



STATUTORY INSTRUMENTS.

**S.I. No. 489 of 2016**



CREDIT REPORTING ACT 2013 (SECTION 24) (NOTICES)  
REGULATIONS 2016

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CREDIT REPORTING ACT 2013 (SECTION 24) (NOTICES)  
REGULATIONS 2016

In exercise of the powers conferred on it by section 24 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 24) (Notices) Regulations 2016.

(2) These Regulations come into operation on 30 June 2017.

*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.

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

*Form and content of notice under section 24*

3. (1) A notice required under section 24 of the Act of 2013 to be included on a credit information provider’s forms for the making of a qualifying credit application shall be in the form and contain the information specified in the form set out in the schedule to these Regulations.

(2) The notice shall be delineated by a box, be in bold type and of a font size that is at least equal to the predominant font size used throughout the credit application form.

(3) Credit information providers will ensure that this notice has equal prominence as the main terms and conditions associated with the credit application or agreement.

*Notice of the making of this Statutory Instrument was published in  
“Iris Oifigiúil” of 23rd September, 2016.*

**Schedule**

**NOTICE: Under the Credit Reporting Act 2013 lenders are required to provide personal and credit information for credit applications and credit agreements of €500 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.**

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



GIVEN under my Official Seal,  
16 September 2016.

MICHAEL NOONAN,  
Minister for Finance.

Signed for and on behalf of the CENTRAL BANK OF IRELAND,  
20 September 2016.

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 24 of the Credit Reporting Act 2013 prescribe the form and content of an information notice to be included on application forms by credit information providers.

BAILE ÁTHA CLIATH  
ARNA FHOILSIÚ AG OIFIG AN tSOLÁTHAIR  
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nó trí aon díoltóir leabhar.

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