

The Central Credit Register (CCR) has been set up by the Central Bank of Ireland under the Credit Reporting Act 2013.

The **Central Credit Register** is a centralised system for collecting personal and credit information on consumer loans.

As set out under the **Credit Reporting Act 2013**, the Central Bank of Ireland is in charge of operating the Register.

The Register collects and stores personal and credit information from lenders about the loans they give to consumers. Lenders who give out loans of €500 or more will have to transfer information on these loans to the Register.

The Credit Reporting Act 2013 requires Link Credit Union Ltd. to process your personal and credit information for the CCR.

From 30 June 2017 we are required to submit personal information to the CCR that we may already have about you, such as:

- name
- address
- date of birth
- gender
- telephone number, and
- your personal public service number (PPS)

The CCR requires this information to accurately match your loans, including loans you may have with other lenders. We are also required to submit credit information each month about your loans, if the loan is over €500 or more. Your loan information will be stored securely on the CCR where it will be used to create your credit report. Information will be held on the CCR for five years after your loan is repaid.

Over 500 lenders are included on the register detailing borrowings relating to Credit Cards, Mortgages, Overdrafts, Personal Loans, Hire Purchase and Personal Contract Plans (PCPs).

Personal Data

The Office of the Data Protection Commissioner has set out strict rules around collecting and processing personal information, which is available at www.dataprotection.ie. Your personal and credit information is stored securely on the Register and released only when you or a lender requests it. The

Central Bank owns the information held on the Register and is a data controller under the Data Protection Acts.

You may request your credit report from the CCR at any time and are entitled to one free report each calendar year.

Lenders may only access your credit report:

- when considering an application for a new loan
- if you ask to change the terms of a loan or
- if reviewing a loan in arrears
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Please ensure that you include a copy of documentation showing your PPSN with all future loans.

- **Proof of your PPS Number- This must be in the form of an official document from the Revenue Commissioners or Department of Social and Family Affairs, which contains your name and PPS No. (Copy of your tax credits, P60, Social Services Card etc.) The Personal Public Services Card cannot be used for this purpose.**



Banc Ceannais na hÉireann
Central Bank of Ireland
Eurosistem

CCR Area: www.centralcreditregister.ie/consumer-area/

Website: www.centralcreditregister.ie

Email: consumerinfo@centralcreditregister.ie

LoCall: 1890 100 050

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