



## Frequently Asked Questions - Central Credit Register

### Obtaining the credit liabilities report

1. What information does the CCR contain?
2. Who has access to CCR information?
3. Where can the CCR be consulted?
4. How can I obtain the CCR report online?
5. When do credits stop appearing on the credit liabilities report?
6. What do I need to do to consult the CCR in person or in writing?

### About the CCR

1. What is Banco de Portugal's Central Credit Register (CCR)?
2. What is the CCR's main purpose?
3. What is the CCR's legal framework?
4. What are the CCR's operating principles?
5. Which entities are registered in the CCR?
6. Who is responsible for the information in the CCR?

### Technical issues

1. What do the user messages mean?
2. What should I do if the authentication process fails?
3. I cannot obtain my map. What should I do?

### Obtaining the credit liabilities report

#### 1. What information does the CCR contain?

The Central Credit Register (CCR) contains information on actual credit liabilities of natural or legal persons vis-à-vis the entities registered in the CCR, as well as potential credit liabilities taking the form of irrevocable commitments. The following are examples of actual liabilities: Loans for house purchase; Car loans or loans for the purchase of furniture and other consumer goods or services; Loans to purchase securities (shares, bonds, etc.); Discount of bills of exchange or other commercial bills; Overdrafts on bank accounts; Financial leasing and factoring operations; Used amounts on credit cards. When taking the form of the registered entities' irrevocable commitments, the following situations are examples of potential liabilities: Available credit on credit cards; Credit lines provided; Guarantees given by the registered entities; Endorsements and sureties; Any other credit facilities convertible into actual debt. The CCR also contains information on insolvency declarations for natural or legal persons, issued by the Courts.

#### 2. Who has access to CCR information?

Any individual has the right to be informed on the content of any records in this database in his/her name, in accordance with the constitutional and legal provisions protecting personal data. As such, information on the CCR report may be provided to data subjects (natural or legal persons) or their authorised representative, taking into account the bank secrecy rules in force in Portugal. For further information, see the conditions of access to the Central Credit Register [here](#).

#### 3. Where can the CCR be consulted?

The CCR report can be obtained free of charge on Banco de Portugal's website. Alternatively, the data subjects or their authorised representative can make requests at any of Banco de Portugal's information desks, or by post.

#### 4. How can I obtain the CCR report online?

To obtain the Central Credit Register report on Banco de Portugal's website, data subjects may log in with their Portal das Finanças (Finance website) access credentials, i.e. their tax identification number and password, or, for natural persons, the Cartão de Cidadão (Citizen Card). The sole purpose of the use of the Portal das Finanças' access credentials or the Cartão de Cidadão is for Banco de Portugal to authenticate the data subject. Individuals (natural persons) On Banco de Portugal's website go to Personal \ Central Credit Register; Log in with your Portal das Finanças access credentials (tax identification number and password). If you do not have these credentials, you may obtain them from the Portal das Finanças; Alternatively, log in with your Cartão de Cidadão and respective password. For that,

you must have a card reader (smart cards) and install the Cartão de Cidadão app (available free of charge on the Cartão de Cidadão website). Enterprises (legal persons) On Banco de Portugal's website go to Corporate \ Central Credit Register; Log in with your Portal das Finanças access credentials (tax identification number and password) for the enterprise's 'master' user. If you do not have these credentials, you may obtain them from the Portal das Finanças.

## 5. When do credits stop appearing on the credit liabilities report?

When the institution reporting them to Banco de Portugal stops doing so. If the outstanding amount is paid on a given month, this debt should no longer be included in the aggregation referring to that month. Example: if a debt is paid in September, it should no longer be included in the aggregation referring to that month, which is released in October, according to the aggregation schedule in force. Up to November 2021 the forecast schedule for release of the monthly aggregations of credit liabilities is the following:

Mês de centralização	Forecast date for release of the monthly aggregation	Month of aggregation	Forecast date for release of the monthly aggregation
November 2020	19 December 2020	December 2020	23 January 2021
December 2020	23 January 2021	January 2021	20 February 2021
January 2021	20 February 2021	February 2021	20 March 2021
February 2021	20 March 2021	March 2021	17 April 2021
March 2021	17 April 2021	April 2021	22 May 2021
April 2021	22 May 2021	May 2021	19 June 2021
May 2021	19 June 2021	June 2021	24 July 2021
June 2021	24 July 2021	July 2021	21 August 2021
July 2021	21 August 2021	August 2021	18 September 2021
August 2021	18 September 2021	September 2021	23 October 2021
September 2021	23 October 2021	October 2021	20 November 2021
October 2021	20 November 2021	November 2021	18 December 2021

## 6. What do I need to do to consult the CCR in person or in writing?

Information requests may be provided at Banco de Portugal's information desks in person to the data subjects or their (duly authorised) representatives, provided that they submit the necessary documents. The information desks are open to the public on business days from 8:30 am to 3:00 pm. Information requests in writing on credit liabilities, duly signed as in the identification document and stating the address for receipt of a response, should be submitted by mail or handed over in person at the information desk located closest to the applicant's address, accompanied by the required documents. Banco de Portugal's reply will be sent by mail or, where requested, handed over in person at the information desk. When making a request at any of Banco de Portugal's information desks, applicants should present the originals or certified copies of their ID and tax documents, as well as, in the event of representation, the document expressly granting representation powers to consult Banco de Portugal's CCR, accompanied by any other required documents for obtaining the information. In the absence of this document, a written statement by the represented person should be presented, granting representation powers in regard to Banco de Portugal, expressly stating which database is to be consulted. In the case of legal persons, information requests are only valid if presented by natural persons with sufficient binding powers on the legal person. Such powers must be proven by presenting the up-to-date articles of association, if they include the identification and the powers of the person in question, a valid excerpt of the commercial register or the access code to the permanent certificate.

## About the CCR

### 1. What is Banco de Portugal's Central Credit Register (CCR)?

The Central Credit Register (CCR) is a database managed by Banco de Portugal, which gathers information provided by the registered entities (credit-granting institutions) regarding credit granted to their customers. Banco de Portugal centralises credit liabilities on a monthly basis, aggregating, by debtor, the values reported by the different registered entities. The amounts released to the registered entities relate to the total liabilities of each debtor vis-à-vis these registered entities as a whole, without mentioning the entities which granted the credit, nor the place where it was granted.

### 2. What is the CCR's main purpose?

CCR's main purpose is to provide a back-up service for the registered entities in their assessment of the risks attached to credit granting, allowing them to consult aggregate information on the creditworthiness of those who request credit.

### 3. What is the CCR's legal framework?

The CCR is governed by Decree-Law No 204/2008 of 14 October 2008 and by Instruction of Banco de Portugal No 21/2008. Pursuant to Law No 67/98 of 26 October 1998, the Portuguese Data Protection Authority has granted the CCR Authorisation No 4241/2011 of 27 April 2011.

### 4. What are the CCR's operating principles?

All the registered entities are required to communicate to Banco de Portugal their customers' credit liabilities; The individual information for each credit customer is processed and released as confidential; The registered entities' access to the information is reciprocal; Each customer has the right to access the information in the database that relates to him/her and to request the relevant registered entity to update or correct it.

### 5. Which entities are registered in the CCR?

Entities registered in the CCR are chiefly financial institutions granting credit, such as: banks; savings banks; mutual agricultural credit banks; credit financial institutions; financial leasing companies; factoring companies; credit securitisation companies; mutual guarantee companies. Banco de Portugal may register some non-financial entities in the CCR, due to the fact that these perform related credit functions or activities. The list of the registered entities may be consulted on Banco de Portugal's website.

## 6. Who is responsible for the information in the CCR?

CCR data are the sole responsibility of the reporting entities. Should any errors or omissions arise, these entities must correct them, on their own initiative or upon a request from data subjects.

## Technical issues

### 1. What do the user messages mean?

To consult the credit liabilities report you must accept the conditions of access. Access to the CCR's electronic consultation service is subject to prior reading and acceptance of its terms and conditions. Click on 'I have read and accepted the terms and conditions of electronic access to the CCR' to proceed with the consultation. You are not authorised to make this consultation. Your access to the consultation is prohibited. For further information on your situation, you should contact Banco de Portugal (click on 'Contacts' at the bottom of the page). An unexpected error has occurred. Please try again later. A technical error is preventing the results from appearing – try again later. If the situation continues, contact Banco de Portugal (click on 'Contacts' at the bottom of the page), and tell us about the problem. Selected period unavailable A period for which there is no available information has been chosen in the historical data consultation option. To find out when the information on credit liabilities is updated, consult the aggregation schedule. You may consult Banco de Portugal's CCR information for up to a maximum of five years. Request accepted. Please wait. Your request is being processed. Wait for the information to be presented.

### 2. What should I do if the authentication process fails?

The authentication process may fail for various reasons: The password for access to the Portal das Finanças or the Cartão de Cidadão's PIN are incorrect. Check whether Caps Lock is on. Your access may have been suspended. For example, in the case of authentication with the access credentials to the Portal das Finanças, access is suspended after five consecutive unsuccessful authentication attempts. In these cases, and for any other problem that may arise in the authentication process, you should contact the corresponding entity's help desk.

### 3. I cannot obtain my map. What should I do?

If you are experiencing difficulties obtaining your map, this may be because of your browser settings (the program you use to access the internet) or the cookies policy of the Banco de Portugal's website. We suggest you: Access your browser's privacy settings and delete the temporary files; If Internet Explorer is your browser, select 'File' > 'New session' and access the Banco de Portugal's website again to obtain your map; Check the option to enable cookies and uncheck the box beside 'Turn on Pop-up Blocker' on your browser (Tools/Internet options); Also check whether you have accepted the use of cookies (message at the bottom of the Banco de Portugal's website). You must accept the use of cookies to obtain the map. Alternatively, we suggest you try a different browser than the one you used to obtain your map. Please contact us if the problem persists. Email us at [info@bportugal.pt](mailto:info@bportugal.pt) or call +351 213 130 000 with the following information: Date and time of the error; Print screen of the error and the steps taken before the error message; Tax Identification Number of the user experiencing the problem; Telephone number.