

## Warning Notice

**Notice:** Under the Credit Reporting Act 2013 lenders are required to provide personal and credit information for credit applications and agreements of €500 and above to the Central Credit Register. This information will be held on the Central Credit Register and may be used by other lenders when making decisions on your credit applications and credit agreements.

The Central Credit Register is owned and set up by the Central Bank of Ireland under the Credit Reporting Act 2013.

By the 30th September 2018, Ulster bank Ireland DAC along with other Lenders are legally required to transfer information relating to your business on any loans/credit facilities of €500 or more.

For more information, including your rights, see [www.centralcreditregister.ie](http://www.centralcreditregister.ie) .

## Credit Reports - What are my rights?

The Central Bank will publish on [www.centralcreditregister.ie](http://www.centralcreditregister.ie) the exact date when credit reports will become available.

When credit reports become available, you will have a right to:

1. Request your credit report at any time and the first credit report each calendar year is free;
2. Insert a 200-word explanatory statement on your credit report;
3. Apply to have your information amended if you believe it is: inaccurate; incomplete; or out of date.
4. make a report to the Central Credit Register if you reasonably believe that someone has, is, or is about to impersonate you.

## Documentation Verification

If your application is successful verification documentation may be required to validate:

1. Address Details
2. Entity Identification Number
3. Tax Registration Number