

# Credit Report Application Form

## Part 1: Your details

Please supply all personal data used by you when you applied for or entered into a credit agreement. Please note your PPSN will only be used to locate your information on the Central Credit Register. This information will not be shared. Fields marked with a \* are mandatory please use BLOCK CAPITALS.

Forename *	Additional Forename	Surname *
<input type="text"/>	<input type="text"/>	<input type="text"/>
Previous Surname	Date of Birth *	Gender *
<input type="text"/>	<input type="text"/>	<input type="text"/>
PPSN *	Tax ID No.	
<input type="text"/>	<input type="text"/>	
Telephone Number	Telephone Number	Telephone Number
<input type="text"/>	<input type="text"/>	<input type="text"/>

### Address Data:

Please identify any addresses you provided to a lender when you applied for or entered into a credit agreement.

Address line 1 \*

Address line 2 \*

City \*

County \*

Postal Code

Eircode

Country \*

Additional Address

Additional Address

Additional Address

**Part 2: Request type and chosen method of response**

A. CREDIT REPORT

Response will be sent by:

*Please note the fastest method of response is via email if you choose post please allow some additional days for delivery.*

Send response by email:

Email address

Send response by post:

Postal address

## Part 3: Declaration

### Central Credit Register – Data Protection Privacy Policy

This privacy policy provides information about the ways in which the Central Credit Register and the Central Bank of Ireland processes personal data supplied to it by lenders in connection with loan applications and loan agreements for €500 or more.

For the purposes of data protection legislation, the data controller for personal data provided to the Central Credit Register is the Central Bank of Ireland, New Wapping Street, North Wall Quay, Dublin 1. All information contained on the Central Credit Register is stored within the European Union. If a borrower requests a credit report from outside the European Union, we will respond as instructed by the borrower.

The Central Credit Register has been established by the Central Bank, 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, Adelphi Plaza, Georges Street Upper, Dún Laoghaire, Co Dublin (a wholly owned subsidiary of CRIF S.p.A) to operate the Central Credit Register. CRIF is the Central Bank's data processor.

### Collection and use of personal data

Under the Act, lenders are obliged to submit credit information and personal information on individual borrowers ([see what's included](#)) 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 necessary for the purposes of accurately identifying borrowers and matching their loans, including 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 if the borrower to whom the information relates, consents to the release of this information to another person; or as provided by the Credit Report Act 2013, the Data Protection Act 2018 or as required or permitted by law or any other applicable legislation.

Personal data relating to a credit agreement will be held on the Central Credit Register for a period of 5 years. This 5-year period generally runs from the date of final repayment of the loan in question. It is important for the Central Bank to retain information in order to provide an accurate credit profile of a borrower. This information will be contained in a [credit report](#).

A credit report will also 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 retained for a period 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, by whom and the type and purpose of the enquiry.

The Central Bank may also use any pseudonymised information held on the Central Credit Register in the performance of any of its functions. The information held on the Central Credit Register contributes to financial stability and consumer protection by providing the Central Bank with a better insight into financial markets activity and supporting the Central Bank's role of supervising the financial sector. Any personal information to be transferred from the Central Credit Register to the Central Bank will be provided on a pseudonymised basis only.

### Your rights

Under the Credit Reporting Act 2013, borrowers have the following rights in relation to information held on the Central Credit Register:

- a right to insert an explanatory statement on your credit report;

- a right to apply to have inaccurate, incomplete or not up-to-date information amended;
- a right to report suspected impersonation;
- a right to request a copy of your credit report.

Find out further information in relation to [these rights](#). In order to request your credit report or to request a credit report on behalf of another person, you will need to furnish some [identification documents](#).

Under data protection legislation, borrowers have the right to access **personal data** held in relation to him or her on the Central Credit Register and to apply to have inaccurate, incomplete or not up-to-date personal data rectified. Borrowers also have the right to request that access to his or her personal data be restricted while an amendment requested by that borrower is under consideration by the Central Credit Register.

#### Queries and complaints

Should you have any queries in respect of the Central Credit Register you can [contact us](#). Alternatively, you can contact the Data Protection Officer of the Central Bank at [dataprotection@centralbank.ie](mailto:dataprotection@centralbank.ie) or read the Central Bank's [Data Protection Privacy Notice](#). Individuals also have the right to lodge a complaint with the Data Protection Commission at any time.

Signed: \_\_\_\_\_

Date: \_\_\_\_\_

#### Part 4 : How to return the application form

**(NB) Please ensure you have signed the Declaration in Part 3. Without this, we will not be able to process your request.**

When returning the form please include your proof of ID documentation for forename and surname, address, date of birth, and PPSN.

To return this form and your ID documentation please send by email to [myrequest@centralcreditregister.ie](mailto:myrequest@centralcreditregister.ie) or send by post, please return to the address below:  
Central Credit Register, Adelphi Plaza, George's Street Upper, Dún Laoghaire, Co. Dublin.