

Central Credit Register Credit Report

Report Created On 15/11/2025 16:04

Credit Information Subject (CIS)

CIS Code	200000316	Last Update	05/10/2024
Forename	ROBERT	Surname	SMITH
Date of Birth	06/04/1972	Gender	Male

Identification Data

Identification Type	Identification Number
PPSN	1234567W

Address Data

Current Main Address		
Full Address	8 HAMPTON STREET, URLINGFORD, CO. KILKENNY, IRELAND	Eircode
Last Update	05/08/2025	
Historical Address		
Full Address	70 HAMILTON AVENUE, LOUGH ATALIA ROAD, GALWAY	Eircode
Last Update	05/06/2021	

Contact Data

Contact Type	Mobile Phone	Contact	086XXXXXXX
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Summary of Credit Agreements & Credit Applications

Summary of Active Credit Agreements

CCR Contract Code	CIP Name	CIP Contract No.	Product Type	Role	Financed Amount / Credit Limit €	Outstanding Balance €	Current Credit Status	Linked CIS	Note
P35437710	Test CIP 1	8000045086	Personal Loan	Borrower	10,000	3,949	-	-	-
Q00002036	Test CIP 2	M100133432	Mortgage	Co-Borrower	300,000	220,322	-	-	-
WJ5481237	Test CIP 7	PL25457897	Personal Loan	Borrower	20,000	19,600			
H06821789	Test CIP 3	CA00000231	Credit Card	Borrower	10,000	5,757	-	-	-
						Outstanding Total Balance	249,628		

Summary of Multi Option Facility Approved

CCR Contract Code	CIP Name	CIP Contract No.	Product Type	Role	Financed Amount / Credit Limit €	Date of Closure	Last Credit Status	Linked CIS	Note
NO DATA									

Summary of Closed Credit Agreements

CCR Contract Code	CIP Name	CIP Contract No.	Product Type	Role	Financed Amount / Credit Limit €	Date of Closure	Last Credit Status	Linked CIS	Note
G00001547	Test CIP 1	4001	Overdraft	Co-Borrower	5,000	05/10/2024	-	-	-

Summary of Credit Applications in last 6 months

CCR Contract Code	CIP Name	Product Type	Role	Credit Amount Sought €	Contract Request Date	Linked CIS	Note
WJ5481237	Test CIP 7	Personal Loan	Borrower	20,000	05/07/2025		

Instalment Credit

CCR Contract Code	CIP Contract No.	Product Type	CIP Name
P35437710	8000045086	Personal Loan	Test CIP 1

Contract Data			
Product Type	Personal Loan	CIP Name	Test CIP 1
CCR Contract Code	P35437710	Multi Option Facility Link Code	-
CIP Contract No.	8000045086		
Contract Phase	Active	Last Update	05/10/2024
Start Date	05/06/2021	Role	Borrower
Maturity Date	05/06/2026	Consumer	Y
Contract End Actual Date	-	Original Currency	Euro
Financed Amount	10,000	Payment Frequency	Monthly
Total Number of planned payments	60	Payment Method	Direct Debit
Next Payment Due	270	Date of First Payment	05/07/2021
Last Payment Made	270	Date of Next Payment	05/11/2025
		Date of Last Payment	05/10/2025
Outstanding Balance	3,949	Number of Payments Past Due	-
Reorganised Credit			
Reorganised Credit	-	Date of Reorganised Credit	-
Original CCR Contract Code	-	Reorganised CCR Contract Code	-

Performance Data				
Year/Month	Outstanding Balance	No. of Payments Past Due	Credit Status	Restructure Event
2025/10	3,949	-	-	-
2025/09	4,219	-	-	-
2025/08	4,489	-	-	-
2025/07	4,759	-	-	-
2025/06	5,015	-	-	-
2025/05	5,285	-	-	-
2025/04	5,555	-	-	-
2025/03	5,825	-	-	-
2025/02	6,095	-	-	-
2025/01	6,365	-	-	-
2024/12	6,635	-	-	-
2024/11	6,905	-	-	-
2024/10	7,161	-	-	-
2024/09	7,431	-	-	-
2024/08	7,701	-	-	-
2024/07	7,971	-	-	-
2024/06	8,241	-	-	-
2024/05	8,511	-	-	-
2024/04	8,781	-	-	-
2024/03	9,051	-	-	-
2024/02	7,151	-	-	-
2024/01	7,307	-	-	-
2023/12	7,463	-	-	-
2023/11	7,619	-	-	-
2023/10	7,773	-	-	-
2023/09	7,927	-	-	Term Extension and Arrears Capitalisation
2023/08	8,080	3	-	-
2023/07	8,232	2	-	-
2023/06	8,383	1	-	-
2023/05	8,534	-	-	-
2023/04	8,684	-	-	-
2023/03	8,833	-	-	-
2023/02	8,982	-	-	-
2023/01	9,129	-	-	-
2022/12	9,276	-	-	-
2022/11	9,422	-	-	-
2022/10	9,568	-	-	-
2022/09	9,713	-	-	-
2022/08	9,857	-	-	-

Instalment Credit

CCR Contract Code	CIP Contract No.	Product Type	CIP Name
Q0002036	M100133432	Mortgage – Home Loan	Test CIP 2

Contract Data			
Product Type	Mortgage – Home Loan	CIP Name	Test CIP 2
CCR Contract Code	Q0002036	Multi Option Facility Link Code	-
CIP Contract No.	M100133432		
Contract Phase	Active	Last Update	11/10/2025
Start Date	12/12/2016	Role	Co-Borrower
Maturity Date	12/12/2036	Consumer	Y
Contract End Actual Date	-	Original Currency	Euro
Financed Amount	300,000	Payment Frequency	Monthly
Total Number of planned payments	240	Payment Method	Direct Debit
Next Payment Due	1,818	Date of First Payment	12/01/2017
Last Payment Made	1,818	Date of Next Payment	12/10/2025
		Date of Last Payment	12/10/2025
Outstanding Balance	220,322	Number of Payments Past Due	-
Reorganised Credit			
Reorganised Credit	-	Date of Reorganised Credit	-
Original CCR Contract Code	-	Reorganised CCR Contract Code	-

Performance Data				
Year/Month	Outstanding Balance	No. of Payments Past Due	Credit Status	Restructure Event
2025/10	220,322	-	-	-
2025/09	222,140	-	-	-
2025/08	223,958	-	-	-
2025/07	225,776	-	-	-
2025/06	227,594	-	-	-
2025/05	229,412	-	-	-
2025/04	231,230	-	-	-
2025/03	233,048	-	-	-
2025/02	234,866	-	-	-
2025/01	236,684	-	-	-
2024/12	238,502	-	-	-
2024/11	240,320	-	-	-
2024/10	242,138	-	-	-
2024/09	243,956	-	-	-
2024/08	245,774	-	-	-
2024/07	247,592	-	-	-
2024/06	249,410	-	-	-
2024/05	251,228	-	-	-
2024/04	253,046	-	-	-
2024/03	254,864	-	-	-
2024/02	255,684	-	-	-
2024/01	256,484	-	-	-
2023/12	257,304	-	-	-
2023/11	258,127	-	-	-
2023/10	252,670	-	-	-
2023/09	252,670	-	-	-
2023/08	252,670	-	-	-
2023/07	253,642	-	-	-
2023/06	254,612	-	-	-
2023/05	255,578	-	-	-
2023/04	256,541	-	-	-
2023/03	257,500	-	-	-
2023/02	258,457	-	-	-
2023/01	259,410	-	-	-
2022/12	260,360	-	-	-
2022/11	261,307	-	-	-
2022/10	262,251	-	-	-
2022/09	263,191	-	-	-
2022/08	264,129	-	-	-
2022/07	265,063	-	-	-
2022/06	265,994	-	-	-
2022/05	266,923	-	-	-
2022/04	267,848	-	-	-
2022/03	268,770	-	-	-
2022/02	269,689	-	-	-
2022/01	270,605	-	-	-
2021/12	271,518	-	-	-
2021/11	272,427	-	-	-
2021/10	273,334	-	-	-
2021/09	274,238	-	-	-
2021/08	275,139	-	-	-
2021/07	276,037	-	-	-
2021/06	276,931	-	-	-

2021/05	277,823	-	-	-
2021/04	278,712	-	-	-
2021/03	279,598	-	-	-
2021/02	280,481	-	-	-
2021/01	281,361	-	-	-
2020/12	282,238	-	-	-
2020/11	283,113	-	-	-
2020/10	283,984	-	-	-

Linked CIS
Role
Co-Borrower

SAMPLE

Instalment Credit

CCR Contract Code	CIP Contract No.	Product Type	CIP Name
WJ5481237	PL25457897	Personal Loan	Test CIP 7

Contract Data			
Product Type	Personal Loan	CIP Name	Test CIP 7
CCR Contract Code	WJ5481237	Multi Option Facility Link Code	-
CIP Contract No.	PL25457897		
Contract Phase	Active	Last Update	12/11/2025
Start Date	15/07/2025	Role	Borrower
Maturity Date	15/07/2029	Consumer	Y
Contract End Actual Date	-	Original Currency	Euro
Financed Amount	20,000	Payment Frequency	Monthly
Total Number of planned payments	48	Payment Method	Direct Debit
Next Payment Due	490	Date of First Payment	15/08/2025
Last Payment Made	490	Date of Next Payment	15/11/2025
		Date of Last Payment	15/10/2025
Outstanding Balance	22,050	Number of Payments Past Due	-
Reorganised Credit			
Reorganised Credit	-	Date of Reorganised Credit	-
Original CCR Contract Code	-	Reorganised CCR Contract Code	-

Performance Data				
Year/Month	Outstanding Balance	No. of Payments Past Due	Credit Status	Restructure Event
2025/10	22,050	-	-	-
2025/09	22,540	-	-	-
2025/08	23,030	-	-	-

Linked CIS	
Role	
Guarantor – Personal Guarantee	

Non Instalment Credit

CCR Contract Code	CIP Contract No.	Product Type	CIP Name
G00001547	4001	Overdraft	Test CIP 1

Contract Data			
Product Type	Overdraft	CIP Name	Test CIP 1
CCR Contract Code	G00001547	Multi Option Facility Link Code	-
CIP Contract No.	4001		
Contract Phase	Closed in Advance	Last Update	19/10/2025
Start Date	05/08/2025	Role	Co-Borrower
Maturity Date	05/10/2029	Consumer	Y
Contract End Actual Date	05/10/2025	Original Currency	Euro

Granted Non Instalment

Credit Limit	5,000
Outstanding Balance	0

Reorganised Credit

Reorganised Credit	-	Date of Reorganised Credit	-
Original CCR Contract Code	-	Reorganised CCR Contract Code	-

Performance Data

Year/Month	Credit Limit	Outstanding Balance	Overdraft Excess	Credit Status	Restructure Event
2025/10	5,000	0	0	-	-
2025/09	5,000	750	0	-	-
2025/09	5,000	750	0	-	-

Linked CIS

Role	
Co-Borrower	

Credit Cards

CCR Contract Code	CIP Contract No.	Product Type	CIP Name
H06821789	CA00000231	Credit Card	Test CIP 3

Contract Data			
Product Type	Credit Card	CIP Name	Test CIP 3
CCR Contract Code	H06821789	Multi Option Facility Link Code	-
CIP Contract No.	CA00000231		
Contract Phase	Active	Last Update	05/10/2024
Start Date	06/06/2019	Role	Borrower
Maturity Date	05/06/2034	Consumer	Y
Contract End Actual Date	-	Original Currency	Euro
Credit Limit	10,000	Payment Frequency	Monthly
Minimum Payment %	5	Payment Method	Direct Debit
Next Payment Due	289	Date of Next Payment	05/11/2025
Last Payment Made	300	Date of Last Payment	05/10/2025
Charged Amount	879	Date of Last Charge	20/04/2025
Outstanding Balance	5,757	Number of Payments Past Due	-
Over The Limit Amount	-	Over The Limit Date	-
Reorganised Credit			
Reorganised Credit	-	Date of Reorganised Credit	-
Original CCR Contract Code	-	Reorganised CCR Contract Code	-

Performance Data				
Year/Month	Credit Limit	Outstanding Balance	No. of Payments Past Due	Credit Status
2025/10	10,000	5,757	-	-
2025/09	10,000	5,964	-	-
2025/08	10,000	6,125	-	-
2025/07	10,000	6,459	-	-
2025/06	10,000	6,834	-	-
2025/05	10,000	7,198	-	-
2025/04	10,000	7,673	-	-
2025/03	10,000	6,420	-	-
2025/02	10,000	6,845	-	-
2025/01	10,000	7,387	-	-
2024/12	10,000	7,612	-	-
2024/11	10,000	7,954	-	-
2024/10	10,000	8,205	-	-
2024/09	10,000	8,540	-	-
2024/08	10,000	8,740	-	-
2024/07	10,000	9,210	-	-
2024/06	10,000	9,456	-	-
2024/05	10,000	8,923	-	-
2024/04	10,000	7,548	-	-
2024/03	10,000	7,543	-	-
2024/02	10,000	5,644	-	-
2024/01	10,000	6,547	-	-
2023/12	10,000	8,669	-	-
2023/11	10,000	3,457	-	-
2023/10	10,000	5,436	-	-
2023/09	10,000	2,346	-	-
2023/08	10,000	7,654	-	-
2023/07	10,000	5,654	-	-
2023/06	10,000	4,564	-	-
2023/05	10,000	5,432	-	-
2023/04	10,000	3,214	-	-
2023/03	10,000	3,214	-	-
2023/02	10,000	1,223	-	-
2023/01	10,000	987	-	-
2022/12	10,000	876	-	-
2022/11	10,000	654	-	-
2022/10	10,000	543	-	-
2022/09	10,000	2,345	-	-
2022/08	10,000	1,321	-	-
2022/07	10,000	4,567	-	-
2022/06	10,000	6,678	-	-
2022/05	10,000	7,668	-	-
2022/04	10,000	7,564	-	-
2022/03	10,000	4,563	-	-
2022/02	10,000	2,456	-	-
2022/01	10,000	2,351	-	-
2021/12	10,000	1,178	-	-
2021/11	10,000	600	-	-
2021/10	10,000	600	-	-
2021/09	10,000	600	-	-
2021/08	10,000	600	-	-
2021/07	10,000	600	-	-
2021/06	10,000	600	-	-

2021/05	10,000	600	-	-
2021/04	10,000	600	-	-
2021/03	10,000	600	-	-
2021/02	10,000	600	-	-
2021/01	10,000	600	-	-
2020/12	10,000	600	-	-
2020/11	10,000	600	-	-
2020/10	10,000	600	-	-

Footprint

FOOTPRINT: Record of Access in the last 5 years			
ACCESSED BY	Enquiry Date	Function	Purpose
Test CIP 1	04/08/2025	New Application Enquiry	Borrower/Co-Borrower
Test CIP 7	05/07/2025	New Application Enquiry	Borrower/Co-Borrower
Test CIP 1	23/05/2021	New Application Enquiry	-

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