



Central Credit Register

Fact Sheet

How to Request a Credit Report with the
Consent of the Borrower

www.centralcreditregister.ie



Banc Ceannais na hÉireann
Central Bank of Ireland

Eurosystem

Who this document is for?

This document is for third parties requesting a credit report on a borrower's loan with the consent of the borrower. A third party could be:

1. A person acting in a non-professional or non-advisory capacity – for example, a friend, relative or spouse.
2. A person acting in a professional or advisory capacity – for example, a financial advisor.
3. A firm acting in a professional or advisory capacity – for example, accountants or solicitors.

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.

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

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

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

Lenders may also request a copy of the credit report if

- the borrower has 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.

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?

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 decisions about loans and loan applications. More information on the collection and use of your personal data is available at centralcreditregister.ie.

This website will also give you a link to the Central Bank's Data Protection Privacy Notice.

Do I need the borrower's consent to get a credit report?

By law you need the consent of the borrower before you can request their Credit Report (Section 15(6) of the Credit Reporting Act 2013).

To ensure that all data protection rights are upheld, and to get access to a credit report, you, as the third-party applicant, must provide:

1. identification documents for the borrower;
2. your own identification documents;
3. an application form signed by the borrower – appendix 1; and
4. a letter of consent signed by the borrower – appendix 2.

What information do I need about the borrower?

As a third party requesting the credit report, you will need to provide legible copies of documents to prove three things:

1. Proof of borrowers identity

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

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

2. Proof of borrowers address

A copy of ONE of the following documents to prove the borrowers address (no document should be more than 6 months older than the date of the application and must show the 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 the borrower;
- a letter from any other statutory body or State agency addressed to the borrower; or
- a letter from an insurance company addressed to the borrower relating to an existing insurance policy.

4. Proof of Borrowers PPSN

Upload a copy of ONE of the following documents clearly showing the borrowers COMPLETE PPSN. Please note that a proof of PPSN document must clearly have the term “PPSN” labelled.

Public Services Card – both sides (front and back)

Correspondence from the Department of Employment Affairs and Social Protection or the Revenue Commissioners addressed to you showing the COMPLETE 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.

See our Data Protection Statement at centralcreditregister.ie for more information on how we process your personal information.

Please note that we will keep the personal information provided to prove the identity of the borrower for five years. After that, it will be deleted or, if it is in hard copy, it will be securely destroyed.

What proof of third party identity is needed?

The third party will need to provide proof of their own identity. There are three types of third parties, and we explain each of the identify requirements for each third party type below.

Type 1: An individual acting in a non-professional or non-advisory capacity

If this is you, you must provide legible copies of the following documentation:

1. Identity of third party

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 name, date of birth, photo and signature; or

2. **EU Driving Licence card** - the identification side (photograph, name and signature) of your EU driving licence card.

3. Address of third party

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 the application and must show the 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.

Type 2: An individual acting in a professional or advisory capacity

If this description fits you, you must provide a legible copy of one of the identification documents listed in point 1 above, together with a copy of your headed paper, including the registered office address and confirmation of regulatory status, if any.

Type 3: A firm acting in a professional or advisory capacity

If you are a firm acting in a professional or advisory capacity, your firm must provide a legible copy of your headed paper, including the registered office address of your company and confirmation of regulatory status, if any.

Whatever type of third party you are, please make sure that:

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

Please note that we will keep the personal information you provide to prove your identity as a third party for five years. After that, it will be deleted or, if it is in hard copy, it will be securely destroyed.

Further information

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



January 2024

Appendix 1

Central Credit Register Application Form

Please complete parts 1 and 2 of this form and read part 3 carefully. Remember to sign and date the application form. Please return your completed and signed form along with the identification documents to the Central Credit Register by the address shown on the application form.

Part 1: Borrower's details

Forename:

Middle name:

Surname:

Maiden name:

Date of birth:

Gender:

PPSN:

Tax Identification Number:

Main address:

Other address:

Part 2: Request type and chosen method of response

Request type: Credit Report

Response will be sent by: Email **or** post (please circle as appropriate)

To this address:

Part 3: 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.

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) and associated regulations. The Central Credit Register is a mandatory database of personal and 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 (read 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; if the borrower to whom the information relates, consents to the release of this information to another person; as provided 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 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. [Read more information on Retention of Information.](#)

Personal information in the form of Identification Documents provided in respect of the exercise of any of your rights, such as a request for a credit report, request for an amendment, placing an explanatory statement or notice of suspected impersonation are retained for a period of 5 years.

A credit report will also 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 use any information held on the Central Credit Register in the performance of any of its functions.

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

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

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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 request 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.

Queries and complaints

Should you have any queries in respect of the Central Credit Register you can contact us. Alternatively, you can contact the Data Protection Officer of the Central Bank at dataprotection@centralbank.ie or read the Central Bank's Data Protection Statement. Individuals also have the right to lodge a complaint with the Data Protection Commission at any time.

Further information

If you have any questions about the Central Credit Register, you can contact us at:

Web: www.centralcreditregister.ie
Email: myrequest@centralcreditregister.ie
Landline: 01 224 5500
Address: Central Credit Register, Adelphi Plaza,
Georges Street Upper, Dún Laoghaire, Co Dublin.

Borrower's signature: _____

Date: / /

Part 4: Checklist

1. The borrower has signed the Declaration in Part 3.
2. The borrower's Identification Documentation is included. These relates to:
 - The borrower's identity
 - The borrower's address
 - The borrower's Personal Public Service Number (PPSN)
3. The application form is signed by the borrower.

Return the signed application form together with the identification documentation:

By email to:

myrequest@centralcreditregister.ie

or

By post to:

Central Credit Register,
Adelphi Plaza,
Georges Street Upper,
Dún Laoghaire,
Co. Dublin.

Appendix 2

Letter of Consent

Central Credit Register
Adelphi Plaza
Georges Street Upper
Dún Laoghaire
Co. Dublin

Date

I [*insert name of borrower*], of [*insert current address, and other previous relevant addresses*] consent to [*insert name of third party*] of [*insert address of third party**] requesting my credit report.

I also consent to [*insert name of third party*] providing the following documents to the Central Credit Register on my behalf to verify my identity:

- a signed and completed application form for my credit report; and
- copies of my identification documents, showing proof of my identity, address and PPSN.

I understand that [*insert name of third party*] must provide proof of their identity (if an individual). [They must also provide] an address to the Central Credit Register, and confirmation of their regulatory status, if any, for the purposes of requesting my credit report.

Please forward my credit report to me or [*insert name of third party*] at my address above or [*insert address of third party***].

Signed

Borrower

**the address to which the credit report is to be sent, must be the same as the address at * above.