



STATUTORY INSTRUMENTS.

S.I. No. 487 of 2016



CREDIT REPORTING ACT 2013 (SECTION 17) (ACCESS TO CENTRAL
CREDIT REGISTER) REGULATIONS 2016

CREDIT REPORTING ACT 2013 (SECTION 17) (ACCESS TO CENTRAL CREDIT REGISTER) REGULATIONS 2016

In exercise of the powers conferred on it by section 17 of the Credit Reporting Act 2013 (No. 45 of 2013), the Central Bank of Ireland, following consultation with the Data Protection Commissioner and with the consent of the Minister for Finance, hereby makes the following regulations:

Citation and commencement

1. (1) These Regulations may be cited as the Credit Reporting Act 2013 (Section 17) (Access to Central Credit Register) Regulations 2016.

(2) These Regulations come into operation on 31 December 2017.

Interpretation

2. (1) In these Regulations:

“Act of 2013” means the Credit Reporting Act 2013 (No. 45 of 2013);

“Bank” means the Central Bank of Ireland;

“credit information provider” has the meaning assigned to it by section 2(1) of the Act of 2013;

“credit information subject” has the meaning assigned to it by section 2(1) of the Act of 2013;

“Register” means the Central Credit Register.

(2) A word or expression used in these Regulations has the same meaning in these Regulations as it has in the Act of 2013.

Part 1

ACCESS TO INFORMATION ON REGISTER UNDER SECTION 14 OF ACT OF 2013

Applications to access information under section 14 of Act of 2013

3. Applications to access information under section 14 of the Act of 2013 shall be made by electronic means and in accordance with any guidelines in relation to such applications as may be published by the Bank.

Information to which Bank to give access

4. On receipt of a valid application under section 14, the Bank shall, in accordance with any guidelines as may be published by the Bank, be required to give

Notice of the making of this Statutory Instrument was published in “Iris Oifigiúil” of 23rd September, 2016.

to the credit information provider concerned access to the following information held on the Register and relating to the credit information subject concerned:

- (a) such personal information as is specified in Parts 1, 2 and 3 of Schedule 1 and is applicable;
- (b) such credit information as is specified in Parts 1 to 6 of Schedule 2 and is applicable, including information relating to the performance of obligations under or relating to any relevant credit agreements and covering the last 24 month period for which there is information available;
- (c) where the credit information subject concerned has made a credit agreement for the provision of credit with any other credit information subject who has given a guarantee or indemnity in connection with the credit agreement or also has liabilities under the credit agreement, details linking those persons;
- (d) information produced by the Bank and held on the Register, relating to the following:
 - (i) any previous applications made to access information held on the Register relating to the credit information subject concerned;
 - (ii) when any information relating to the credit information subject concerned was entered, altered or removed from the Register and by whom;
 - (iii) summaries and aggregates of personal and credit information relating to the credit information subject concerned, including any other analyses produced by the Bank in accordance with section 5(2)(d) of the Act of 2013 and relating to the credit information subject;
 - (iv) indicators highlighting data or types of data held on the Register, including—
 - (I) whether any information relating to the credit information subject is held on the Register,
 - (II) performance indicators, where applicable, such as payments missed (including the maximum number of payments missed), days past due (including the maximum number of days past due), amounts due (including the maximum amount due), charged amounts (including the maximum charged amount), amounts above credit limits (including the maximum amount above credit limits), together with the date upon which any such event occurred,
 - (III) credit status, where applicable, such as whether an account is or has been in default, whether legal proceedings have been

issued, whether there has been a revocation of any facility, a settlement, a surrender, a repossession or a debt written off, together with the date upon which any such event occurred,

- (IV) restructure status, where applicable, such as the term, conditions and dates of any restructuring arrangements and including whether any agreement has been varied to allow payments to be reduced, split, missed, refinanced or capitalised, together with the details of any other restructuring arrangement;
- (v) technical specifications attributed to any item or category of relevant personal or credit information;
- (vi) information relating to the numbering and ordering of any relevant entries and records held on the Register;
- (e) any applicable credit scores produced by the Bank in relation to the credit information subject, including an indicator and explanation of any credit score range applied by the Bank or information as to why a credit score could not be produced;
- (f) information relating to any amendments to information held on the Register and made by the Bank under section 9(1)(b) of the Act of 2013 and, in accordance with section 18(6) of the Act of 2013, any notice of suspected impersonation of the credit information subject concerned held for the time being on the Register;
- (g) any relevant statement made by the credit information subject concerned under section 13 of the Act of 2013.

When access to information to be given by Bank

5. (1) Access to the information specified in Regulation 4—

- (a) in the case of an applicant who is-
 - (i) a local authority, or
 - (ii) a licensed moneylender within the meaning of section 2 of the Consumer Credit Act 1995 (No. 24 of 1995),

and
- (b) in the case of an application to access information which relates to a credit information subject who is not a consumer, within the meaning of section 2 of the Consumer Credit Act 1995 (No. 24 of 1995),

may be given by the Bank in response to any valid application made after 1 October 2018 or such other date as the Bank may specify.

(2) Access to the information specified in Regulation 4, in all other cases, may be given by the Bank in response to any valid application made after 31 December 2017 or such later date as the Bank may specify.

Manner in which access to information to be given

6. Access to the information specified in Regulation 4 shall be provided electronically and in accordance with such guidelines as may be published by the Bank.

Part 2

ACCESS TO INFORMATION ON REGISTER UNDER SECTION 15(1)
OF ACT OF 2013

Applications to access information under section 15(1) of Act of 2013

7. Applications to access information under section 15(1) of the Act of 2013 shall be made by electronic means and in accordance with any guidelines in relation to such applications as may be published by the Bank.

Information to which Bank to give access

8. On receipt of a valid application under section 15(1), the Bank shall, in accordance with any guidelines as may be published by the Bank, be required to give to the credit information provider concerned access to the following information held on the Register and relating to the credit information subject concerned:

- (a) such personal information as is specified in Parts 1, 2 and 3 of Schedule 1 and is applicable;
- (b) such credit information as is specified in Parts 1 to 6 of Schedule 2 and, is applicable, including information relating to the performance of obligations under or relating to any relevant credit agreements and covering the last 24 month period for which there is information available;
- (c) where the credit information subject concerned has made a credit agreement for the provision of credit with any other credit information subject who has given a guarantee or indemnity in connection with the credit agreement or also has liabilities under the credit agreement, details linking those persons;
- (d) information produced by the Bank and held on the Register, relating to the following:
 - (i) any previous applications made to access information held on the Register relating to the credit information subject concerned;
 - (ii) when any information relating to the credit information subject concerned was entered, altered or removed from the Register and by whom;

- (iii) summaries and aggregates of personal and credit information relating to the credit information subject concerned, including any other analyses produced by the Bank in accordance with section 5(2)(d) of the Act of 2013 and relating to the credit information subject;
- (iv) indicators highlighting data or types of data held on the Register, including—
 - (I) whether any information relating to the credit information subject concerned is held on the Register,
 - (II) performance indicators, where applicable, such as payments missed (including the maximum number of payments missed), days past due (including the maximum number of days past due), amounts due (including the maximum amount due), charged amounts (including the maximum charged amount), amounts above credit limits (including the maximum amount above credit limits), together with the date upon which any such event occurred,
 - (III) credit status, where applicable, such as whether an account is or has been in default, whether legal proceedings have been issued, whether there has been a revocation of any facility, a settlement, a surrender, a repossession or a debt written off, together with the date upon which any such event occurred,
 - (IV) restructure status, where applicable, such as the term, conditions and dates of any restructuring arrangements and including whether any agreement has been varied to allow payments to be reduced, split, missed, refinanced or capitalised, together with the details of any other restructuring arrangement;
- (v) technical specifications attributed to any item or category of relevant personal or credit information;
- (vi) information relating to the numbering and ordering of any relevant entries and records held on the Register;
- (e) any applicable credit scores produced by the Bank in relation to the credit information subject, including an indicator and explanation of any credit score range applied by the Bank or information as to why a credit score could not be produced;
- (f) information relating to any amendments to information held on the Register and made by the Bank under section 9(1)(b) of the Act of 2013 and, in accordance with section 18(6) of the Act of 2013, any notice of suspected impersonation of the credit information subject concerned held for the time being on the Register;

- (g) any relevant statement made by the credit information subject concerned under section 13 of the Act of 2013.

When access to information to be given by Bank

9. (1) Access to the information specified in Regulation 8—

(a) in the case of an applicant who is-

(i) a local authority, or

(ii) a licensed moneylender within the meaning of section 2 of the Consumer Credit Act 1995 (No. 24 of 1995),

and

(b) in the case of an application to access information which relates to a credit information subject who is not a consumer, within the meaning of section 2 of the Consumer Credit Act 1995 (No. 24 of 1995),

may be given by the Bank in response to any valid application made after 1 October 2018 or such other date as the Bank may specify.

(2) Access to the information specified in Regulation 8, in all other cases, may be given by the Bank in response to any valid application made after 31 December 2017 or such later date as the Bank may specify.

Manner in which access to information to be given

10. Access to the information to which Regulation 8 relates shall be provided electronically and in accordance with such guidelines as may be published by the Bank.

Part 3

ACCESS TO INFORMATION ON REGISTER UNDER SECTION 15(2)
OF ACT OF 2013

Applications to access information under section 15(2) of Act of 2013

11. Applications to access information under section 15(2) of the Act of 2013 shall be made by electronic means and in accordance with any guidelines in relation to such applications as may be published by the Bank.

Information to which Bank to give access

12. On receipt of a valid application under section 15(2), the Bank shall, in accordance with any guidelines as may be published by the Bank, be required to give to the credit information provider concerned access to the following information held on the Register and relating to the credit information subject concerned:

- (a) such personal information as is specified in Parts 1, 2 and 3 of Schedule 1 and is applicable;

- (b) such credit information as is specified in Parts 1 to 6 of Schedule 2 and is applicable, including information relating to the performance of obligations under or relating to any relevant credit agreements and covering the last 24 month period for which there is information available;
- (c) where the credit information subject concerned has made a credit agreement for the provision of credit with any other credit information subject who has given a guarantee or indemnity in connection with the credit agreement or also has liabilities under the credit agreement, details linking those persons;
- (d) information produced by the Bank and held on the Register, relating to the following:
 - (i) any previous applications made to access information held on the Register relating to the credit information subject concerned;
 - (ii) when any information relating to the credit information subject concerned was entered, altered or removed from the Register and by whom;
 - (iii) summaries and aggregates of personal and credit information relating to the credit information subject concerned, including any other analyses produced by the Bank in accordance with section 5(2)(d) of the Act of 2013 and relating to the credit information subject;
 - (iv) indicators highlighting data or types of data held on the Register, including—
 - (I) whether any information relating to the credit information subject concerned is held on the Register,
 - (II) performance indicators, where applicable, such as payments missed (including the maximum number of payments missed), days past due (including the maximum number of days past due), amounts due (including the maximum amount due), charged amounts (including the maximum charged amount), amounts above credit limits (including the maximum amount above credit limits), together with the date upon which any such event occurred,
 - (III) credit status, where applicable, such as whether an account is or has been in default, whether legal proceedings have been issued, whether there has been a revocation of any facility, a settlement, a surrender, a repossession or a debt written off, together with the date upon which any such event occurred,
 - (IV) restructure status, where applicable, such as the term, conditions and dates of any restructuring arrangements and

including whether any agreement has been varied to allow payments to be reduced, split, missed, refinanced or capitalised, together with the details of any other restructuring arrangement;

- (v) technical specifications attributed to any item or category of relevant personal or credit information;
- (vi) information relating to the numbering and ordering of relevant entries and records held on the Register;
- (e) any applicable credit scores produced by the Bank in relation to the credit information subject concerned, including an indicator and explanation of any credit score range applied by the Bank or information as to why a credit score could not be produced;
- (f) information relating to any amendments to information held on the Register and made by the Bank under section 9(1)(b) of the Act of 2013 and, in accordance with section 18(6) of the Act of 2013, any notice of suspected impersonation of the credit information subject concerned held for the time being on the Register;
- (g) any relevant statement made by the credit information subject concerned under section 13 of the Act of 2013.

When access to information to be given

13. (1) Access to the information specified in Regulation 12—

- (a) in the case of an applicant who is:
 - (i) a local authority, or
 - (ii) a licensed moneylender within the meaning of section 2 of the Consumer Credit Act 1995 (No. 24 of 1995),

and
- (b) in the case of an application to access information which relates to a credit information subject who is not a consumer, within the meaning of section 2 of the Consumer Credit Act 1995 (No. 24 of 1995),

may be given by the Bank in response to any valid application made after 1 October 2018 or such other date as the Bank may specify.

(2) Access to the information specified in Regulation 12, in all other cases, may be given by the Bank in response to any valid application made after 31 December 2017 or such later date as the Bank may specify.

Manner in which access to information to be given

14. Access to the information specified in Regulation 12 shall be provided electronically and in accordance with such guidelines as may be published by the Bank.

Part 4

ACCESS TO INFORMATION ON REGISTER UNDER SECTION 15(3)
OF ACT OF 2013

Applications to access information under section 15(3) of Act of 2013

15. Applications to access information under section 15(3) of the Act of 2013 shall be made by electronic means and in accordance with any guidelines in relation to such applications as may be published by the Bank.

Information to which Bank to give access

16. On receipt of a valid application under section 15(3), the Bank shall, in accordance with any guidelines as may be published by the Bank, be required to give to the applicant access to the following information held on the Register in so far as it relates to credit agreements made by the applicant:

- (a) such personal information as is specified in Parts 1, 2 and 3 of Schedule 1 and is applicable;
- (b) such credit information as is specified in Parts 1 to 6 of Schedule 2 and is applicable, including information relating to the performance of obligations under or relating to any relevant credit agreements and covering the last 24 month period for which there is information available;
- (c) where any such credit agreement was made with a credit information subject who has made a separate credit agreement for the provision of credit with any other credit information subject and that other credit information subject has given a guarantee or indemnity in connection with that credit agreement or also has liabilities under that credit agreement, details linking those persons;
- (d) information produced by the Bank and held on the Register, relating to the following:
 - (i) any previous applications made to access information held on the Register relating to the applicant;
 - (ii) when any information relating to the applicant was entered, altered or removed from the Register and by whom;
 - (iii) summaries and aggregates of personal and credit information relating to the applicant, including any other analyses produced by the Bank in accordance with section 5(2)(d) of the Act of 2013 and relating to the applicant;

- (iv) indicators highlighting data or types of data held on the Register, including—
 - (I) whether any information relating to the applicant is held on the Register,
 - (II) performance indicators, where applicable, such as payments missed (including the maximum number of payments missed), days past due (including the maximum number of days past due), amounts due (including the maximum amount due), charged amounts (including the maximum charged amount), amounts above credit limits (including the maximum amount above credit limits), together with the date upon which any such event occurred,
 - (III) credit status, where applicable, such as whether an account is or has been in default, whether legal proceedings have been issued, whether there has been a revocation of any facility, a settlement, a surrender, a repossession or a debt written off, together with the date upon which any such event occurred,
 - (IV) restructure status, where applicable, such as the term, conditions and dates of any restructuring arrangements and including whether any agreement has been varied to allow payments to be reduced, split, missed, refinanced or capitalised, together with the details of any other restructuring arrangement;
- (v) technical specifications attributed to any item or category of relevant personal or credit information;
- (vi) information relating to the numbering and ordering of relevant entries and records held on the Register.

When access to information to be given

17. Access to the information specified in Regulation 16 may be given by the Bank in response to any valid application made after 31 December 2017 or such later date as the Bank may specify.

Manner in which access to information to be given

18. Access to the information specified in Regulation 16 shall be provided electronically and in accordance with such guidelines as may be published by the Bank.

Part 5

ACCESS TO INFORMATION ON REGISTER UNDER SECTION 15(5)
OF ACT OF 2013*Applications to access information under section 15(5) of Act of 2013*

19. Applications to access information under section 15(5) of the Act of 2013 shall be made by electronic means or by post and in accordance with any guidelines in relation to such applications as may be published by the Bank.

Information to which Bank to give access

20. On receipt of a valid application under section 15(5), the Bank shall, in accordance with any guidelines as may be published by the Bank, be required to give to the applicant access to the following information held on the Register and relating to the applicant:

- (a) such personal information as is specified in Parts 1, 2 and 3 of Schedule 1 and is applicable;
- (b) such credit information as is specified in Parts 1 to 6 of Schedule 2 and is applicable, including information relating to the performance of obligations under or relating to any relevant credit agreements and covering each of the 60 months prior to the month in which the application to access the Register is made;
- (c) where the applicant has made a credit agreement for the provision of credit with any other credit information subject who has given a guarantee or indemnity in connection with the credit agreement or also has liabilities under the credit agreement, details linking those persons;
- (d) information produced by the Bank and held on the Register, including information relating to the following:
 - (i) any previous applications made to access information relating to the applicant held on the Register;
 - (ii) when any information relating to the applicant was entered, altered or removed from the Register and by whom;
 - (iii) summaries and aggregates of personal and credit information relating to the applicant, including any other analyses produced by the Bank in accordance with section 5(2)(d) of the Act of 2013 relating to the applicant;
 - (iv) indicators highlighting data or types of data held on the Register, including—
 - (I) whether any information relating to the applicant is held on the Register,

- (II) performance indicators, where applicable, such as payments missed (including the maximum number of payments missed), days past due (including the maximum number of days past due), amounts due (including the maximum amount due), charged amounts (including the maximum charged amount), amounts above credit limits (including the maximum amount above credit limits), together with the date upon which any such event occurred,
- (III) credit status, where applicable, such as whether an account is or has been in default, whether legal proceedings have been issued, whether there has been a revocation of any facility, a settlement, a surrender, a repossession or a debt written off, together with the date upon which any such event occurred,
- (IV) restructure status, where applicable, such as the term, conditions and dates of any restructuring arrangements and including whether any agreement has been varied to allow payments to be reduced, split, missed, refinanced or capitalised, together with the details of any other restructuring arrangement;
- (v) technical specifications attributed to any item or category of relevant personal or credit information;
- (vi) information relating to the numbering and ordering of any relevant entries and records held on the Register;
- (e) any available credit scores produced by the Bank in relation to the applicant, including an indicator and explanation of any credit score range applied by the Bank or information as to why a credit score could not be produced;
- (f) information relating to any amendments to information held on the Register and made by the Bank under section 9(1)(b) of the Act of 2013 and, in accordance with section 18(6) of the Act of 2013, any notice of suspected impersonation of the applicant held for the time being on the Register;
- (g) any relevant statement given by the applicant to the Bank under section 13 of the Act of 2013;
- (h) a record of such information as the applicant would be entitled to if the applicant had given notice to the Bank pursuant to section 17(6) of the Act of 2013.

When access to information to be given

21. Access to the information specified in Regulation 20 may be given by the Bank in response to any valid application made after 31 December 2017 or such later date as the Bank may specify.

Manner in which access to information to be given

22. Access to the information specified in Regulation 20 shall be provided electronically or by post and in accordance with such guidelines as may be published by the Bank.

Part 6

ACCESS TO INFORMATION ON REGISTER UNDER SECTION 15(6)
OF ACT OF 2013

Applications to access information under section 15(6) of Act of 2013

23. Applications to access information under section 15(6) of the Act of 2013 shall be made by electronic means or by post and in accordance with any guidelines in relation to such applications as may be published by the Bank.

Information to which Bank to give access

24. On receipt of a valid application under section 15(6), the Bank shall, in accordance with any guidelines as may be published by the Bank, be required to give to the applicant access to the following information held on the Register and relating to the credit information subject concerned:

- (a) such personal information as is specified in Parts 1, 2 and 3 of Schedule 1 and is applicable;
- (b) such credit information as is specified in Parts 1 to 6 of Schedule 2 and is applicable, including information relating to the performance of obligations under or relating to any relevant credit agreements and covering each of the 60 months prior to the month in which the application to access the Register is made;
- (c) where the credit information subject concerned has made a credit agreement for the provision of credit with any other credit information subject who has given a guarantee or indemnity in connection with the credit agreement or also has liabilities under the credit agreement, details linking those persons;
- (d) information produced by the Bank and held on the Register, relating to the following:
 - (i) any previous applications made to access information held on the Register relating to the credit information subject concerned;
 - (ii) when any information relating to the credit information subject concerned was entered, altered or removed from the Register and by whom;
 - (iii) summaries and aggregates of personal and credit information relating to the credit information subject concerned, including any other analyses produced by the Bank in accordance with section 5(2)(d) of the Act of 2013 and relating to the credit information concerned;

- (iv) indicators highlighting data or types of data held on the Register, including—
 - (I) whether any information relating to the credit information subject concerned is held on the Register,
 - (II) performance indicators, where applicable, such as payments missed (including the maximum number of payments missed), days past due (including the maximum number of days past due), amounts due (including the maximum amount due), charged amounts (including the maximum charged amount), amounts above credit limits (including the maximum amount above credit limits), together with the date upon which any such event occurred,
 - (III) credit status, where applicable, such as whether an account is or has been in default, whether legal proceedings have been issued, whether there has been a revocation of any facility, a settlement, a surrender, a repossession or a debt written off, together with the date upon which any such event occurred,
 - (IV) restructure status, where applicable, such as the term, conditions and dates of any restructuring arrangements and including whether any agreement has been varied to allow payments to be reduced, split, missed, refinanced or capitalised, together with the details of any other restructuring arrangement;
- (v) technical specifications attributed to any item or category of relevant personal or credit information;
- (vi) information relating to the numbering and ordering of any relevant entries and records held on the Register,
- (e) any applicable credit scores produced by the Bank in relation to the credit information subject concerned, including an indicator and explanation of any credit score range applied by the Bank or information as to why a credit score could not be produced;
- (f) information relating to any amendments to information held on the Register and made by the Bank under section 9(1)(b) of the Act of 2013 and, in accordance with section 18(6) of the Act of 2013, any notice of suspected impersonation of the credit information subject concerned held for the time being on the Register;
- (g) any relevant statement made by the credit information subject under section 13 of the Act of 2013;
- (h) a record of such information as the credit information subject to whom the application relates would be entitled to, if the credit information

subject had given notice to the Bank, pursuant to section 17(6) of the Act of 2013, requiring such a record.

When access to information to be given

25. Access to the information specified in Regulation 24 may be given by the Bank in response to any valid application made after 31 December 2017 or such later date as the Bank may specify.

Manner in which access to information to be given

26. Access to the information specified in Regulation 24 shall be provided electronically or by post and in accordance with such guidelines as may be published by the Bank.

Schedule 1*Regulations 4(a), 8(a), 12(a), 16(a), 20(a), 24(a)*

Personal Information to be Provided, as Applicable

Part 1**Personal information in respect of individuals**

Forename
 Surname
 Gender
 Date of Birth
 Address
 Postal Code
 Eircode
 Personal Public Service Number
 Other Tax Reference Numbers
 Telephone Number
 Sector of Economic Activity
 Employment: Employment Status
 Employment: Occupation Category
 Institutional Sector — ESA Flag
 Subject Status — Deceased Flag

Part 2**Personal information in respect of individuals carrying on activities otherwise than as an employee (in addition to the information above)**

Business or Trade Name
 Business or Trade Address
 Postal Code
 Eircode
 Companies Registration Office (CRO) Registration Number (or equivalent)
 Tax Reference Number
 Business Trade Telephone Number

Part 3**Personal information in respect of credit information subjects who are not individuals**

Legal Name of Entity
 Trading or Business Name
 Nature of the Entity (Entity Type)
 Sector of Economic Activity
 Enterprise Size — MSML Sectoral Flag
 Institutional Sector — ESA Flag
 Address
 Postal Code
 Eircode
 Companies Registration Office (CRO) Registration Number (or equivalent)
 Tax Reference Number
 Telephone Number
 Legal Entity Identifier (LEI)

Schedule 2*Regulations 4(b), 8(b), 12(b), 16(b), 20(b), 24(b)*

Credit Information to be Provided, as Applicable

| |
|---|
| <p>Part 1 Credit information in respect of all applications and agreements Provider Credit Information Subject (CIS) No. Address Status: Not Contactable (CIS in arrears) Consumer Flag</p> |
| <p>Part 2 Credit Information in respect of Groups of Individuals (Partnerships, Clubs, Others) Provider CIS No. (Parent — Partnership, Club, Other) Role of the Parent (Partnership, Club, Other) Provider CIS No. (Child — Partner, Trustee, Other)</p> |
| <p>Part 3 Credit Information in respect of Other Credit Performance events Credit Event Code Credit Event Detail Credit Event Date</p> |
| <p>Part 4 Credit Information for Instalment Contracts Role of CIS Provider Contract No. Product Type Contract Phase Credit Status Currency Original Currency First Date of Drawdown (Start Date) Contract Request Date Maturity Date Contract End Actual Date Payment Made Date Restructure Event Reorganised Credit Code Interest Rate Type Interest Rate Financed Amount Total Number of Planned Payments Payment Frequency Payment Method Repayment Type Purpose Type Exposure Class Monthly Payment Due Payment Made First Payment Date Next Payment Date Next Payment Amount Outstanding Payments Number Outstanding Balance Number of Payments Past Due Amount Past Due Days Past Due Provider Guarantor CIS No. Guarantee Start Date Guarantee End Date Collateral or Security Type Personal Recourse Type Personal Recourse Value</p> |

Part 5**Credit Information for Non-Instalment Contracts**

Role of CIS
 Provider Contract No.
 Product Type
 Contract Phase
 Credit Status
 Currency
 Original Currency
 First Date of Drawdown (Start Date)
 Contract Request Date
 Maturity Date
 Contract End Actual Date
 Payment Made Date
 Restructure Event
 Reorganised Credit Code
 Interest Rate Type
 Interest Rate
 Credit Limit
 Outstanding Balance
 Purpose Type
 Exposure Class
 Provider Guarantor CIS No.
 Guarantee Start Date
 Guarantee End Date
 Collateral or Security Type
 Personal Recourse Type
 Personal Recourse Value

Part 6**Credit Information for Credit Cards**

Role of CIS
 Provider Contract No.
 Product Type
 Contract Phase
 Credit Status
 Currency
 Original Currency
 First Date of Drawdown (Start Date)
 Contract Request Date
 Maturity Date
 Contract End Actual Date
 Payment Made Date
 Restructure Event
 Reorganised Credit Code
 Interest Rate Type
 Interest Rate
 Credit Limit
 Payment Frequency
 Payment Method
 Purpose Type
 Payment Made
 Next Payment Date
 Next Payment Amount
 Outstanding Balance
 Number of Payments Past Due
 Amount Past Due
 Days Past Due
 Charged Amount
 Last Charge Date
 Min. Payment Indicator
 Min. Payment Percentage
 Provider Guarantor CIS No.
 Guarantee Start Date
 Guarantee End Date
 Collateral or Security Type
 Personal Recourse Type
 Personal Recourse Value

The Minister for Finance consents to the making of these Regulations.



GIVEN under my Official Seal,
16 September 2016.

MICHAEL NOONAN,
Minister for Finance.

Signed for and on behalf of the CENTRAL BANK OF IRELAND,
20 September 2016.

PHILIP LANE,
Governor of the Central Bank of Ireland.

EXPLANATORY NOTE

(This note is not part of the Instrument and does not purport to be a legal interpretation.)

Regulations made under section 17 of the Credit Reporting Act 2013 prescribe the information to be provided in response to an application to access the Central Credit Register and associated matters such as when and the manner in which such information is to be provided.

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