

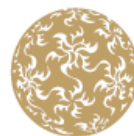


Central Credit Register

Factsheet

How to request an amendment to information
on your credit report

www.centralcreditregister.ie



Banc Ceannais na hÉireann
Central Bank of Ireland

Eurosystem

What is an amendment to your credit report?

If you find information on your credit report that you believe to be incorrect, incomplete or not up to date, you have the right to request that it is corrected.

For example, for personal information, 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.

The Central Credit Register is a national database that stores information on consumer and business loans.

It is used to generate credit reports which borrowers and, in certain circumstances, lenders can access.

Borrowers can access their credit report free of charge any time (subject to fair usage) to see what information is stored about their loans on the Central Credit Register.

Lenders can access borrower's credit report to help them when making decisions about loans and loan applications.

The Central Bank uses information contained in the Central Credit Register to gain better insights into national trends in the provision of credit.

By doing so, the Central Credit Register supports the Central Bank's obligations and functions to protect consumers, supervise the financial sector and ensure 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. 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 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 not later than 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 before we can process your request.

How will I know if the request to amend information on my credit report has been completed?

If your request to amend your information is accepted by 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. See our factsheet [How to Place an Explanatory Statement on your Credit Report](#)
- pursue the internal complaints procedure of 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 on the [Central Bank of Ireland's website](#);
- contact the Data Protection Commission;
- contact the Financial Services and Pensions Ombudsman.

How can I get information on my credit report amended?

Before requesting an amendment to information, you should obtain an up-to-date copy of your credit report from the Central Credit Register. See our factsheet [How to Request Your Credit Report](#).

Amending personal information

Personal information includes your name, address, date of birth, telephone number or PPSN. The best place to start to have incorrect personal information on your credit report amended is with your lender. It is important that this 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 also 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, for example if there is a loan missing. It may also be inaccurate, for example if there is an incorrect outstanding balance or an incorrect number of payments past due on a loan.

To request an amendment of your credit report [complete the online application form](#).

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

Alternatively, you can contact us by email at: myrequest@centralcreditregister.ie or write to us at:

Central Credit Register
Adelphi Plaza
George's Street Upper
Dún 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.

Why do I need to submit identification documents?

We will need proof of your identity including your address and PPSN to complete your request. This ensures that your data protection rights are upheld.

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

1. Your identity

One of the following documents is acceptable:

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

If providing a copy of a paper driving license please ensure you provide all three pages.

2. Your address

One of the following documents is acceptable dated within the last six months:

- Utility or landline phone bill
- Statement from a bank, building society or credit union
- Letter from the Department of Employment Affairs and Social Protection or the Revenue Commissioners addressed to you
- Letter from any other statutory body or State agency addressed to you
- Letter from an insurance company addressed to you relating to an insurance policy still in force.

3. Your Personal Public Service Number (PPSN)

One of the following documents, dated within the last six months, is acceptable and must display your PPSN in full:

- Letter from the Department of Employment Affairs and Social Protection or the Revenue Commissioners addressed to you showing your PPSN
- A P21, Tax Assessment or Notice of Tax Credits
- A receipt for a social welfare payment
- Your medical card or your drug payment scheme (DPS) card
- A payslip, P60 or P45.

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

Please ensure:

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

Further information

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

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