

## Central Credit Register Credit Report

Report Created On **03/12/2020 16:00**

Credit Information Subject (CIS)			
CIS Code	200000316	Last Update	05/11/2020
Forename	ROBERT	Surname	SMITH
Date of Birth	06/04/1972	Gender	Male
Identification Data			
Identification Type	PPSN	Identification Number	1234567TW
Address Data			
Current Main Address			
Full Address	8 HAMPTON STREET, URLINGFORD, CO KILKENNY, IRELAND	Eircode	-
Last Update	30/11/2020		
Current Additional Address			
Full Address	701 WOODCOURT HEIGHTS, RATHGAR, CO DUBLIN	Eircode	-
Last Update	30/11/2020		
Historical Address			
Full Address	70 HAMILTON AVENUE, LOUGH ATALIA ROAD, GALWAY	Eircode	-
Last Update	30/11/2020		
Contact Data			
Contact Type	Mobile Phone	Contact	086XXXXXXX

### Summary of Credit Agreements & Credit Applications

Summary of Active Credit Agreements									
CCR Contract Code	CIP Name	CIP Contract No.	Product Type	Role	Financed Amount / Credit Limit €	Outstanding Balance €	Current Credit Status	Linked CIS	Note
P35437710	Test CIP 1	8000045086	Personal Loan	Borrower	10,000	8,977	Not applicable	-	-
Q00002036	Test CIP 2	M100133432	Mortgage	Borrower	300,000	254,864	Not applicable	-	-
H06821789	Test CIP 3	CA00000231 67281116	Credit Card	Borrower	10,000	7,543	Not applicable	-	-
						<b>Outstanding Total Balance</b>	<b>271,384</b>		

Summary of Closed Credit Agreements									
CCR Contract Code	CIP Name	CIP Contract No.	Product Type	Role	Financed Amount / Credit Limit €	Date of Closure	Last Credit Status	Linked CIS	Note
G00001547	Test CIP 1	4001	Overdraft	Co-Borrower	5,000	26/07/2017	-	-	-

Summary of Credit Applications in last 6 months									
CCR Contract Code	CIP Name	Contract Status	Product Type	Role	Credit Amount Sought €	Contract Request Date	Linked CIS	Note	
NO DATA									

**Instalment Credit**

CCR Contract Code	CIP Contract No.	Product Type	CIP Name
P35437710	8000045086	Personal Loan	Test CIP 1

**Contract Data**

Product Type	<b>Personal Loan</b>	CIP Name	<b>Test CIP 1</b>
CCR Contract Code	<b>P35437710</b>		
CIP Contract No.	<b>8000045086</b>		
Contract Phase	<b>Active</b>	Last Update	<b>05/11/2020</b>
Start Date	<b>05/01/2019</b>	Role	<b>Borrower</b>
Maturity Date	<b>05/01/2024</b>	Linked CIS	-
Contract Actual End Date	-	Consumer	<b>Y</b>
		Original Currency	<b>Euro</b>

Financed Amount	<b>10,000</b>	Payment Frequency	<b>Monthly</b>
		Payment Method	<b>Direct Debit</b>
Total Number of planned payments	<b>60</b>	Date of First Payment	-
Next Payment Due	<b>270</b>	Date of Next Payment	<b>05/12/2020</b>
Last Payment Made	<b>270</b>	Date of Last Payment	<b>05/11/2020</b>

Outstanding Balance	<b>8,977</b>	Number of Payments Past Due	-
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**Reorganised Credit**

Reorganised Credit	-	Date of Reorganised Credit	-
Original CCR Contract Code	-	Reorganised CCR Contract Code	-

**Performance Data**

Year/Month	Outstanding Balance	No. of Payments Past Due	Credit Status	Restructure Event
2020/11	8,977	-	Not applicable	-
2020/10	9,247	-	Not applicable	-
2020/09	9,517	-	Not applicable	-
2020/08	9,787	-	Not applicable	-
2020/07	10,057	-	Not applicable	-
2020/06	10,327	-	Not applicable	-
2020/05	10,597	-	Not applicable	-
2020/04	10,867	-	Not applicable	-
2020/03	11,137	-	Not applicable	-
2020/02	11,407	-	Not applicable	-
2020/01	11,677	-	Not applicable	-
2019/12	11,947	-	Not applicable	Arrears capitalisation
2019/11	11,757	8	Legal proceedings	-
2019/10	11,567	7	Legal proceedings	-
2019/09	11,377	6	Not applicable	-
2019/08	11,187	5	Not applicable	-
2019/07	10,997	4	Not applicable	-
2019/06	10,807	3	Not applicable	-
2019/05	10,617	2	Not applicable	-
2019/04	10,427	1	Not applicable	-
2019/03	10,237	-	Not applicable	-
2019/02	10,047	-	Not applicable	-

CCR Contract Code	CIP Contract No.	Product Type	CIP Name
Q00002036	M100133432	Mortgage	Test CIP 2

#### Contract Data

Product Type	<b>Mortgage</b>	CIP Name	<b>Test CIP 2</b>
CCR Contract Code	<b>Q00002036</b>		
CIP Contract No.	<b>M100133432</b>		
Contract Phase	<b>Active</b>	Last Update	<b>05/11/2020</b>
Start Date	<b>12/12/2016</b>	Role	<b>Borrower</b>
Maturity Date	<b>12/12/2036</b>	Linked CIS	<b>-</b>
Contract Actual End Date	<b>-</b>	Consumer	<b>Y</b>
		Original Currency	<b>Euro</b>

Financed Amount	<b>300,000</b>	Payment Frequency	<b>Monthly</b>
Total Number of planned payments	<b>240</b>	Payment Method	<b>Direct Debit</b>
Next Payment Due	<b>1,825</b>	Date of First Payment	<b>12/01/2017</b>
Last Payment Made	<b>1,818</b>	Date of Next Payment	<b>12/12/2020</b>
		Date of Last Payment	<b>12/11/2020</b>

Outstanding Balance	<b>254,864</b>	Number of Payments Past Due	<b>-</b>
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#### Reorganised Credit

Reorganised Credit	<b>-</b>	Date of Reorganised Credit	<b>-</b>
Original CCR Contract Code	<b>-</b>	Reorganised CCR Contract Code	<b>-</b>

#### Performance Data

Year/Month	Outstanding Balance	No. of Payments Past Due	Credit Status	Restructure Event
2020/11	254,864	-	Not applicable	-
2020/10	255,684	-	Not applicable	-
2020/09	256,484	-	Not applicable	-
2020/08	257,304	-	Not applicable	-
2020/07	258,127	-	Not applicable	-
2020/06	252,670	-	Not applicable	-
2020/05	252,670	-	Not applicable	-
2020/04	252,670	-	Not applicable	-
2020/03	253,642	-	Not applicable	-
2020/02	254,612	-	Not applicable	-
2020/01	255,578	-	Not applicable	-
2019/12	256,541	-	Not applicable	-
2019/11	257,500	-	Not applicable	-
2019/10	258,457	-	Not applicable	-
2019/09	259,410	-	Not applicable	-
2019/08	260,360	-	Not applicable	-
2019/07	261,307	-	Not applicable	-
2019/06	262,251	-	Not applicable	-
2019/05	263,191	-	Not applicable	-
2019/04	264,129	-	Not applicable	-
2019/03	265,063	-	Not applicable	-
2019/02	265,994	-	Not applicable	-
2019/01	266,923	-	Not applicable	-
2018/12	267,848	-	Not applicable	-
2018/11	268,770	-	Not applicable	-
2018/10	269,689	-	Not applicable	-
2018/09	270,605	-	Not applicable	-
2018/08	271,518	-	Not applicable	-
2018/07	272,427	-	Not applicable	-
2018/06	273,334	-	Not applicable	-
2018/05	274,238	-	Not applicable	-
2018/04	275,139	-	Not applicable	-
2018/03	276,037	-	Not applicable	-
2018/02	276,931	-	Not applicable	-
2018/01	277,823	-	Not applicable	-

<b>2017/12</b>	<b>278,712</b>	-	<b>Not applicable</b>	-
<b>2017/11</b>	<b>279,598</b>	-	<b>Not applicable</b>	-
<b>2017/10</b>	<b>280,481</b>	-	<b>Not applicable</b>	-
<b>2017/09</b>	<b>281,361</b>	-	<b>Not applicable</b>	-
<b>2017/08</b>	<b>282,238</b>	-	<b>Not applicable</b>	-
<b>2017/08</b>	<b>283,113</b>	-	<b>Not applicable</b>	-
<b>2017/06</b>	<b>283,984</b>	-	<b>Not applicable</b>	-

Sample

**Non Instalment Credit**

CCR Contract Code	CIP Contract No.	Product Type	CIP Name
G00001547	4001	Overdraft	Test CIP 1

**Contract Data**

Product Type	<b>Overdraft</b>	CIP Name	<b>Test CIP 1</b>
CCR Contract Code	<b>G00001547</b>		
CIP Contract No.	<b>4001</b>		
Contract Phase	<b>Closed</b>	Last Update	<b>31/07/2017</b>
Start Date	<b>31/05/2017</b>	Role	<b>Co-Borrower</b>
Maturity Date	<b>31/05/2019</b>	Linked CIS	-
Contract Actual End Date	<b>26/07/2017</b>	Consumer	<b>Y</b>
		Original Currency	<b>Euro</b>

**Granted Non Instalment**

Credit Limit	<b>5,000</b>		
Outstanding Balance	<b>0</b>	Date of Last Payment	-
<b>Reorganised Credit</b>			
Reorganised Credit	-	Date of Reorganised Credit	-
Original CCR Contract Code	-	Reorganised CCR Contract Code	-

**Performance Data**

Year/Month	Credit Limit	Outstanding Balance	Overdraft Excess	Credit Status	Restructure Event
2017/7	<b>5,000</b>	<b>0</b>	<b>0</b>	<b>Not applicable</b>	-
2017/6	<b>5,000</b>	<b>750</b>	<b>0</b>	<b>Not applicable</b>	-

Sample

**Credit Cards**

CCR Contract Code	CIP Contract No.	Product Type	CIP Name
H06821789	CA0000023167281116	Credit Card	Test CIP 3

**Contract Data**

Product Type	<b>Credit Card</b>	CIP Name	<b>Test CIP 3</b>
CCR Contract Code	<b>H06821789</b>		
CIP Contract No.	<b>CA0000023167281116</b>		
Contract Phase	<b>Active</b>	Last Update	<b>05/11/2020</b>
Start Date	<b>06/06/2018</b>	Role	<b>Borrower</b>
Maturity Date	<b>05/06/2024</b>	Linked CIS	-
Contract Actual End Date	-	Consumer	<b>Y</b>
		Original Currency	<b>Euro</b>

Credit Limit	<b>10,000</b>	Payment Frequency	<b>Monthly</b>
Minimum Payment %	<b>5</b>	Payment Method	<b>Direct Debit</b>
Next Payment Due	<b>378</b>	Date of Next Payment	<b>05/12/2020</b>
Last Payment Made	<b>3,287</b>	Date of Last Payment	<b>05/11/2020</b>

Charged Amount	<b>4,500</b>	Date of Last Charge	<b>11/11/2020</b>
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Outstanding Balance	<b>7,543</b>	Number of Payments Past Due	-
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Over The Limit Amount	-	Date of Last Over The Limit	-
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**Reorganised Credit**

Reorganised Credit	-	Date of Reorganised Credit	-
Original CCR Contract Code	-	Reorganised CCR Contract Code	-

**Performance Data**

Year/Month	Credit Limit	Outstanding Balance	No. of Payments Past Due	Credit Status
2020/11	10,000	7,543	-	Not applicable
2020/10	10,000	5,644	-	Not applicable
2020/09	10,000	6,547	-	Not applicable
2020/08	10,000	8,669	-	Not applicable
2020/07	10,000	3,457	-	Not applicable
2020/06	10,000	5,436	-	Not applicable
2020/05	10,000	2,346	-	Not applicable
2020/04	10,000	7,654	-	Not applicable
2020/03	10,000	5,654	-	Not applicable
2020/02	10,000	4,564	-	Not applicable
2020/01	10,000	5,432	3	Not applicable
2019/12	10,000	3,214	2	Not applicable
2019/11	10,000	3,214	2	Not applicable
2019/10	10,000	1,223	1	Not applicable
2019/09	10,000	9,87	-	Not applicable
2019/08	10,000	876	-	Not applicable
2019/07	10,000	654	-	Not applicable
2019/06	10,000	543	-	Not applicable
2019/05	10,000	2,345	-	Not applicable
2019/04	10,000	1,321	-	Not applicable
2019/03	10,000	4,567	-	Not applicable
2019/02	10,000	6,678	-	Not applicable
2019/01	10,000	7,668	-	Not applicable
2018/12	10,000	7,564	-	Not applicable
2018/11	10,000	4,563	-	Not applicable
2018/10	10,000	2,456	-	Not applicable
2018/09	10,000	2,351	-	Not applicable
2018/08	10,000	1,178	-	Not applicable
2018/07	10,000	600	-	Not applicable

**Footprint****FOOTPRINT: Record of Access in the last 5 years**

<b>ACCESSED BY</b>	<b>Enquiry Date</b>	<b>Function</b>	<b>Purpose</b>
Test CIP 2	13/07/2020	Monitoring Enquiry	-
Test CIP 4	07/01/2020	New Application Enquiry	-
Test CIP 1	04/10/2019	Monitoring Enquiry	Breach of Terms
Test CIP 1	03/01/2019	New Application Enquiry	-
Test CIP 3	20/05/2018	New Application Enquiry	-

*All figures in this report are for illustration purposes only. They are not to be relied on as guide for credit repayments.*

Sample