

Central Credit Register Credit Report

Report Created On **03/04/2021 16:00**

Credit Information Subject (CIS)			
CIS Code	200000316	Last Update	05/03/2021
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	7,897	Not applicable	-	-
Q00002036	Test CIP 2	M100133432	Mortgage	Borrower	300,000	251,667	Not applicable	-	-
H06821789	Test CIP 3	CA00000231 67281116	Credit Card	Borrower	10,000	6,879	Not applicable	-	-
						Outstanding Total Balance	266,443		

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	Personal Loan	CIP Name	Test CIP 1
CCR Contract Code	P35437710		
CIP Contract No.	8000045086		
Contract Phase	Active	Last Update	05/03/2021
Start Date	05/01/2019	Role	Borrower
Maturity Date	05/01/2024	Linked CIS	-
Contract Actual End Date	-	Consumer	Y
		Original Currency	Euro
Financed Amount	10,000	Payment Frequency	Monthly
		Payment Method	Direct Debit
Total Number of planned payments	60	Date of First Payment	-
Next Payment Due	270	Date of Next Payment	05/04/2021
Last Payment Made	270	Date of Last Payment	05/03/2021

Outstanding Balance	7,897	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
2021/03	7,897	-	Not applicable	-
2021/02	8,167	-	Not applicable	-
2021/01	8,437	-	Not applicable	-
2020/12	8,707	-	Not applicable	-
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	Mortgage	CIP Name	Test CIP 2
CCR Contract Code	Q00002036		
CIP Contract No.	M100133432		
Contract Phase	Active	Last Update	05/03/2021
Start Date	12/12/2016	Role	Borrower
Maturity Date	12/12/2036	Linked CIS	-
Contract Actual End Date	-	Consumer	Y
		Original Currency	Euro

Financed Amount	300,000	Payment Frequency	Monthly
Total Number of planned payments	240	Payment Method	Direct Debit
Next Payment Due	1,818	Date of First Payment	12/01/2017
Last Payment Made	1,825	Date of Next Payment	12/04/2021
		Date of Last Payment	12/03/2021

Outstanding Balance	251,667	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
2021/03	251,667	-	Not applicable	-
2021/02	252,595	-	Not applicable	-
2021/01	253,520	-	Not applicable	-
2020/12	254,442	-	Not applicable	-
2020/11	255,361	-	Not applicable	-
2020/10	256,277	-	Not applicable	-
2020/09	256,484	-	Not applicable	-
2020/08	257,190	-	Not applicable	-
2020/07	258,127	-	Not applicable	Arrears Capitalisation
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	-
2017/12	278,712	-	Not applicable	-
2017/11	279,598	-	Not applicable	-
2017/10	280,481	-	Not applicable	-
2017/09	281,361	-	Not applicable	-
2017/08	282,238	-	Not applicable	-
2017/08	283,113	-	Not applicable	-
2017/06	283,984	-	Not applicable	-

Sample

Non Instalment Credit

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

Contract Data

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

Granted Non Instalment

Credit Limit	5,000		
Outstanding Balance	0	Date of Last Payment	-
Reorganised Credit			
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	5,000	0	0	Not applicable	-
2017/6	5,000	750	0	Not applicable	-

Sample

Credit Cards

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

Contract Data

Product Type	Credit Card	CIP Name	Test CIP 3
CCR Contract Code	H06821789		
CIP Contract No.	CA0000023167281116		
Contract Phase	Active	Last Update	05/03/2021
Start Date	06/06/2018	Role	Borrower
Maturity Date	05/06/2024	Linked CIS	-
Contract Actual End Date	-	Consumer	Y
		Original Currency	Euro

Credit Limit	10,000	Payment Frequency	Monthly
Minimum Payment %	5	Payment Method	Direct Debit
Next Payment Due	344	Date of Next Payment	05/04/2021
Last Payment Made	1,202	Date of Last Payment	05/03/2021

Charged Amount	4,000	Date of Last Charge	23/02/2021
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Outstanding Balance	6,879	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
2021/03	10,000	6,879	-	Not applicable
2021/02	10,000	3,456	-	Not applicable
2021/01	10,000	4,323	-	Not applicable
2020/12	10,000	5,666	-	Not applicable
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	987	-	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**

ACCESSED BY	Enquiry Date	Function	Purpose
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