

Explanatory Statement 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 *
<input type="text"/>	<input type="text"/>	<input type="text"/>
Previous Surname	Date of Birth *	Gender *
<input type="text"/>	<input type="text"/>	<input type="text"/>
PPSN *	Tax ID No.	
<input type="text"/>	<input type="text"/>	
Telephone Number	Telephone Number	Telephone Number
<input type="text"/>	<input type="text"/>	<input type="text"/>

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

B. REQUEST AN AMENDMENT

Product type *

Name of lender *

Contract start date *

Explanatory Statement (maximum 200 words) *

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 Bank of Ireland (the “**Central Bank**”) processes personal data supplied to the Central Credit Register.

The Central Credit Register has been established by the Central Bank under the **Credit Reporting Act 2013 (the “2013 Act”)** and associated regulations. It is a mandatory database of credit and personal information which facilitates credit reporting by lenders to the Central Credit Register and credit checking by lenders before granting credit under the 2013 Act.

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 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.

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.

Collection and use of personal data

Under the 2013 Act, lenders are obliged to submit credit information and personal information to the Central Credit Register in respect of loan applications and loan agreements).

In this context, **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)

Personal information is necessary to accurately identify borrowers and match their loans and loan applications, including loans that they may have with more than one lender.

Credit information, such as the type of loan a borrower has or has applied for, the amount borrowed or applied for, and other details in respect of loan agreements and loan applications including in respect of existing loan agreements, information relating to the performance by a borrower under the loan, is also submitted by lenders.

Credit information and the related personal information is stored securely on the Central Credit Register, to which access is strictly controlled in accordance with the 2013 Act.

This information will only be released in the following circumstances:

- Where a lender or the borrower to whom the information relates requests access to information held on the Central Credit Register in accordance with the 2013 Act;
- Where the borrower to whom the information relates, consents to the release of this information to another person; or
- As provided by the 2013 Act, the Data Protection Act 2018 or otherwise 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 required and considered necessary and proportionate to do so.

Period for which personal information can be held

Personal information stored on the Central Credit Register is removed when the last associated credit information has been deleted.

Credit information submitted by lenders in respect of new loan applications is held on the Central Credit Register for a period of 6 months from the date on which the information is entered on the Central Credit Register;

Credit information submitted by lenders in respect of loan agreements is held on the Central Credit Register for a maximum period of 5 years at any given time;

Where all liabilities under the loan agreement have been discharged, the credit information is held on the Central Credit Register for a period 5 years after the loan is discharged.

Personal information in the form of identification documents or contact details provided by you or any third party in the exercise by you 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.

Personal information collected in operating the Central Credit Register may also be used to maintain accurate information on the Central Credit Register in accordance with applicable law, including the General Data Protection Regulation. Personal information provided by you in the exercise of any rights, such as your PPSN, address(es) which is not already on the Central Credit Register, may be added to the Central Credit Register to ensure the accuracy of the personal data held in relation to you.

You can apply to the Central Credit Register for a copy of your credit report. A credit report contains a footprint. This is a record of all the dates that the credit report has been accessed. On the credit report provided to you the footprint contains a record of access in the last five years including the name of the enquiring party. On any credit report provided to a lender, the footprint will contain a record of access in the last two years but will not identify the enquiring party.

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 supports the Central Bank's obligations and functions including consumer protection, supervising the financial sector and ensuring financial stability. Any information transferred from the Central Credit Register to the Central Bank for use in the performance of any its obligations and functions is generally provided on a pseudonymised basis.

Online is the fastest way to get a copy of your **Credit Report**. Alternatively, to access your CCR data please contact ccrdataprotection@centralbank.ie.

Your Rights

Under the 2013 Act, you have the following rights in relation to information, including personal 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 (or consent to a third party requesting a credit report on your behalf). See our third party factsheet at www.centralcreditregister.ie

You can **apply for your credit report online** at www.centralcreditregister.ie

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

This website uses cookies. Cookies are small text files that can be placed onto your computer, smartphone or other device by this website. **Read our full Privacy and Cookie Policy at www.centralcreditregister.ie.**

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 Privacy Notice](#) at www.centralbank.ie

Individuals also have the right to lodge a complaint with the Data Protection Commission at any time, if they think that personal data has been processed in a way that breaches data protection law.

To access your CCR data please contact ccrdataprotection@centralbank.ie.

Data Protection Impact Assessment

The Central Bank has completed both a Privacy Impact Assessment (PIA) and Data Protection Impact Assessment (DPIA) over the course of the phased implementation of the Central Credit Register.

The purpose of the PIA and DPIA is to assess the impact that the introduction of the Central Credit Register will have on individual credit information subjects' privacy and data protection rights, and assist in the evaluation of potential solutions to those risks.

The [executive summaries of the Privacy Impact Assessment and the Data Protection Impact Assessment](#) provide assurance that we have addressed all identified risks. Redacted copies of the [PIA](#) and [DPIA](#) are also available at www.centralcreditregister.ie

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 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.

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.

October 2024