

03/12/2020 16:00

Credit Information Subject (CIS)

CIS Code	F00002506	Last Update	05/11/2020
Entity Legal Name	ATCHINSON FINANCIAL	Entity Legal Form	Private Company Limited by Shares (LTD company)
Identification Data			
Identification Type	Identification Number		
CRO number	922333444		
Address Data			
Current Registered Address			
Full Address	ELMVIEW ROAD CURCHTOWN DUBLIN D14 IRELAND	Eircode	A65F4E2
Last Update	31/12/2018		
Historical Registered Address			
Full Address	OAK ROAD MAYFIELD CORK IRELAND	Eircode	-
Last Update	31/08/2018		
Contact Data			
Contact Type	Primary Business Landline	Contact	01 - XXXXXXXX

Code	CIP Name	CIP Contract No.	Product Type	Role	Financed Amount / Credit Limit €	Outstanding Balance €	Current Credit Status	Linked CIS	Note
P00003826	Test CIP 1	CONTR201	Business Loan	Borrower	10,000	7,897	Not applicable	-	-
Q00003751	Test CIP 2	CONTR202	Buy-to-Let Mortgage	Borrower	300,000	251,667	Not applicable	-	-
H00003868	Test CIP 3	CONTR203	Business Credit Card	Borrower	10,000	6,879	Not applicable	-	-
						Outstanding Total Balance	271,384		
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
000003108	Test CIP 1	INST01CL	Business Overdraft	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
P00003826	CONTR201	Business Loan	Test CIP 1

Contract Data

Product Type	Business Loan	CIP Name	Test CIP 1
CCR Contract Code	P00003826	Multi Option Facility Link Code	-
CIP Contract No.	CONTR201	Last Update	05/03/2021
Contract Phase	Active	Role	Borrower
Start Date	05/01/2019	Linked CIS	-
Maturity Date	05/01/2024	Consumer	N
Contract Actual End Date	-	Original Currency	Euro

Financed Amount	10,000	Payment Frequency	Monthly
Total Number of planned payments	60	Payment Method	Direct Debit
Next Payment Due	270	Date of First Payment	-
Last Payment Made	270	Date of Next Payment	05/04/2021
		Date of Last Payment	05/03/2021

Outstanding Balance	8,977	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
Q00003751	CONTR202	Buy-to-Let Mortgage	Test CIP 2

Contract Data

Product Type	Buy-to-Let Mortgage	CIP Name	Test CIP 2
CCR Contract Code	Q00003751	Multi Option Facility Link Code	-
CIP Contract No.	CONTR202	Last Update	05/03/2021
Contract Phase	Active	Role	Borrower
Start Date	12/12/2016	Linked CIS	-
Maturity Date	12/12/2036	Consumer	N
Contract Actual End Date	-	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	12/12/2020
		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
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	-

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	-

Non Instalment Credit

CCR Contract Code	CIP Contract No.	Product Type	CIP Name
000003108	INST01CL	Business Overdraft	Test CIP 1

Contract Data

Product Type	Business Overdraft	CIP Name	Test CIP 1
CCR Contract Code	000003108	Multi Option Facility Link Code	-
CIP Contract No.	INST01CL	Last Update	31/07/2017
Contract Phase	Closed	Role	Borrower
Start Date	31/05/2017	Linked CIS	-
Maturity Date	31/05/2019	Consumer	N
Contract Actual End Date	26/07/2017	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	-

Credit Cards

CCR Contract Code	CIP Contract No.	Product Type	CIP Name
H00003868	CONTR203	Business Credit Card	Test CIP 3

Contract Data

Product Type	Business Credit Card	CIP Name	Test CIP 3
CCR Contract Code	H00003868	Multi Option Facility Link Code	-
CIP Contract No.	CONTR203	Last Update	05/03/2021
Contract Phase	Active	Role	Borrower
Start Date	06/06/2018	Linked CIS	-
Maturity Date	05/06/2024	Consumer	N
Contract Actual End Date	-	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
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**

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.