



# CANA CREDIT UNION LTD.

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## RE: The Central Credit Register

Dear Member,

We are writing to you about the Central Credit Register, which is being set up by the Central Bank of Ireland under the Credit Reporting Act 2013.

The Central Credit Register is a national database that will, on request, provide:

- 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 Credit Reporting Act 2013 requires us to process your personal and credit information for the Central Credit Register. From 30th June 2017, we will submit personal information to the Central Credit Register that we may already have about you, like:

- your name;
- address;
- date of birth; and
- personal public service number (PPSN) – a very important piece of information for matching.



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The Central Credit Register needs this information to make sure it accurately matches your loans, including loans that you may have with other lenders. Producing a full and accurate credit report is one of the aims of the Central Credit Register. We will also submit credit information each month about your loans, if the loan is for €500 or more. Your loan information will be stored securely on the Central Credit Register where it will be used to create your credit report. The Central Credit Register will not calculate a score or grade for your credit report. Information will be kept on the Central Credit Register for five years after your loan is paid off.

In early 2018, credit reports will become available from the Central Credit Register. Once available, you may request your report 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 they are reviewing a loan in arrears.

Employers, landlords, or any other person or entity cannot access your credit report without your written consent.

You do not need to take any action in response to this letter. We are writing only to inform you that we will shortly begin to send information on your loans to the Central Credit Register.

We invite you to read the attached factsheet. If you have any other question about any of your loans with us, you can contact the office.

Yours Sincerely

CANA Credit Union