

## **USES OF CENTRAL CREDIT REGISTER DATA**

The Central Credit Register is established by the Central Bank under the [Credit Reporting Act 2013](#) as amended (The Act). The Act obliges Credit Information Providers (lenders) to submit personal and credit information the Central Credit Register.

### **1. PRODUCTION OF CREDIT REPORTS**

Information is stored securely on the Central Credit Register where it is used to create credit reports. Credit reports are made available to

- Individual borrowers on request, free of charge, subject to fair usage
- Non-individual borrowers, such as corporates, on request, free once a year, subject to charge thereafter
- Lenders when considering loan applications, requests for re-structures, or where a loan is in arrears, or an overdraft or credit card is outside its limit.

[More information is available here](#)

### **2. CENTRAL BANK USE**

The Central Bank may use any pseudonymised information held on the Central Credit Register in the performance of any of its functions.

### **3. CENTRAL STATISTICS OFFICE**

The Central Bank provides information in accordance with the Statistics Act 1993 and relevant data protection law. A [Memorandum of Understanding](#) agreed by the parties sets out further operational arrangements. The Central Statistics Office uses this information in data compilation in the Income, Consumption and Wealth household surveys statistical area.

[More information on the CSO is available here](#)

### **4. OTHER LEGISLATIVE PROVISIONS**

Information may be provided as permitted by the Credit Reporting Act 2013 (as amended); the Data Protection Act 2018 or as required or permitted by law or any other applicable legislation. The Central Bank may provide information to state agencies and law enforcement bodies when it is considered necessary and proportionate to do so.

[More information is available on our data protection page](#)