

VOLKSWAGEN FINANCIAL SERVICES

THE KEY TO MOBILITY

THE CENTRAL CREDIT REGISTER

The Central Credit Register is a database of personal and credit information which has been set up as part of the Credit Reporting Act 2013 and is managed by the Central Bank of Ireland

In order to comply with the Credit Reporting Act 2013, we have an obligation to provide information to the Central Credit Register on credit facilities over 500 Euro which includes: name, address, date of birth and Personal Public Service Number (for new credit facilities from the 30th June 2019). When submitted, this information will form part of a credit report and may be accessed by other organisations that are similarly regulated by the Credit Reporting Act 2013. The information submitted may be on you or your business or key individuals within your business, i.e. directors.

We may also request personal and credit information about you, your business or key related parties of your business, from the Central Credit Register to check your credit history in order for us to assess your/your business's application for credit. This is known as making an 'enquiry' with the Central Credit Register who will provide us with a credit report of information of you and your credit facilities across different organisations.

The Credit Reporting Act also includes certain Rights for those whose information is on the Central Credit Register. These Rights are:-

- You can request an explanatory statement to be added to your credit report. This can consist of up to 200 words relating to any piece of information held on the Central Credit Register. This request must be made to the Central Bank.
- You can apply to have your information amended. You can make an application to us and the Central Bank to amend information held on the Central Credit Register about you, if you believe it is inaccurate, incomplete or not up to date
- You can report and be informed of suspected impersonation. You have a right to give notice to us or the Central Bank if you reasonably believe you have been, are being, or may about to be impersonated by any individual
- You have a right to obtain your credit report. You can request your credit report from the Central Bank at any time, free of charge (subject to fair usage)

You can get more information on the Central Register from the Central Bank at:-

Website: www.centralcreditregister.ie
Email: consumerinfo@centralcreditregister.ie
Phone: LoCall 18900100050: Landline 01 2245500

For further information from us as a credit provider please contact:-

Website: www.vwfs.ie
Email: query@vwfs.com
Phone: (01) 2933700

Please Note: UNDER THE CREDIT REPORTING ACT 2013 LENDERS ARE REQUIRED TO PROVIDE PERSONAL AND CREDIT INFORMATION FOR CREDIT APPLICATIONS AND CREDIT AGREEMENTS OF 500 EURO 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.