



Banc Ceannais na hÉireann
Central Bank of Ireland
Eurosystem

The Central Credit Register Your Credit Report

The Central Credit Register

Collects and stores information on loans of €500 or more including:

- ⇒ Credit cards ⇒ Mortgages
- ⇒ Personal loans ⇒ Overdrafts
- ⇒ Business loans
- ⇒ HP, PCP and similar types of finance
- ⇒ Local Authority loans
- ⇒ Money lender loans



It is used to generate **credit reports** that you and your lender can access on request



Your Credit Report Shows details of your existing loans and applications for new loans



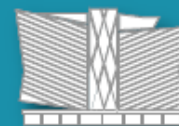
Borrowers

You can use it to see what information lenders hold on you



Lenders

Lenders use credit reports to get a picture of a borrower's credit history when deciding on loan applications



The Central Bank

The Central Bank uses the information to get better insights into lending

The Central Credit Register does not decide if a loan is approved or not – your lender makes that decision

How can I get a copy of my credit report?

You can request your credit report **for free** online, by email or post:



centralcreditregister.ie



myrequest@centralcreditregister.ie



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

Find out more: centralcreditregister.ie