

**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.



**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:**

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.

**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 three types of scores. 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 and a GFS score. It did not request the ICB CRIF 2 score.

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

**Association with Account:**

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

**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 Frequency:**

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

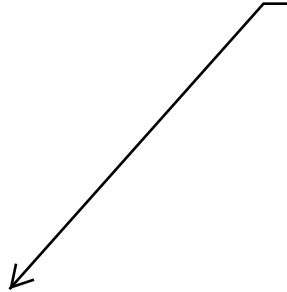
**Amount / Latest Balance date:**

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 31<sup>st</sup> July 2015 and as of that date there was a Balance of €7,762.16.



**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 grid illustrates the borrower's performance for the most recent 24 repayments of the loan in question. Note the Latest Balance Date here is 31<sup>st</sup> 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).

