

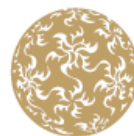


# Central Credit Register

## Fact Sheet

How to Request an Amendment to Information  
on my Credit Report

[www.centralcreditregister.ie](http://www.centralcreditregister.ie)



Banc Ceannais na hÉireann  
Central Bank of Ireland

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Eurosystem

## What is an amendment to your Credit Report?

You have a right under the Credit Reporting Act 2013 to ask for information on your credit report to be amended if you believe it is incorrect.

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

Your credit report is produced by the Central Credit Register from information submitted monthly by your lenders. This includes whether a payment has been made or not made.

Importantly, lenders do not include any underlying documentation such as loan statements, credit application forms or credit assessments. If you wish to view any documentation in connection with your loan, you should contact your lender directly.

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.

## 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](http://centralcreditregister.ie) where you will also find a link to the Central Bank's data protection privacy notice.

## How can I get information on my credit report amended?

Before requesting an amendment to information, you should obtain an up-to-date credit report from the Central Credit Register.

## **Amending Personal Information**

Your personal information includes your name, address, date of birth, telephone number or PPSN. The best place to start to have incorrect personal information on your credit report amended is with your lender. It is important that this information is corrected at source, that is, on your lender's records, before the records are submitted to the Central Credit Register. This is because incorrect personal information may continue to be submitted each month if an error is not corrected at source.

You can start the process of amending information on your credit report by contacting your lender with details of what you believe the correct information is. You should provide any extra information that you may have in support of your request.

## **Amending Credit Information**

You may also ask to have incorrect credit information amended on your credit report by applying to the Central Credit Register. Incorrect credit information may be that the credit report is incomplete if there is a loan missing from your credit report. It may also be inaccurate if there is an incorrect outstanding balance or an incorrect number of payments past due on a loan.

State clearly on your application form the information that you believe is incorrect and the amendment that you seek.

You may complete the online application form to request an amendment to your credit report at [centralcreditregister.ie](http://centralcreditregister.ie).

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](mailto: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. You may also include any additional information you have to help us process your request.

## What identification documents will you need?

We will need proof of your identity to proceed with your request. This ensures that your individual 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 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 to prove your address (no documents should be more than 6 months older than the date of your application):

- Public Service card – (both sides), front and back
- 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.

### 3. Your Personal Public Service Number (PPSN)

Upload a copy of ONE of the following documents clearly showing your 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 your 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.

**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;
- copies of any uploaded or scanned documents are legible.

## **How long will it take to amend my credit report?**

If you have asked the Central Credit Register to amend your information, we will try to resolve the issue as soon as possible. If we need to contact your lender or seek further information from you, this will extend the time needed.

We will respond with a decision between 20 and 40 days after you have made a valid application. In other words, you must complete an application and provide information to support your request together with your identification documents.

## **How will I know if the request to amend information on my credit report has been completed?**

If you have made your request to your lender, they will submit the corrected information to the Central Credit Register and inform you of this. If your information is also being reported by your lender to any other credit bureaux, you should ask your lender to ensure that it is corrected there also.

If you have made your request directly to the Central Credit Register, we will write to you to confirm the amended information.

We will also tell you if a decision is made by the Central Credit Register not to amend the information. In this case, you may still:

- place an explanatory statement on your credit report. Further information on placing an explanatory statement is available at [centralcreditregister.ie](http://centralcreditregister.ie). You will also find a fact sheet there called 'Placing an Explanatory Statement on my Credit Report';
- pursue the internal complaints procedure at your lender if you have not already done so. Your request to amend information on your credit report is separate to any complaint that you may have raised through the formal complaints procedure at your lender. Further information on how to make a complaint is available at [centralbank.ie](http://centralbank.ie).
- contact the Financial Services and Pensions Ombudsman. Further information is available at [www.fspo.ie](http://www.fspo.ie).

## Further information

Online: [www.centralcreditregister.ie](http://www.centralcreditregister.ie)  
Email: [myrequest@centralcreditregister.ie](mailto:myrequest@centralcreditregister.ie)  
Lo-call: 1890 100 050  
Landline: 01 224 5500



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