

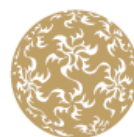


Central Credit Register

Factsheet

How to place a Notice of Suspected Impersonation on your credit report

www.centralcreditregister.ie



Banc Ceannais na hÉireann
Central Bank of Ireland

Eurosystem

What is a Notice of Suspected Impersonation?

If you believe you have been, are being, or could be, impersonated by another person, you have the right to place a “notice of suspected impersonation” on your credit report.

If a lender obtains your credit report while the notice of suspected impersonation is in place, the notice will be visible.

This can alert lenders to consider making additional checks when making a decision about loan or loan applications.

A credit report is based on information submitted by lenders every month to the Central Credit Register. Your credit report contains personal and credit information on your loans if the loan is for €500 or more, and any applications for new loans that you may have made. It contains important information about your loans and loan applications.

Lenders must request a copy of your credit report when you have applied for a loan of €2,000 or more. They may also, if they wish, request a copy of your credit if your loan application is for less than €2,000.

Lenders may also request a copy of your credit report if:

- you have requested a re-structure of an existing loan;
- there are arrears on an existing loan; or
- there has been a breach of the limit on a credit card or overdraft.

How soon will my notice appear?

The Central Credit Register will put the Notice of Suspected Impersonation on your credit report within 48 hours of receiving a signed application and appropriate identification documents.

How will I know if my Notice of Suspected Impersonation is on my credit report?

We will write to confirm that the notice has been placed on your credit report once it is there.

How long will the notice stay on my credit report?

The notice will be removed after 90 days, or sooner if you write to request this.

If you wish the notice to stay on your credit report for longer than 90 days, you must instruct us in writing to leave it in place. The notice will then be extended for the period you request, but no longer than a further 90 days.

What if a lender asks for my credit report when there is a Notice of Suspected Impersonation in place?

The notice will be visible when a lender, you or a person to whom you have given consent asks for your credit report.

We will tell you within 48 hours if a request is received from anybody for your credit report. We will also provide you with any information that a lender gives to the Central Credit Register when a notice is in place.

How do I place a notice of Suspected Impersonation on my credit report?

The fastest way to do this is by completing the application form online which you can find at centralcreditregister.ie.

You must print and sign your completed application form and upload it with your identification documents. Alternatively, you can contact us by email at myrequest@centralcreditregister.ie or post 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.

What identification documents are required?

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 these documents is acceptable (no document should be more than six months older than its expiry date):

- The photo identification page and signature page of your passport
- The identification side (photograph and signature) 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 these 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 Social Protection or the Revenue Commissioners addressed to you
- Letter from any other government 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 these documents is acceptable and must display your PPSN in full:

- Letter from the Department of Social Protection or the Revenue Commissioners addressed to you showing your PPSN;
- P21, Tax Assessment or Notice of Tax Credits;
- Receipt for a social welfare payment;
- Medical card or a drug payment scheme (DPS) card
- 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 2245500

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