

This is a sample credit report with information for illustrations purposes only. Figures must not to be relied on as a guide for credit repayments.

## Central Credit Register Credit Report

Report Created On 15/11/2025 16:04

### Credit Information Subject (CIS)

CIS Code	50000573	Last Update	10/06/2025
Forename	MARY	Surname	JONES
Date of Birth	20/11/1971	Gender	Female

### Identification Data

Identification Type	Identification Number
PPSN	7654321T

### Address Data

<b>Current Main Address</b>			
Full Address	28 MARY STREET, BALLINALEE, CO LONGFORD	Eircode	-
Last Update	17/02/2023		
<b>Historical Address</b>			
Full Address	34 WOODCOURT AVENUE, DELGANY, CO. WICKLOW	Eircode	-
Last Update	20/08/2022		

### Contact Data

Contact Type	Mobile Phone	Contact	085XXXXXXX
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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
A65879541	Test CIP 4	8754128755	Personal Loan	Borrower	15,000	8,908	-	-	-
Q00002036	Test CIP 2	M100133432	Mortgage - Home Loan	Co-Borrower	300,000	220,322	-	-	-
WJ5481237	Test CIP 7	PL25457897	Personal Loan	Guarantor	20,000	-	-	-	-
LK58945789	Test CIP 6	RH54875621	Credit Card	Borrower	3,250	2,122	-	-	-
						<b>Outstanding Total Balance</b>	231,352		

#### 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
D22587485	Test CIP 5	5879651810	Overdraft	Co-Borrower	3,000	20/12/2024	-	-	-

#### 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
NO DATA							

**Instalment Credit**

CCR Contract Code	CIP Contract No.	Product Type	CIP Name
A65879541	8754128755	Personal Loan	Test CIP 4

Contract Data			
Product Type	<b>Personal Loan</b>	CIP Name	<b>Test CIP 4</b>
CCR Contract Code	<b>A65879541</b>	Multi Option Facility Link Code	-
CIP Contract No.	<b>8754128755</b>		
Contract Phase	<b>Active</b>	Last Update	<b>12/10/2025</b>
Start Date	<b>20/08/2022</b>	Role	<b>Borrower</b>
Maturity Date	<b>20/06/2028</b>	Consumer	<b>Y</b>
Contract End Actual Date	-	Original Currency	<b>Euro</b>
Financed Amount	<b>15,000</b>	Payment Frequency	<b>Monthly</b>
Total Number of planned payments	<b>72</b>	Payment Method	<b>Direct Debit</b>
Next Payment Due	<b>262</b>	Date of First Payment	<b>30/09/2022</b>
Last Payment Made	<b>262</b>	Date of Next Payment	<b>03/11/2025</b>
		Date of Last Payment	<b>03/10/2025</b>
Outstanding Balance	<b>8,908</b>	Number of Payments Past Due	-
<b>Reorganised Credit</b>			
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	8,908	-	-	-
2025/09	9,170	-	-	-
2025/08	9,432	-	-	-
2025/07	9,694	-	-	-
2025/06	9,956	-	-	-
2025/05	10,218	-	-	-
2025/04	10,480	-	-	-
2025/03	10,742	-	-	-
2025/02	11,004	-	-	-
2025/01	11,266	-	-	-
2024/12	11,528	-	-	-
2024/11	11,790	-	-	-
2024/10	12,052	-	-	-
2024/09	12,314	-	-	-
2024/08	12,576	-	-	-
2024/07	12,838	-	-	-
2024/06	13,100	-	-	-
2024/05	13,362	-	-	-
2024/04	13,624	-	-	-
2024/03	13,886	-	-	-
2024/02	14,148	-	-	-
2024/01	14,410	-	-	-
2023/12	14,672	-	-	-
2023/11	14,934	-	-	-
2023/10	15,196	-	-	-
2023/09	15,458	-	-	-
2023/08	15,720	-	-	-
2023/07	15,982	-	-	-
2023/06	16,244	-	-	-
2023/05	16,506	-	-	-
2023/04	16,768	-	-	-
2023/03	17,030	-	-	-
2023/02	17,292	-	-	-
2023/01	17,554	-	-	-
2022/12	17,816	-	-	-
2022/11	18,078	-	-	-
2022/10	18,340	-	-	-
2022/09	18,602	-	-	-

**Instalment Credit**

CCR Contract Code	CIP Contract No.	Product Type	CIP Name
Q00002036	M100133432	Mortgage – Home Loan	Test CIP 2

Contract Data			
Product Type	Mortgage – Home Loan	CIP Name	Test CIP 2
CCR Contract Code	<b>Q00002036</b>	Multi Option Facility Link Code	-
CIP Contract No.	<b>M100133432</b>		
Contract Phase	<b>Active</b>	Last Update	<b>11/10/2025</b>
Start Date	<b>12/12/2016</b>	Role	<b>Co-Borrower</b>
Maturity Date	<b>12/12/2036</b>	Consumer	<b>Y</b>
Contract End Actual Date	-	Original Currency	<b>Euro</b>
Financed Amount	<b>300,000</b>	Payment Frequency	<b>Monthly</b>
Total Number of planned payments	<b>240</b>	Payment Method	<b>Direct Debit</b>
Next Payment Due	<b>1,818</b>	Date of First Payment	<b>12/01/2017</b>
Last Payment Made	<b>1,818</b>	Date of Next Payment	<b>12/10/2025</b>
		Date of Last Payment	<b>12/10/2025</b>
Outstanding Balance	<b>220,322</b>	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	-	-	-

<b>Linked CIS</b>
Role
<b>Co-Borrower</b>

SAMPLE

**Instalment Credit**

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

Contract Data			
Product Type	<b>Personal Loan</b>	CIP Name	<b>Test CIP 7</b>
CCR Contract Code	<b>WJ5481237</b>		
CIP Contract No.	<b>PL25457897</b>	Role	<b>Guarantor</b>
Contract Phase	<b>Active</b>	Security Type	<b>Personal Guarantee</b>
Start Date	<b>15/07/2025</b>	Consumer	<b>Y</b>
Maturity Date	<b>15/07/2029</b>	Original Currency	<b>Euro</b>
Financed Amount	<b>20,000</b>	Payment Frequency	<b>Monthly</b>
		Payment Method	<b>Direct Debit</b>

Linked CIS
Role
<b>Borrower</b>

SAMPLE

**Non Instalment Credit**

CCR Contract Code	CIP Contract No.	Product Type	CIP Name
D22587485	5879651810	Overdraft	Test CIP 5

Contract Data			
Product Type	<b>Overdraft</b>	CIP Name	<b>Test CIP 5</b>
CCR Contract Code	<b>D22587485</b>	Multi Option Facility Link Code	-
CIP Contract No.	<b>5879651810</b>		
Contract Phase	<b>Closed in Advance</b>	Last Update	<b>05/01/2025</b>
Start Date	<b>17/02/2023</b>	Role	<b>Co-Borrower</b>
Maturity Date	<b>01/01/2025</b>	Consumer	<b>Y</b>
Contract End Actual Date	<b>20/12/2024</b>	Original Currency	<b>Euro</b>

**Granted Non Instalment**

Credit Limit	<b>3,000</b>
Outstanding Balance	<b>0</b>

**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
2024/12	3,000	0	-	-	-
2024/11	3,000	0	-	-	-
2024/10	3,000	0	-	-	-
2024/09	3,000	0	-	-	-
2024/08	3,000	0	-	-	-
2024/07	3,000	43	-	-	-
2024/06	3,000	97	-	-	-
2024/05	3,000	132	-	-	-
2024/04	3,000	196	-	-	-
2024/03	3,000	212	-	-	-
2024/02	3,000	411	-	-	-
2024/01	3,000	563	-	-	-
2023/12	3,000	497	-	-	-
2023/11	3,000	0	-	-	-
2023/10	3,000	0	-	-	-
2023/09	3,000	73	-	-	-
2023/08	3,000	295	-	-	-
2023/07	3,000	572	-	-	-
2023/06	3,000	393	-	-	-
2023/05	3,000	100	-	-	-
2023/04	3,000	0	-	-	-
2023/03	3,000	0	-	-	-

**Linked CIS**

Role	
Co-Borrower	

**Credit Cards**

CCR Contract Code	CIP Contract No.	Product Type	CIP Name
LK58945789	RH54875621	Credit Card	Test CIP 6

Contract Data			
Product Type	<b>Credit Card</b>	CIP Name	<b>Test CIP 6</b>
CCR Contract Code	<b>LK58945789</b>	Multi Option Facility Link Code	-
CIP Contract No.	<b>RH54875621</b>		
Contract Phase	<b>Active</b>	Last Update	<b>30/10/2025</b>
Start Date	<b>02/03/2024</b>	Role	<b>Borrower</b>
Maturity Date	-	Consumer	<b>Y</b>
Contract End Actual Date	-	Original Currency	<b>Euro</b>
Credit Limit	<b>3,250</b>	Payment Frequency	<b>Monthly</b>
Minimum Payment %	<b>3</b>	Payment Method	<b>Other</b>
Next Payment Due	<b>64</b>	Date of Next Payment	<b>02/11/2025</b>
Last Payment Made	<b>241</b>	Date of Last Payment	<b>02/10/2025</b>
Charged Amount	<b>147</b>	Date of Last Charge	<b>21/08/2025</b>
Outstanding Balance	<b>2,122</b>	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	3,250	2,122	-	-
2025/09	3,250	2,363	-	-
2025/08	3,250	2,669	-	-
2025/07	3,250	2,622	-	-
2025/06	3,250	2,180	-	-
2025/05	3,250	1,505	-	-
2025/04	3,250	1,673	-	-
2025/03	3,250	2,018	-	-
2025/02	3,250	2,378	-	-
2025/01	3,250	2,511	-	-
2024/12	3,250	2,223	-	-
2024/11	3,250	1,867	-	-
2024/10	3,250	1,312	-	-
2024/09	3,250	1,001	-	-
2024/08	3,250	876	-	-
2024/07	3,250	432	-	-
2024/06	3,250	212	-	-
2024/05	3,250	195	-	-

**Footprint**

FOOTPRINT: Record of Access in the last 5 years			
ACCESSED BY	Enquiry Date	Function	Purpose
Test CIP 9	15/08/2025	New Application Enquiry	Borrower/Co-Borrower
Test CIP 7	05/07/2025	New Application Enquiry	Guarantor
Test CIP 6	25/02/2024	New Application Enquiry	-
Test CIP 5	10/02/2023	New Application Enquiry	-
Test CIP 4	01/08/2022	New Application Enquiry	-