Request an Amendment Application Form

Part 1: Your details

*Please supply all personal data used by you when you applied for or entered into a credit agreement. Please note your PPSN will only be used to locate your information on the Central Credit Register. This information will not be shared. Fields marked with a * are mandatory please use BLOCK CAPITALS.*

Forename *

Additional Forename

Surname *

Previous Surname

Date of Birth *

Gender *

PPSN *

Tax ID No.

Telephone Number

Telephone Number

Telephone Number

Address Data:
Please identify any addresses you provided to a lender when you applied for or entered into a credit agreement.

Address line 1 *

Address line 2 *

City *

County *

Postal Code

Eircode

Country *

Additional Address

Additional Address

Additional Address

Part 2: Request type and chosen method of response

D. REQUEST AN AMENDMENT

Product type *

Name of lender *

Contract start date *

Notes *

Response will be sent by:

Please note the fastest method of response is via email if you choose post please allow some additional days for delivery.

Send response by email: ☐

Email address

Send response by post: ☐

Postal address

Part 3: Declaration

Central Credit Register – Data Protection Statement

This Data Protection statement provides information about the ways in which the Central Credit Register and the Central Bank of Ireland processes personal data supplied to it by lenders in connection with loan applications and loan agreements for €500 or more.

For the purposes of data protection legislation, the data controller for personal data provided to the Central Credit Register is the Central Bank of Ireland, New Wapping Street, North Wall Quay, Dublin 1. The Data Protection Officer can be contacted at that address or at dataprotection@centralbank.ie

All information contained on the Central Credit Register is stored within the European Union. If a borrower requests a credit report from outside the European Union, we will respond as instructed by the borrower.

The Central Credit Register has been established by the Central Bank of Ireland, under the Credit Reporting Act 2013 as amended (the Act). The Central Credit Register is a mandatory database of credit information. The Central Bank has contracted with CRIF Ireland Ltd, Adelphi Plaza, Georges Street Upper, Dun Laoghaire, Co Dublin (a wholly owned subsidiary of CRIF S.p.A) to operate the Central Credit Register. CRIF Ireland Ltd is the Central Bank's data processor.

Collection and use of personal data

Under the Act, lenders are obliged to submit credit information and personal information on individual borrowers (see what's included) to the Central Credit Register. Personal information includes:

(a) name
(b) date of birth
(c) gender
(d) current and previous addresses
(e) telephone number
(f) personal public service number (PPSN)

This information is necessary for the purposes of accurately identifying borrowers and matching their loans, including loans that they may have with more than one lender. This information is stored securely on the Central Credit Register and will be released only when a lender or the borrower to whom the information relates requests access; or when the borrower to whom the information applies, consents to the release of this information to another person; or as provided by the Credit Report 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 also transfer information to state agencies and law enforcement bodies when it is considered necessary and proportionate to do so.

Personal data relating to a credit agreement will be held on the Central Credit Register for a period of 5 years. This 5-year period generally runs from the date of final repayment of the loan in question. It is important for the Central Bank to retain information in order to provide an accurate credit profile of a borrower. This information will be contained in a credit report.

A credit report will contain information on any credit applications submitted by a borrower, such as the type of loan applied for, and the amount requested. Information on credit applications is retained for a period for six months.

A credit report will also contain a footprint. This is a record of all the dates that a Credit Report has been requested, by whom and the type and purpose of the enquiry.

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

The information held on the Central Credit Register contributes to financial stability and consumer protection by providing the Central Bank with a better insight into financial markets activity and supporting the Central Banks role of supervising the financial sector.

Any personal information to be transferred from the Central Credit Register to the Central Bank will be provided on a pseudonymised basis only.

Your rights

Under the Credit Reporting Act 2013 as amended, borrowers have the following rights in relation to information held on the Central Credit Register:

- a right to insert an explanatory statement on your credit report;
- a right to apply to have inaccurate, incomplete or not up-to-date information amended;
- a right to report suspected impersonation;
- a right to obtain a copy of your credit report.

Find out further information in relation to these rights. In order to request your credit report or to request a credit report on behalf of another person, you will need to furnish some identification documents.

Under data protection legislation, borrowers have the right to access **personal data** held in relation to them on the Central Credit Register and to apply to have inaccurate, incomplete or not up-to-date personal data rectified. Borrowers also have the right to request that access to their personal data be restricted while an amendment requested by that borrower is under consideration by the Central Credit Register.

Should you have any queries in respect of the Central Credit Register you can contact us by email at myrequest@centralcreditregister.ie or by phone at 01 2245500.

Signed: _____ **Date:** _____

Part 4 : How to return the application form

1. Please ensure you have signed the Declaration in Part 3.

2. Please include your Identification Documentation:

a) Your identity

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

- **Passport** - the identification page (name, date of birth, photo and signature) of your passport including your name, date of birth, photo and signature; or
- **EU Driving Licence card** - the identification side (photograph, name and signature) of your EU driving licence card.

Contact us at myrequest@centralcreditregister.ie if you cannot provide either of the above

b) Proof of your address

Upload a copy of ONE of the following documents to prove your address (no document should be more than 6 months older than the date of your application and must show your FULL address):

- utility or landline telephone 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 statutory body or State agency addressed to you; or
- a letter from an insurance company addressed to you relating to an existing insurance policy.

c) Proof of your PPSN

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

- Public Services Card – both sides (front and back) a letter from the Department of Employment Affairs and Social Protection or the Revenue Commissioners addressed to you showing your PPSN;
- a Tax Assessment or Notice of Tax Credits; a receipt for a social welfare payment; a medical card or drug payment scheme (DPS) card;
- a payslip, or Employment Detail Summary document from Revenue.

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.

3. Return your signed application and identification documents. You may:

(a) **upload** your signed application form and identification documents at www.myrequest.centralcreditregister.ie by clicking check my request and choosing document upload. This is the fastest way to progress your request;

(b) **email** your signed application form and identification documents to myrequest@centralcreditregister.ie or

(c) **post** your signed application form and copy identification documents to Central Credit Register, Adelphi Plaza, Georges Street Upper, Dun Laoghaire, Co Dublin.

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