

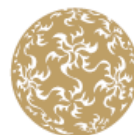


Central Credit Register

Fact Sheet

Placing a Notice of Suspected Impersonation on my Credit Report

www.centralcreditregister.ie



Banc Ceannais na hÉireann
Central Bank of Ireland

Eurosystem

What is a Notice of Suspected Impersonation?

A credit report is based on information submitted by lenders every month to the Central Credit Register.

The Central Credit Register is a national database that, on request, provides:

- a borrower with an individual credit report detailing their credit agreements;
- a lender with comprehensive information to help with credit assessments; and
- the Central Bank with better insights into national trends in the provision of credit.

The Central Credit Register also supports the Central Bank's obligations and functions, including consumer protection, supervising the financial sector and ensuring financial stability.

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.

You may believe that you are being impersonated, have been impersonated in the past or are at risk of being impersonated by somebody else. If so, you may wish to place a Notice of Suspected Impersonation on your credit report.

If a lender, you or somebody else to whom you have given consent obtains your credit report while the Notice of Suspected Impersonation is in place, the Notice will be visible.

Who owns the information?

The Central Bank owns the information held on the Central Credit Register. The Central Bank is a data controller under the Data Protection Acts. Information submitted by lenders to the Central Credit Register is used to create individual credit reports. A credit report can help lenders when making a decisions about loans and loan applications. More information on the collection and use of your personal data is available at centralcreditregister.ie where you will also find a link to the Central Bank's data protection privacy notice.

How do I place a Notice of Suspected Impersonation on my Credit Report?

The fastest way to do this is online.

You may complete the online application form to place a Notice of Suspected Impersonation on your Credit Report on the website.

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 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 to continue with 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

Provide a copy of ONE of the following documents (no document should be more than 6 months older than its expiry date):

- the photo identification page and signature page of your passport; or
- the identification side of your EU driving licence.

If providing a copy of the paper driving license please ensure you provide all 3 pages.

2. Your address

Provide a copy of ONE of the following documents (no document should be more than than six months older than the date of your application):

- utility or landline phone bill;
- statement from a bank, building society or credit union;
- a letter from the Department of Employment Affairs and Social Protection or the Revenue Commissioners addressed to you;
- a letter from any other government body or State agency addressed to you; or
- a letter from an insurance company addressed to you relating to an insurance policy still in force.

3. Your Personal Public Service Number (PPSN)

Provide a copy of ONE of the following documents to prove your PPSN :

- a letter from the Department of Employment Affairs and 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;
- a medical card or a drug payment scheme (DPS) card; or
- a payslip, P60 or P45.

We cannot accept a Public Service Card as proof of PPSN or identity.

Please note that the personal information you provide to prove your identity will be retained for a period of five years after which it will be deleted.

Please ensure that:

- you send copies and not original documents if posting;
- the copies of any uploaded or scanned documents are legible.

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 your Notice of Suspected Impersonation has been placed on your credit report once it is there.

How long will the notice stay on my credit report?

We will remove the Notice of Suspected Impersonation after 90 days, or sooner if you write to tell us to do this.

If you wish the Notice of Suspected Impersonation to stay on your credit report for longer than 90 days, you must instruct us in writing to leave it in place. The Notice of Suspected Impersonation 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 of Suspected Impersonation will be visible when a lender, you or a person to whom you have given consent asks for your credit report while the Notice is in place.

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

Further information

Online: www.centralcreditregister.ie
Email: myrequest@centralcreditregister.ie
Landline: 01 224 5500



November 2021