

Barclays Bank Ireland PLC ("Bank") Central Credit Register Customer Notice

Purpose of this notice

The purpose of this notice is to inform you of your rights and duties under the Credit Reporting Act 2013 as amended from time to time ("Credit Reporting Act") and to inform you that we will send information on your credit facilities to the Central Credit Register (as defined below).

You do not need to take any action as a result of this notice.

The Credit Reporting Act

The Credit Reporting Act mandates that the Central Bank of Ireland ("Central Bank") establishes, maintains and operates a national mandatory database of credit information known as the Central Credit Register. The purpose of the Central Credit Register is to:

- facilitate enhanced creditworthiness assessments and responsible lending by the Bank;
- provide the Central Bank with better insights into national trends in the provision of credit; and
- provide customers with a credit report detailing their credit agreements.

What information is held on the Central Credit Register?

The Bank collects and reports data relating to your existing credit agreements and any new credit facilities to the Central Credit Register. In respect of any credit agreement entered into on or after 1 February 2025, the scope of reportable data will be expanded to include data on guarantors and guarantees. The Bank also sends the Central Credit Register monthly updates on the status of credit facilities. The data to be submitted to the Central Credit Register in relation to your credit agreements is set out in the Credit Reporting Act 2013 (Section 11) (Provision of Information for Central Credit Register) Regulations 2016 (as amended from time to time) and includes, for example, the following (as relevant depending on the nature of the specific customer):

- customer name and address;
- customer identifier (such as company registration number (or equivalent) or personal public service number);
- sector of economic activity; and
- date of birth.

The Central Credit Register needs this information to make sure it accurately matches your credit facilities, including credit facilities that you may have with other lenders. Producing a full and accurate credit report is one of the main aims of the Central Credit Register, helping to create a single borrower view to facilitate enhanced creditworthiness assessments and responsible lending.

The information we submit to the Central Credit Register may include personal information and we will process such data in line with our duties under data protection law.

Examples of credit information that the Central Credit Register stores include the following:

- amount of credit facilities;
- type of credit facilities;
- purpose of credit facilities;
- name of each lender;
- outstanding balance;
- number of overdue payments if any; and
- date of next payment.

More details of the information held on the Central Credit Register can be found at www.centralcreditregister.ie

Types of credit facilities included on the Central Credit Register

Credit facilities on the Central Credit Register include (but may not be limited to) those listed below, however these products may change over time and may not all be offered to you by the Bank:

- business loans;
- syndicated loans;
- revolving facilities;
- overdrafts;
- business overdrafts;
- confidential invoice discounting;
- asset-based lending;
- trade loans;
- selective receivables finance;
- selective debtor finance;
- supplier finance;
- documentary letters of credit;
- multi-option facilities;
- hire-purchase agreements;
- personal contract plans;
- leasing agreements; and
- any credit agreement where the credit is being advanced by the owner of the financed good or service.

What about foreign credit facilities?

You have a duty to provide information to the Bank about any foreign credit of more than €5,000 and as part of this the Central Bank may publish a regulation specifying the information to be provided and its form.

Credit report

Your credit 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 credit facility is paid off. Any credit data collected as part of a new credit application enquiry will be retained on your record for a period of six months

following that application enquiry. Credit reports are made available from the Central Credit Register.

The Bank is required to enquire on the Central Credit Register for relevant non-consumer credit. In each case, these are applications for credit of €2,000 or more.

New credit applications

The Bank will only access your credit report:

- when considering an application for a new credit facility;
- if you ask to change the terms of a credit facility; or
- when reviewing a credit facility in arrears.

A third party cannot access your credit report without your consent.

Accessing credit reports

Credit reports

You have a right to request a copy of the credit report from the Central Credit Register free of charge. Additional credit reports may be obtained on payment of a fee. This is subject to further regulations which can be made by the Central Bank¹.

Explanatory statement

You have a right to insert a statement of 200 words or less, relating to any information held on the Central Credit Register, and the Central Credit Register will include this statement on credit reports, including those provided to other lenders.

Amendments

You have a right to make an application to amend information held on the Central Credit Register if you believe it is (i) inaccurate; (ii) incomplete; or (iii) out of date.

Suspected impersonation

You may request that a notice of suspected impersonation is inserted on your Central Credit Register record where you reasonably believe you have been, may be being, or may be about to be impersonated by any person. That notice will stay on the credit record for 90 days, or shorter if requested. You may also extend the period of 90 days by giving a further notice to the Central Credit Register.

The Central Bank will publish on www.centralcreditregister.ie the exact date when credit reports will become available.

When does the Bank submit credit information to the Central Credit Register?

The Bank reports credit information to the Central Credit Register on credit facilities in accordance with the prescribed timelines set out in the Credit Reporting Act 2013 (Section 11) (Provision of Information for Central Credit Register) Regulations 2016 (as amended from time to time).

Information that will be shared with the Central Statistics Office.

The Central Bank will transfer certain personal information held on the Central Credit Register (such as that described above) to the Central Statistics Office (CSO). This Information is being transferred pursuant to the Statistics Act, 1993.

The Central Bank has confirmed that it will not transfer PPSN, Eircode or contact numbers. The CSO's role is to impartially collect, analyse and make available statistics about Ireland's people, society and economy. The CSO will use the information for statistical purposes and reporting only.

For more information relating to the transfer of data by the Central Bank to the CSO please see FAQs (centralcreditregister.ie)

Where can I get more information about the Central Credit Register?

Website: www.centralcreditregister.ie

Email: consumerinfo@centralcreditregister.ie

LoCall: 1890 100 050

Landline: 01 224 5500

¹As per the Guidance on the Central Credit Register Version 2.3 October 2021, Credit Information Subjects, ("CIS") who are individuals may request their credit reports from the CCR free of charge, subject to fair usage. CISs who are not individuals (e.g. companies) may make an application to access their information once a year free of charge. There will be an additional charge for any subsequent applications within a year.

Contact us

If you have any other questions about any of your credit facilities with us and the information to be reported to the Central Credit Register, please contact your usual Relationship Manager at the Bank.

You can get this in Braille, large print or audio. For more information, please contact your local Barclays representative or visit [barclayscorporate.com/alternativeformats](https://www.barclayscorporate.com/alternativeformats)

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Calls are recorded in line with our legal and regulatory obligations, and for quality and monitoring purposes.

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