



Central Credit Register

Factsheet

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www.centralcreditregister.ie



Banc Ceannais na hÉireann
Central Bank of Ireland

Eurosystem

The Central Credit Register

The Central Credit Register is a national database that stores information on consumer and business loans.

It is used to generate credit reports which borrowers and, in certain circumstances, lenders can access.

Borrowers can access their credit report free of charge any time (subject to fair usage) to see what information is stored about their loans on the Central Credit Register.

Lenders can access borrowers' credit report to support them when making decisions about loans and loan applications.

The Central Bank uses information contained in the Central Credit Register to gain better insights into national trends in the provision of credit.

By doing so, the Central Credit Register supports the Central Bank's obligations and functions to protect consumers, supervise the financial sector and ensure financial stability.

How it works

Since 30 June 2017, banks, credit unions and any lender that provides consumer loans of €500 or more must submit personal and credit information on those loans to the Central Credit Register.

Consumer loans include credit cards, mortgages, overdrafts and personal loans.

Since 31 March 2018, local authorities and moneylenders providing loans of €500 or more must submit personal and credit information on those loans to the Central Credit Register. Business loans are also included from this time.

Since 30 June 2019, lenders who provide hire purchase agreements, personal contract plans (PCP) or similar type loans of €500 or more must submit personal and credit information on those loans to the Central Credit Register.

Personal information includes your name, address, date of birth, gender and PPSN.

Credit Information includes the type of loan you have, the amount outstanding, and number of missed payments, if any.

Your Credit Report

Information submitted by lenders is matched by the Central Credit Register and used to create a credit report.

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 can 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
- There has been a breach of the limit on a credit card or overdraft.

The Central Credit Register does not:

- Decide if a loan is approved or not – the lender makes that decision
- Score or grade credit reports.

Who owns the information held on the Central Credit Register?

The Central Bank owns the information held on the Central Credit Register. The Central Bank is a data controller under the Data Protection Acts. More information on the collection and use of your personal data is available on the Central Credit Register's website where you will also find a link to the Central Bank's data protection privacy notice.

How far back does the information go?

Credit information will build up over time until five years of information is shown on the credit report that is provided to you.

Personal information is held on the Central Credit Register for a period of five years from the date the last loan was paid off.

For an active loan (one where payments are still being made, or are expected to be made, by a lender), a lender will see the most recent two years of payment information on the credit report provided to them.

Please note, if you decide to pay off a loan, or if your loan is closed off by your lender, it is deemed a closed loan. For a loan closed after 30 June 2017, a lender will see the final two years of payment information.

When the oldest information reaches five years old, each separate entry will be deleted month by month thereafter. The closed loan information will be completely removed from the credit report five years after the last payment was made.

For example, if you pay off a loan in January 2020, the lender will see information back to January 2018. They will continue to see this information until Jan 2023, when the oldest information (that is information as at January 2018) begins to delete on a monthly basis. The entire record will have been deleted by January 2025.

How to request your credit report

You can ask for your credit report at any time free of charge, subject to fair usage. This means that reports are free so long as you do not ask for an excessive number of reports.

The fastest way to do this by completing the online request form.

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 you may write to us at:

Central Credit Register
Adelphi Plaza
George's Street Upper
Dún Laoghaire
Co. Dublin.

Please make sure to include your identification documents with your request for your credit report.

Why do I need to submit identification documents?

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

- The identification page and the signature page of your passport
- The identification side 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 the following 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 statutory 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 the following 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
- A P21, Tax Assessment or Notice of Tax Credits
- A receipt for a social welfare payment
- Your medical card or your drug payment scheme (DPS) card
- A 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 you upload or scan are legible.

What if there is a mistake on my credit report?

If there is incorrect information on your credit report, you have the right to ask to have that information corrected.

The Central Credit Register's main aim is to produce accurate credit reports.

Incorrect information is when your personal information or credit information on your credit report is inaccurate, incomplete or not up to date.

For more information, go to www.centralcreditregister.ie where you can also download our fact sheet 'Requesting an Amendment to my Credit Report'.

Further information

Online: www.centralcreditregister.ie
Email: myrequest@centralcreditregister.ie
Lo-call: 1890 100 050
Landline: 01 224 5500

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