
Contract Phase	<b>Closed</b>	Role	<b>Co-Borrower</b>		
Start Date	<b>31/05/2017</b>	Linked CIS	-		
Maturity Date	<b>31/05/2019</b>	Consumer	<b>Y</b>		
Contract Actual End Date	<b>26/07/2017</b>	Original Currency	<b>Euro</b>		
<b>Granted Non Instalment</b>					
Credit Limit	<b>5,000</b>				
Outstanding Balance	<b>0</b>	Date of Last Payment	-		
<b>Reorganised Credit</b>					
Reorganised Credit	-	Date of Reorganised Credit	-		
Original CCR Contract Code	-	Reorganised CCR Contract Code	-		
<b>Performance Data</b>					
Year/Month	Credit Limit	Outstanding Balance	Overdraft Excess	Credit Status	Restructure Event
2017/7	5,000	0	0	Not applicable	-
2017/6	5,000	750	0	Not applicable	-
<b>Notes</b>					
	Type				
	Amendment	<b>AMEND NOTE</b>			
	Explanatory Statement	<b>EXPLANATORY NOTE</b>			

**Credit Cards**

CCR Contract Code	CIP Contract No.	Product Type	CIP Name
H06821789	CA0000023167281116	Credit Card	Test CIP 2

**Contract Data**

Product Type	<b>Credit Card</b>	CIP Name	<b>Test CIP 2</b>
CCR Contract Code	<b>H06821789</b>		
CIP Contract No.	<b>CA0000023167281116</b>		
Contract Phase	<b>Active</b>	Last Update	<b>31/12/2017</b>
Start Date	<b>30/06/2013</b>	Role	<b>Borrower</b>
Maturity Date	<b>30/06/2019</b>	Linked CIS	<b>-</b>
Contract Actual End Date	<b>-</b>	Consumer	<b>Y</b>
		Original Currency	<b>Euro</b>

Credit Limit	<b>4,000</b>	Payment Frequency	<b>Monthly</b>
Minimum Payment %	<b>5</b>	Payment Method	<b>Cash lodgment</b>
Next Payment Due	<b>110</b>	Date of Next Payment	<b>20/01/2018</b>
Last Payment Made	<b>150</b>	Date of Last Payment	<b>20/09/2017</b>

Charged Amount	<b>450</b>	Date of Last Charge	<b>20/12/2017</b>
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Outstanding Balance	<b>2,200</b>	Number of Payments Past Due	<b>2</b>
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Over The Limit Amount	<b>-</b>	Date of Last Over The Limit	<b>-</b>
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**Reorganised Credit**

Reorganised Credit	<b>-</b>	Date of Reorganised Credit	<b>-</b>
Original CCR Contract Code	<b>-</b>	Reorganised CCR Contract Code	<b>-</b>

**Performance Data**

Year/Month	Credit Limit	Outstanding Balance	No. of Payments Past Due	Credit Status
2017/12	4,000	2,200	2	Not applicable
2017/11	4,000	1,700	1	Not applicable
2017/10	4,000	1,300	-	Not applicable
2017/9	4,000	1,200	-	Not applicable
2017/8	4,000	1,600	-	Not applicable
2017/7	4,000	2,000	-	Not applicable
2017/6	4,000	3,000	1	Not applicable

**Footprint**
**FOOTPRINT: Record of Access in the last 5 years**

ACCESSED BY	Enquiry Date	Function	Purpose
Test CIP 2	*13/11/2017	Monitoring Enquiry	Breach of Terms
Test CIP 1	*04/09/2017	Monitoring Enquiry	Restructure

\*Note: Enquiry commences 20 March 2018, dates above for illustrative purposes only