

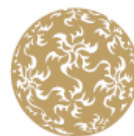


Central Credit Register

Fact Sheet

How to Request an Amendment to Information
on my Credit Report

www.centralcreditregister.ie



Banc Ceannais na hÉireann
Central Bank of Ireland

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 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.

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. 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.

1. 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

2. 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.

3. Your Personal Public Service Number (PPSN)

Upload a copy of ONE of the following documents clearly showing your **COMPLETE PPSN**. **Your PPSN is comprised of 7 numbers, followed by 1 or 2 letters**. Please note that a proof of PPSN document must clearly have the term “PPSN” labelled.

- Public Services Card – both sides (front and back)
- Medical card
- Drug payment scheme (DPS) card;
- Correspondence from the Department of Social Protection or the Revenue Commissioners addressed to you
- a Tax Assessment or Notice of Tax Credits;
- a payslip, or Employment Detail Summary document from Revenue.
- A European Health Insurance Card issued by the Government of Ireland can also be used where the *Personal identification number* is your PPSN.

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

For postal applications, please download an application form at <https://www.centralcreditregister.ie/borrower-area/apply-for-your-credit-report-and-other-rights/postal-applications/> or contact us at myrequest@centralcreditregister.ie.

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. 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.
- contact the Financial Services and Pensions Ombudsman. Further information is available at www.fspo.ie.

Further information

Online: www.centralcreditregister.ie
Email: myrequest@centralcreditregister.ie
Lo-call: 1890 100 050
Landline: 01 224 5500



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