



# Central Credit Register

## Fact Sheet

How to Request an Amendment to Information  
on my Credit Report

[www.centralcreditregister.ie](http://www.centralcreditregister.ie)



Banc Ceannais na hÉireann  
Central Bank of Ireland

Eurosystem

## What is an amendment to your Credit Report?

You have a right under the Credit Reporting Act to ask for information on your Credit Report to be amended if you believe it is incorrect.

Incorrect information is information that is inaccurate, incomplete or not up to date in your personal information or your credit information on your Credit Report.

For example, on the personal information side, your date of birth may be incorrect or your name may be spelt wrong.

On the credit information side, your Credit Report may show an incorrect balance or that a payment which you believe has been paid is missing from your credit report.

Your Credit Report is produced by the Central Credit Register from information submitted monthly by your lenders.

The Central Credit Register's main aim is to produce an accurate Credit Report.

The Central Credit Register contributes to financial stability and consumer protection by:

- providing lenders with a better analysis of borrowers' creditworthiness;
- giving borrowers information on their financial profile;
- giving the Central Bank a better insight into financial markets;
- supporting the Central Bank's role of supervising the financial sector and ensuring financial stability.

## Who owns the information?

The Central Bank owns the information held on the Central Credit Register. The Central Bank is a data controller under the Data Protection Acts. Information submitted by lenders to the Central Credit Register is used to create individual Credit Reports. A Credit Report can help lenders when they make decisions about loans and loan applications. More information on the collection and use of your personal data is available at <https://www.centralcreditregister.ie/borrower-area/data-protection> where you will also find a link to the Central Bank's data protection privacy notice.

## How can I get information on my Credit Report amended?

Before requesting an amendment to information, you should obtain an up to date credit report from the Central Credit Register.

### **Amending Personal Information**

Your personal information includes your name, address, date of birth or PPSN. The best place to start to have incorrect personal information on your Credit Report amended is with your lender. It is important the information is corrected at source, that is, on your lender's records, before the records are submitted to the Central Credit Register. This is because incorrect personal information may continue to be submitted each month if an error is not corrected at source.

You can start the process of amending information on your Credit Report by contacting your lender with details of what you believe the correct information is. You should provide any extra information that you may have in support of your request.

### **Amending Credit Information**

You may ask to have incorrect credit information amended on your Credit Report by applying to the Central Credit Register. Incorrect credit information may be that the Credit Report is incomplete if there is a loan missing from your Credit Report. It may also be inaccurate if there is an incorrect outstanding balance or an incorrect number of payments past due on a loan.

You may complete the online application form to request an amendment to your Credit Report at [www.centralcreditregister.ie/borrower-area/submit-a-request](http://www.centralcreditregister.ie/borrower-area/submit-a-request).

You must print and sign your completed application form and upload it with your identification documents.

Alternatively, you can contact us by email at: [myrequest@centralcreditregister.ie](mailto:myrequest@centralcreditregister.ie) or you may write to us at:

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

Please make sure to provide clear information in your correspondence and remember to include your identification documents. You may also include any additional information you have to help us process your request.

A sample letter requesting an amendment to your information on your Credit Report is included in this fact sheet which you can use as a guide.

## What identification documents will you need?

We will need proof of your identity to proceed with your request. This ensures that your individual data protection rights are upheld.

You will need to provide **copies** of documents to prove:

### 1. Your identity

One of the following documents is acceptable:

- the identification page and signature page of your passport; or
- the identification side of your EU driving licence.

If providing a copy of the paper driving license please ensure you provide all 3 pages

### 2. Your address

One of the following documents is acceptable but it must be no more than six months old:

- utility or landline telephone bill;
- statement from a bank, building society or credit union;
- a letter from the Department of Employment Affairs and Social Protection or the Revenue Commissioners addressed to you;
- a letter from any other statutory body or State agency addressed to you; or
- a letter from an insurance company addressed to you relating to an existing insurance policy.

### 3. Your Personal Public Service Number (PPSN)

One of the following documents is acceptable and must display your PPSN in full:

- a letter from the Department of Employment Affairs and Social Protection or the Revenue Commissioners addressed to the consumer showing their PPSN;
- a P21, Tax Assessment or Notice of Tax Credits;

- a receipt for a social welfare payment;
- a medical card or drug payment scheme (DPS) card; or
- a payslip, P60 or P45.

### **We cannot accept a Public Service Card as proof of PPSN or identity**

Please ensure that:

- you send copies and not original documents if posting;
- copies of any uploaded or scanned documents are legible.

## **How long will it take to amend my Credit Report?**

If you have asked the Central Credit Register to amend your information, we will try to resolve the issue as soon as possible. If we need to contact your lender or seek further information from you, this will extend the time needed.

We will respond with a decision between 20 and 40 days after you have made a valid application. In other words, you must complete an application and provide information to support your request together with your identification documents.

## **How will I know if the request to amend information on my Credit Report has been completed?**

If you have made your request to your lender, they will submit the corrected information to the Central Credit Register and inform you of this. If your information is also being reported by your lender to any other credit bureaux, you should ask your lender to ensure that it is corrected there also.

If you have made your request directly to the Central Credit Register, we will write to you to confirm the amended information.

We will also tell you if a decision is made by the Central Credit Register not to amend the information. In this case, you may still:

- place an Explanatory Statement on your Credit Report. Further information on placing an Explanatory Statement is available at: [www.centralcreditregister.ie](http://www.centralcreditregister.ie). You will also find a fact sheet there called 'Placing an Explanatory Statement on my Credit Report';
- pursue the internal complaints procedure at your lender if you have not already done so. Your request to amend information on your Credit Report is separate to any complaint that you may have raised through the formal complaints procedure at your lender. Further information on how to make a complaint is available at: [www.centralbank.ie/contact-us/make-a-complaint](http://www.centralbank.ie/contact-us/make-a-complaint);
- contact the Financial Services and Pensions Ombudsman. Further information is available at [www.fspo.ie](http://www.fspo.ie).

## Further information

Online: [www.centralcreditregister.ie](http://www.centralcreditregister.ie)  
Email: [myrequest@centralcreditregister.ie](mailto:myrequest@centralcreditregister.ie)  
Lo-call: 1890 100 050  
Landline: 01 224 5500



January 2019

## Template letter

[insert name and address]

[insert date]

Dear XXX

### Re: Request to amend incorrect information on my Credit Report

I am seeking an amendment to the following information on my Credit Report:

Product Type : [Type of loan ]

CIP Name : [Lender name]

Contract start date : [Date when the loan started]

*You will find the information on your credit report:*

CCR Contract Code	CIP Contract No.	Product Type	CIP Name
Q00002036	M1001334327	Mortgage - Home Loan	Test Provider 3
Contract Data			
Product Type	Mortgage - Home Loan	CIP Name	Test Provider 3
CCR Contract Code	Q00002036		
CIP Contract No.	M1001334327		
Contract Phase	Active	Last Update	31/12/2017
Start Date	20/06/2017	Role	Borrower
Maturity Date	10/08/2041	Linked CIS	-
Contract Actual End Date	-	Consumer	Y
		Original Currency	Euro
Financed Amount	180,000	Payment Frequency	Monthly
		Payment Method	Direct Debit
Total Number of planned payments	300	Date of First Payment	-
Next Payment Due	905	Date of Next Payment	10/02/2018
Last Payment Made	-	Date of Last Payment	-
Outstanding Balance	172,460	Number of Payments Past Due	0

Name of Borrower : [insert your name]

Address of Borrower : [insert your current address and any previous addresses that you may have used]

Amendment requested : [provide the information you want to amend on your Credit Report]

Supporting documentation : [include any information or documents you have to support your request, such as statements and receipts]

Please acknowledge receipt of this letter and let me know when I can expect a response.

Yours faithfully

[insert your name]