



Central Credit Register

Fact Sheet

How to Request for a Credit Report with
the Consent of the Borrower

www.centralcreditregister.ie



Banc Ceannais na hÉireann
Central Bank of Ireland

Eurosystem

Who this document is for?

This document is for third parties requesting a Credit Report on a borrower's loan with the consent of the borrower. A third party could be:

1. A person acting in a non-professional or non-advisory capacity – for example, a friend, relative or spouse.
2. A person acting in a professional or advisory capacity – for example, a financial advisor.
3. A firm acting in a professional or advisory capacity – for example, accountants or solicitors.

Background to the Central Credit Register

The Central Credit Register (the Register) is a system for collecting personal and credit information on loans. The Central Bank of Ireland operates the Register under the Credit Report Act 2013.

The Government developed the Central Credit Register to collect and centralise personal and credit information on loans. This was agreed as part of the EU/IMF Programme of Financial Support for Ireland.

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

- providing lenders with a better analysis of borrowers' creditworthiness;
- giving information to borrowers on their financial profile;
- giving the Central Bank better insight into financial markets; and
- 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>

This webpage will also give you a link to the Central Bank's Data Protection Privacy Notice.

Do I need the borrower's consent to get a credit report?

By law you need the consent of the borrower before you can request their Credit Report (Section 15(6) of the Credit Reporting Act 2013).

To ensure that all data protection rights are upheld, and to get access to a credit report, you, as the third-party applicant, must provide:

1. identification documents for the borrower;
2. your own identification documents;
3. an application form signed by the borrower – appendix 1; and
4. a letter of consent signed by the borrower – appendix 2.

What information do I need about the borrower?

As a third party requesting the credit report, you will need to provide copies of documents to prove three things:

1. The borrower's identity

One of the following documents is acceptable:

- the identification page and signature page of the borrower's passport; or
- the identification side of the borrowers EU driving licence card.

If you are providing a copy of the paper driving licence, please make sure you provide all three pages.

2. The borrower's 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 the borrower;
 - a letter from any other statutory body or State agency addressed to the borrower;
- or
- a letter from an insurance company addressed to the borrower relating to an existing insurance policy.

3. The borrower's Personal Public Service Number (PPSN)

One of the following documents is acceptable. The PPSN must be displayed in full:

- a letter from the Department of Employment Affairs and Social Protection or the Revenue Commissioners addressed to the borrower 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 note that we will keep the personal information provided to prove the identity of the borrower for five years. After that, it will be deleted or, if it is in hard copy, it will be securely destroyed.

What proof of third party identity is needed?

The third party will need to provide proof of their own identity. There are three types of third parties, and we explain each of the identify requirements for each third party type below.

Type 1: An individual acting in a non-professional or non-advisory capacity

If this is you, you must provide the following documentation:

1. Identity of third party

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 card.

If you are providing a copy of the paper driving licence, please provide all three pages.

2. Address of third party

One of the following five 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.

Type 2: An individual acting in a professional or advisory capacity

If this description fits you, you must provide a copy of one of the identification documents listed in point 1 above, together with a copy of your headed paper, including the registered office address and confirmation of regulatory status, if any.

Type 3: A firm acting in a professional or advisory capacity

If you are a firm acting in a professional or advisory capacity, your firm must provide a copy

of your headed paper, including the registered office address of your company and confirmation of regulatory status, if any.

Whatever type of third party you are, please make sure that:

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

Please note that we will keep the personal information you provide to prove your identity as a third party for five years. After that, it will be deleted or, if it is in hard copy, it will be securely destroyed.

Further information

Web: www.centralcreditregister.ie
Email: myrequest@centralcreditregister.ie
Lo-call: 1890 100 050
Landline: 01 224 5500



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Appendix 1

Central Credit Register Application Form

Please complete parts 1 and 2 of this form and read part 3 carefully. Remember to sign and date the application form. Please return your completed and signed form along with the identity documents to the address shown on the application form.

Part 1: Borrower's details

First name:

Middle name:

Surname:

Maiden name:

Date of birth:

Gender:

PPSN:

Tax Identification Number:

Main address:

Other address:

Part 2: Request type and chosen method of response

Request type: Credit Report

Response will be sent by: Email **or** post (please circle as appropriate)

To this address:

Part 3: Data Protection Privacy Statement

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

For data protection legislation purposes, 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 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 SpA) to operate the Central Credit Register.

Under the Act, lenders are obliged to send in 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 needed to accurately identify borrowers and match their loans. This includes 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 only be used in an anonymised way.

Personal data about a credit agreement will be held on the Central Credit Register for five years. This five-year period generally runs from the date of final repayment of the loan in question. It is important for the Central Bank to keep information so it can 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 kept 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 on, who has requested them, and the type and purpose of the request.

Borrowers rights

Under the Credit Reporting Act 2013, borrowers have the following rights in relation to information held on the Central Credit Register. A borrower has a right

- to insert an explanatory statement on your credit report;
- to apply to have inaccurate, incomplete or out-of-date information amended;
- to report suspected impersonation;
- to get a copy of their credit report.

To request your credit report or to request a credit report on behalf of another person, you will need to provide identification documents.

Under data protection legislation, borrowers have the right to access personal data held about them on the Central Credit Register, and to apply to have inaccurate, incomplete or out-of-date personal data rectified. Borrowers also have the right to request that access to their personal data be restricted while an amendment requested by that borrower is being considered by the Central Credit Register.

Further information

If you have any questions about the Central Credit Register, you can contact us at:

Web: www.centralcreditregister.ie

Email: myrequest@centralcreditregister.ie

Lo-call: 1890 100 050

Landline: 01 224 5500

Address: Central Credit Register, First Floor, Block E, Adelphi Plaza,
Georges Street Upper, Dun Laoghaire, Co Dublin.

You can also read the Central Bank's Data Protection Privacy Notice at www.centralbank.ie

or contact the Data Protection Officer of the Central Bank at

dataprotection@centralbank.ie. You also have the right to lodge a complaint with the Data

Protection Commission at any time.

Borrower's signature: _____

Date: / /

Part 4: Checklist

1. The borrower has signed the Declaration in Part 3.
2. The borrower's Identification Documentation is included. These relates to:
 - The borrower's identity
 - The borrower's address
 - The borrower's Personal Public Service Number (PPSN)
3. The application form is signed by the borrower.

Return the signed application form together with the identification documentation:

By email to:

myrequest@centralcreditregister.ie

or

By post to:

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

Appendix 2

Letter of Consent

Central Credit Register
First Floor, Block E
Adelphi Plaza
Georges Street Upper
Dun Laoghaire
Co Dublin

Date

I [*insert name of borrower*], of [*insert current address, and other previous relevant addresses*] consent to [*insert name of third party*] of [*insert address of third party**] requesting my credit report.

I also consent to [*insert name of third party*] providing the following documents to the Central Credit Register on my behalf to verify my identity:

- a signed and completed application form for my credit report; and
- copies of my identification documents, showing proof of my identity, address and PPSN.

I understand that [*insert name of third party*] must provide proof of their identity (if an individual). [They must also provide] an address to the Credit Register, and confirmation of their regulatory status, if any, for the purposes of requesting my credit report.

Please forward my credit report to me or [*insert name of third party*] at my address above or [*insert address of third party***].

Signed

Borrower

**the address to which the credit report is to be sent, must be the same as the address at * above.

