



STATUTORY INSTRUMENTS.

**S.I. No. 91 of 2018**



CREDIT REPORTING ACT 2013 (SECTION 26) (FEES) REGULATIONS  
2018

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2018

In exercise of the powers conferred on it by section 26 of the Credit Reporting Act 2013 (No. 45 of 2013), the Central Bank of Ireland, with the consent of the Minister for Finance, hereby makes the following regulations:

*Citation and commencement*

1. (1) These Regulations may be cited as the Credit Reporting Act 2013 (Section 26) (Fees) Regulations 2018.

(2) Regulation 4(1) and (2) shall come into operation on 31 December 2018.

*Interpretation*

2. (1) In these Regulations—

“Act of 2013” means the Credit Reporting Act 2013 (No. 45 of 2013);

“Bank” means the Central Bank of Ireland;

“Register” means the Central Credit Register.

(2) A word or expression used in these Regulations has the same meaning in these Regulations as it has in the Act of 2013.

*Fees payable pursuant to section 26 of Act of 2013*

3. The fees set out in Regulation 4 are hereby prescribed to be payable for access to information held on the Register or, as appropriate, for being provided with a record of occasions on which access has been given to information held on the Register.

*Amounts of fees payable*

4. (1) The fee payable by a credit information provider for access to information pursuant to an application under section 14(1), an application under section 15(1) or an application under section 15(2) of the Act of 2013 shall be €5.00 in respect of each such application.

(2) The fee payable by a credit information provider for access to information pursuant to an application under section 15(3) of the Act of 2013 shall be €5.00 in respect of each credit agreement in relation to which information is held.

(3) Subject to Regulation 5(1), the fee payable by a credit information subject for access to information pursuant to an application under section 15(5) of the Act of 2013 shall be €6.35.

*Notice of the making of this Statutory Instrument was published in  
“Iris Oifigiúil” of 27th March, 2018.*

(4) The fee payable by a person for access to information pursuant to an application under section 15(6) of the Act of 2013 shall be €12.70.

(5) Subject to Regulation 5(2), the fee payable by a credit information subject for the provision of a record pursuant to a notice under section 17(6) of the Act of 2013 shall be €6.35.

*Exemptions from and refunds of fees payable*

5. (1) No fee shall be payable by a credit information subject who is an individual for access to information pursuant to the first application made by that individual under section 15(5) of the Act of 2013 in any one year.

(2) No fee shall be payable for the provision of a record pursuant to a notice under section 17(6) of the Act of 2013 where such a record is provided together with access to information pursuant to an application in respect of which a fee is already payable under Regulation 4.

(3) The Bank may, if it considers it fair and reasonable in all the circumstances to do so, refund or exempt any credit information provider, credit information subject or person from the payment of, any fee or portion thereof, or extend time for the payment of all or part of any fee, payable under these Regulations.

*Payment, collection and recovery of fees*

6. (1) The Bank shall issue monthly invoices in respect of all fees due under Regulation 4(1) and (2).

(2) All fees due under Regulation 4(1) and (2) shall be payable within 30 days of the date of issue of the relevant invoice.

(3) All other fees payable under Regulation 4 shall be payable in advance.

(4) Fees shall be payable by direct debit or by any equivalent means of instantaneous bank transfer of funds to an account of the Bank specified by the Bank, or as otherwise may be specified by the Bank.

The Minister for Finance consents to the making of these Regulations.



GIVEN under my Official Seal,  
22 March 2018.

PASCHAL DONOHOE,  
Minister for Finance.

Signed for and on behalf of the CENTRAL BANK OF IRELAND,  
26 March 2018.

PHILIP LANE,  
Governor of the Central Bank of Ireland.

EXPLANATORY NOTE

*(This note is not part of the Instrument and does not purport to be a legal interpretation.)*

Regulations made under section 26 of the Credit Reporting Act 2013 prescribe the fees to be paid for access to information held on the Central Credit Register and associated matters such as exemptions from and refunds of fees payable, and arrangements with regard to the payment, collection and recovery of fees.

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