

IRISH CREDIT BUREAU D.A.C

Telephone: (01) 2600 388
Fax: (01) 2600 390
Web: www.icb.ie

ICB House, Newstead
Clonskeagh Road, Dublin 14
D14 PX09, Ireland

000-00000
Mr. Joseph Bloggs,
2 Main Street,
The Village,
Galway.

Please Note !!

It is possible to apply for your
Credit Report online at
"<http://www.icb.ie>"

Date: 31-May-2018

Credit Report Reference Number:

123456

Re: Request To See Your Credit Report

Dear Mr. Bloggs,

We refer to your request for a copy of data relating to you now kept by this company. Please note that we only retain details of transactions registered by members of the Irish Credit Bureau D.A.C.

This report was produced using details submitted by you in your application. Addresses used by you in relation to financial transactions with financial institutions though not supplied in your application may not be included in this report. A further report based on additional information may be required in these circumstances.

For your assistance, we have included Frequently Asked Questions at the end of this report.

Yours sincerely,

Data Protection Section
Irish Credit Bureau D.A.C

ICB Cover Letter:

This is a Sample ICB Cover Letter returned by ICB with every Credit Report. Please note the Unique Reference Number (fictitious in this sample), which should be quoted in all communications to ICB.

IRISH CREDIT BUREAU D.A.C

Details Provided By You:

The following information was provided by you to search the Irish Credit Bureau System and the results of the search are on the following page(s).

Names:

No.	Name
1	Joseph Bloggs

Addresses:

No.	Address
1	2 Main Street, The Village, Galway.

Other Details:

Date of Birth:	02/07/1955
Occupation:	Office Administrator
Gender:	Male
Home Phone Number:	012-1234567
Work Phone Number:	012-1234567
Mobile Phone Number:	012-1234567

Details Provided by Data Subject:

This page shows the data supplied by the applicant in the application form to allow ICB to conduct a search of it's database. **To ensure a full report is returned to you, you must supply ICB with all known previous addresses used in relation to financial transactions.**

Names and Addresses:

Names and Addresses:

This page shows the results of the ICB search. For every loan account retrieved, ICB will display the Name, Address and Other details, i.e. Date of Birth or Occupation, as registered with ICB by the Financial Institution with whom the account is held.

No.	Name and Address
1	JOSEPH BLOGGS 2 MAIN STREET, THE VILLAGE, GALWAY.

Other Details:

Date of Birth:	02/07/1955
Occupation:	OFFICE ADMIN
Gender:	MALE
Home Phone Number:	012-1234567
Work Phone Number:	012-1234567
Mobile Phone Number:	012-1234567

Historical Enquiries made by Financial Institutions ('Footprints'):

The list below shows details of each time a Financial Institution has requested a copy of your Credit Report within the past 12 months. A Credit Bureau Score (see the last 3 columns) is calculated only if the Financial Institution making the enquiry requested it. A Credit Bureau Score is a number that summarises a Credit Report at a particular point in time and allows lenders to speed up their processing of a loan application.

Institution	Branch Name	Date	Time	ICB CRIF 4 Score*	ICB CRIF 3 Score*	ICB CRIF 2 Score*
DEF BANK	GALWAY	Sun, 7 Jan 18	10:12		505	
GHI CARDS GROUP	DONNYBROOK	Wed, 7 Mar 18	15:54			495
QRS FINANCE LTD	ST STEPHENS GREEN	Wed, 11 Apr 18	12:11	508		
XYZ BANKS	DUBLIN	Wed, 20 Jun 18	09:43			

Please see the section 'Credit Bureau Scores - Explained' towards the end of this report for a description of credit scores.

History of Enquiries:

Sometimes referred to as "Footprints", the "History of Enquiries" shows the Date, Time, Bank name and Branch of any financial institution who has made an enquiry on your credit report within the last 12 months. Additionally, each History of Enquiry record highlights the score that your credit report generated when it was requested by the financial institution. A credit score is a number that summarises a credit report at a particular point in time and allows lenders to speed up their processing of a loan application.

Financial institutions can currently subscribe to the ICB CRIF Score (of which there may be multiple versions). If a score cell is not populated, then this means that the financial institution in question does not use this score model as part of its application process. In the example above, DEF Bank performed an enquiry on the 7th of January and received an ICB CRIF 3 Score.

For more information on credit scores, please see the final two pages of this sample report for a more in-depth explanation.

Account Information

Association with Account:

This indicates if an Account is single, joint or guaranteed.

Account1 (Ref No. ZZ12345)

Opening Date:	01-June-2016
Scheduled Removal Date:	To be set when loan is concluded
Financial Institution:	DEF BANK LTD
Opening Amount / Term:	15,000.00 (EUR) / 48 months
Finance Type:	Leasing Contract
Amount / Latest Balance Date:	7,762.16 (EUR) / 31-July-2018
Association With Account:	Individual
Payment Frequency:	Monthly

Payment History:

This grid illustrates the borrower's performance for the most recent 24 repayments of the loan in question. The most recent repayment in this sample is box 24, which contains the character "√" meaning payments up to date. The date and remaining balance for this Account is explained below in "Amount/Latest Balance Date". An explanation of any codes appearing in these boxes will always appear in the "Explanation of Payment Profiles" visible on each page. In this sample the tick represents "Payments up to date".

Payment History:

This table shows the 24 most recent payment profile codes. Box *24 is the most recent indicator. Each box represents a period of 1 month. A numeric value represents the number of payment(s) in arrears at that time.

* 24	23	22	21	20	19	18	17	16	15	14	13
√	√	√	√	√	√	√	√	√	√	√	√
12	11	10	9	8	7	6	5	4	3	2	1
√	√	√	√	√	√	√	√	√	√	√	√

Explanation of payment profile codes:

√ = Payments up-to-date

Payment Frequency:

This is the frequency with which a customer is due to make their repayments.

Amount / Latest Balance date:

The Latest Balance Date will always indicate the last date on which the account was updated on the ICB Database, i.e. normally the most recent repayment. In this sample, this Account was last updated on 31st July 2015 and as of that date there was a Balance of €7,762.16.

Names and Addresses:

No.	Name and Address
1	JOSEPH BLOGGS 2 MAIN STREET, THE VILLAGE, GALWAY.

Other Details:

Date of Birth:	02/07/1955
Occupation:	OFFICE ADMINISTRATOR
Gender:	MALE
Home Phone Number:	012-1234567
Work Phone Number:	012-1234567
Mobile Phone Number:	012-1234567

Historical Enquiries made by Financial Institutions ('Footprints'):

The list below shows details of each time a Financial Institution has requested a copy of your Credit Report within the past 12 months. A Credit Bureau Score (see the last 3 columns) is calculated only if the Financial Institution making the enquiry requested it. A Credit Bureau Score is a number that summarises a Credit Report at a particular point in time and allows lenders to speed up their processing of a loan application.

Institution	Branch Name	Date	Time	ICB CRIF 4 Score*	ICB CRIF 3 Score*	ICB CRIF 2 Score*
DEF BANK	GALWAY	Sun, 7 Jan 18	10:12		505	
GHI CARDS GROUP	DONNYBROOK	Wed, 7 Mar 18	15:54			485
QRS FINANCE LTD	ST STEPHENS GREEN	Wed, 11 Apr 18	12:11	508		
XYZ BANKS	DUBLIN	Wed, 20 Jun 18	09:43			

Please see the section 'Credit Bureau Scores - Explained' towards the end of this report for a description of credit scores.

Account Information

Account1 (Ref No. YY45312)	
Opening Date:	10-February-2015
Scheduled Removal Date:	31-March-2017
Financial Institution:	GHI CARDS GROUP
Opening Amount / Term:	10,000.00 (EUR) / 37 months
Finance Type:	Hire Purchase
Amount / Latest Balance Date:	0.00 (EUR) / 31-March-2018
Association With Account:	Individual
Payment Frequency:	Monthly

Payment History:
 This grid illustrates the borrower's performance for the most recent 24 repayments of the loan in question. The profile shows that repayments on the account were patchy and erratic, rising to five monthly payments in arrears, giving rise to litigation ("P" denotes Litigation Pending). The account was ultimately settled for less than the full amount (as indicated by code letter "L"). An explanation of any codes appearing in these boxes will always appear in the "Explanation of Payment Profiles" visible on each page.

Payment History:																																																	
This table shows the 24 most recent payment profile codes. Box *24 is the most recent indicator. Each box represents a period of 1 month. A numeric value represents the number of payment(s) in arrears at that time.	<table border="1"> <thead> <tr> <th>* 24</th> <th>23</th> <th>22</th> <th>21</th> <th>20</th> <th>19</th> <th>18</th> <th>17</th> <th>16</th> <th>15</th> <th>14</th> <th>13</th> </tr> </thead> <tbody> <tr> <td>L</td> <td>P</td> <td>P</td> <td>P</td> <td>P</td> <td>P</td> <td>P</td> <td>5</td> <td>4</td> <td>3</td> <td>2</td> <td>1</td> </tr> <tr> <td>12</td> <td>11</td> <td>10</td> <td>9</td> <td>8</td> <td>7</td> <td>6</td> <td>5</td> <td>4</td> <td>3</td> <td>2</td> <td>1</td> </tr> <tr> <td>√</td> <td>√</td> <td>√</td> <td>1</td> <td>1</td> <td>1</td> <td>3</td> <td>2</td> <td>1</td> <td>2</td> <td>1</td> <td>√</td> </tr> </tbody> </table>	* 24	23	22	21	20	19	18	17	16	15	14	13	L	P	P	P	P	P	P	5	4	3	2	1	12	11	10	9	8	7	6	5	4	3	2	1	√	√	√	1	1	1	3	2	1	2	1	√
	* 24	23	22	21	20	19	18	17	16	15	14	13																																					
	L	P	P	P	P	P	P	5	4	3	2	1																																					
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√	√	√	1	1	1	3	2	1	2	1	√																																						

Explanation of payment profile codes:

√ = Payments up-to-date	1 = 1 Payment(s) in arrears	2 = 2 Payment(s) in arrears
3 = 3 Payment(s) in arrears	4 = 4 Payment(s) in arrears	5 = 5 Payment(s) in arrears
L = A/C settled for less than full amt	P = Pending Litigation	

Names and Addresses:

No.	Name and Address
1	JOSEPH BLOGGS 2 MAIN STREET, THE VILLAGE, GALWAY.

Other Details:

Date of Birth:	02/07/1955
Occupation:	OFFICE ADMIN
Gender:	MALE
Home Phone Number:	012-1234567
Work Phone Number:	012-1234567
Mobile Phone Number:	012-1234567

Historical Enquiries made by Financial Institutions ('Footprints'):

The list below shows details of each time a Financial Institution has requested a copy of your Credit Report within the past 12 months. A Credit Bureau Score (see the last 3 columns) is calculated only if the Financial Institution making the enquiry requested it. A Credit Bureau Score is a number that summarises a Credit Report at a particular point in time and allows lenders to speed up their processing of a loan application.

Institution	Branch Name	Date	Time	ICB CRIF 4 Score*	ICB CRIF 3 Score*	ICB CRIF 2 Score*
DEF BANK	GALWAY	Sun, 7 Jan 18	10:12		505	
GHI CARDS GROUP	DONNYBROOK	Wed, 7 Mar 18	15:54			500
QRS FINANCE LTD	ST STEPHENS GREEN	Wed, 11 Apr 18	12:11	508		
XYZ BANKS	DUBLIN	Wed, 20 Jun 18	09:43			

Please see the section 'Credit Bureau Scores - Explained' towards the end of this report for a description of credit scores.

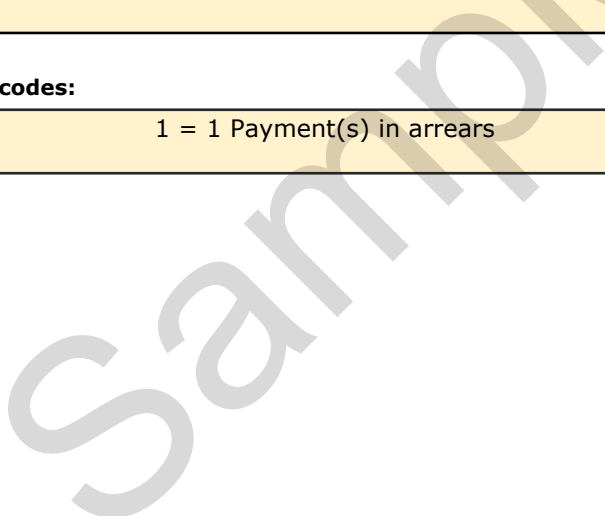
Account Information

Account1 (Ref No. UU45123)																																																	
Opening Date:	05-August-2015																																																
Scheduled Removal Date:	To be set when loan is concluded																																																
Financial Institution:	DEF BANK																																																
Opening Amount / Term:	150,000.00 (EUR) / 300 months																																																
Finance Type:	Mortgage																																																
Amount / Latest Balance Date:	146,783.89 (EUR) / 31-July-2018																																																
Association With Account:	Joint																																																
Payment Frequency:	Monthly																																																
Payment History:	<p>This table shows the 24 most recent payment profile codes. Box *24 is the most recent indicator. Each box represents a period of 1 month. A numeric value represents the number of payment(s) in arrears at that time.</p> <table border="1"> <thead> <tr> <th>* 24</th> <th>23</th> <th>22</th> <th>21</th> <th>20</th> <th>19</th> <th>18</th> <th>17</th> <th>16</th> <th>15</th> <th>14</th> <th>13</th> </tr> </thead> <tbody> <tr> <td>√</td> <td>√</td> <td>√</td> <td>√</td> <td>√</td> <td>√</td> <td>√</td> <td>2</td> <td>2</td> <td>2</td> <td>1</td> <td>√</td> </tr> <tr> <th>12</th> <th>11</th> <th>10</th> <th>9</th> <th>8</th> <th>7</th> <th>6</th> <th>5</th> <th>4</th> <th>3</th> <th>2</th> <th>1</th> </tr> <tr> <td>√</td> <td>√</td> <td>√</td> <td>3</td> <td>2</td> <td>1</td> <td>√</td> <td>√</td> <td>√</td> <td>√</td> <td>√</td> <td>√</td> </tr> </tbody> </table>	* 24	23	22	21	20	19	18	17	16	15	14	13	√	√	√	√	√	√	√	2	2	2	1	√	12	11	10	9	8	7	6	5	4	3	2	1	√	√	√	3	2	1	√	√	√	√	√	√
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√	√	√	3	2	1	√	√	√	√	√	√																																						

Payment History:
 This grid illustrates the borrower's performance for the most recent 24 repayments of the loan in question. Note the Latest Balance Date here is 31st July 2015. With this date in mind and working back through this profile, it is evident that arrears had accumulated to 3 repayments back in April 2014 (15 months back from July 2015) and to 2 repayments back in October 2014 (9 months back from July 2015).

Explanation of payment profile codes:

√ = Payments up-to-date	1 = 1 Payment(s) in arrears	2 = 2 Payment(s) in arrears
3 = 3 Payment(s) in arrears		



Frequently Asked Questions

What is a Credit Bureau Score ("Credit Score")?

A Credit Score is a number which summarises your ICB Credit Report at a particular point in time and may assist faster processing of loan applications by lenders.

Will I always have a Credit Score?

No, not always. The Credit Score needs to be requested by the lender from ICB. If the lender has not requested it, you will not have a Credit Score. If the loan(s) has been opened very recently, or there has been no activity on the loan(s) for some time, you will not have a Credit Score either.

Does ICB approve or decline my loan application?

No, ICB is not a lender. ICB stores your credit report in its systems and returns it to a lender when requested. If the lender also requests a Credit Score then the score is calculated and returned with the report. It is the responsibility of the lender to decide whether or not to approve your loan application.

What if there is a mistake on my records in ICB?

Mistakes can and do happen. If you find a mistake on your Credit Report, you have the right to have it rectified. Please note that ICB cannot change your credit record until a lender instructs it to do so. To speed up the rectification process, it is best to contact the lender directly to ask them to amend the data that they registered on ICB relating to your loan. The lender will then advise ICB to make the relevant changes. ICB can also assist you in this process.

Most lenders will act to correct any mistake and amend your Credit Report immediately; however, if you experience problems or delays or your lender fails to correct an error you can consider making a formal complaint by referring the matter to the Office of the Data Protection Commissioner (1890-252 231) or the Financial Services and Pensions Ombudsman (1890-88 20 90).

Can I request the removal of bad credit details from my records?

ICB cannot remove a record from its database unless instructed to do so by the relevant financial institution. All amendments are at the behest of the lending institution who are the authors of the data. All lenders must provide an honest and truthful report to ICB of your loan repayments, so a lender is not obliged to change or remove details from your report unless they are inaccurate.

How long does my information stay on ICB?

ICB retains the record of your loan for 5 years after the loan is concluded. The "Scheduled Removal Date" is contained in your Credit Report. It will be set to either (1) the date the account is to be removed from the ICB database or (2) "To be set when loan is concluded" (if the loan is still active). If you believe the loan is concluded then you should contact the lender directly quoting the Account Reference Number.

Please see our website "<http://www.icb.ie/faq.php>" for further Frequently Asked

Credit Bureau Scores - Explained

What is a Credit Bureau Score ("Credit Score")?

A Credit Score is a number which summarises your ICB Credit Report at a particular point in time and may assist faster processing of loan applications by lenders.

Will I always have a Credit Score?

No, not always. The Credit Score needs to be requested by the lender from ICB. If the lender has not requested it, you will not have a Credit Score. If the loan(s) has been opened very recently, or there has been no activity on the loan(s) for some time, you will not have a Credit Score either.

How is a Credit Score used?

When you apply for a loan and you appropriately consent, a lender may request a copy of your credit report from ICB and the corresponding Credit Score. The Credit Score, if requested, will be added to several other elements of information used by lenders to make a loan decision. Typically a higher Credit Score suggests a better prospect of agreed repayments occurring on time and a lower score suggests a lower prospect.

Please note that your Credit Score will likely change as your details held by ICB change over time, and therefore different Credit Scores may be sent to lenders at different times.

May a Credit Score be of benefit to me?

The use of your Credit Score by a lender may include the following benefits:

- *Faster processing of your application:* It is quicker for a lender to process a number than a credit report;
- *Fairer decision-making:* A Credit Score is an objective indicator of risk which does not take into consideration factors such as gender, race, religion or nationality; all loan applications are treated objectively and consistently;
- *More consistent decision-making:* Since a Credit Score consistently takes into account both positive and negative information present in the Credit Report it has the advantage over a manual decision-making environment where it is possible that some negative information may exercise a disproportionate effect upon the outcome.

Does ICB approve or decline my loan application?

No, ICB is not a lender. ICB stores your credit report in its systems and returns it to a lender when requested. If the lender also requests a Credit Score then the score is calculated and returned with the report. It is the responsibility of the lender to decide whether or not to approve your loan application.

Who designed the Credit Score system provided by ICB?

ICB works with CRIF Decision Solutions Ltd (part of CRIF Corporation, based in Bologna, Italy; <https://www.crif.com>) in the development of Credit Scores.

CRIF Decision Solutions Ltd developed the **ICB CRIF 4 Score**, the **ICB CRIF 3 Score** and the **ICB CRIF 2 Score**.

How is a Credit Score calculated?

A Credit Score is based on the contents of your Credit Report at a particular point in time. The designers of a Credit Scoring system, through years of experience, determine which details are best able to predict future ability to repay. These details may include values such as *number of previous late payments*, *number of accounts*, *number of previous applications for credit in the preceding 12 months*, etc. The impact of each element fluctuates based on your own credit profile. A number is assigned to each of the possible values for these details. These numbers are added up to give a single number - your Credit Score.

Credit Bureau Scores - Explained (Contd.)

Where may I find a Credit Score on my Credit Report?

The Credit Scores (as previously calculated and returned to lenders) are shown in the “Historical Enquiries made by Financial Institutions ('Footprints)’” sections of your Credit Report. If you have relationships with a number of lenders, your Credit Report is presented as a series of Account Holder records, typically one for each lender. The Credit Scores are calculated across all Account Holder records (except for the ICB CRIF 2 Score which is calculated per Account Holder record). Below is a sample “Historical Enquiries made by Financial Institutions ('Footprints)’” section:

Institution	Branch Name	Date	Time	ICB CRIF 4 Score*	ICB CRIF 3 Score*	ICB CRIF 2 Score*
DEFBANK	GALWAY	Wed, 7 Jan 15	10:12		505	
GHI CARDS GROUP	DONNYBROOK	Sat, 7 Mar 15	15:54			495
QRS FINANCE LTD	ST STEPHENS GREEN	Sat, 11 Apr 15	12:11	508		
XYZ BANKS	DUBLIN	Sat, 20 Jun 15	09:43			

Please see the section 'Credit Bureau Scores - Explained' towards the end of this report for a description of credit scores.

This list indicates that the associated Account Holder record was previously returned to four lenders. A lender may obtain one of the three Credit Scores available from ICB. In this case the lender “DEF Bank” obtained the ICB CRIF 3 Score; “GHI Cards Group” obtained the ICB CRIF 2 Score; “QRS Finance Ltd” obtained the ICB CRIF 4 Score and “XYZ Banks” did not obtain any Credit Score.

What is the range of possible values for each Credit Score?

The range of scores for each Credit Score is given below.

Score	Lowest Score (Highest Risk)	Highest Score (Lowest Risk)
ICB CRIF 4*	276	581
ICB CRIF 3*	224	545
ICB CRIF 2*	330	550

Not all ICB Members request a Credit Score from ICB. If a Credit Score is not present for an enquiry on your report, it is because the member who made the enquiry did not request one, the loan(s) has been opened very recently, or there has been no activity on the loan(s) for some time.

* Note: A score value of 50 is returned for an Account Holder with an account that is 3 months (or more) in arrears (ICB CRIF 3/4), or has been 3 months (or more) in arrears during the preceding 3 months (ICB CRIF 2) [or 4 months (or more) in arrears in the case of credit union and credit card accounts as these have an additional month's grace before registration of arrears in ICB]. Profile Indicators such as 'W' (Written Off), 'P' (Pending Litigation), etc. also qualify for a score value of 50.

Will a high Credit Score ensure a successful credit application?

Not necessarily. Even a very high Credit Score may not ensure a successful credit application in certain circumstances (e.g. borrowing level already considered challenging).

Will a low Credit Score cause an unsuccessful credit application?

Not necessarily. Some lenders specialise in assisting access to credit applicants with difficulties in their Credit Report history. However, the cost of such credit will likely be influenced by the degree of such difficulty.

May a Credit Score be improved?

Making timely repayments boosts the level of your Credit Score and is also a remedy to dilute the negative effect on your Credit Score of previous late repayments. Other good habits to support your Credit Score are proper debt level management and avoiding excessive applications for credit.