

## Information for clients applying for an extract from the Central Credit Register (CCR)

### Central Credit Register (CCR)

- 1) Pursuant to Article 38a(2) of Act No. 21/1992 Coll., on Banks, as amended, the Czech National Bank (hereinafter the "CNB") operates an information system called the Central Credit Register (hereinafter the "CCR").  
The CCR contains information on credit and similar financial claims (hereinafter "claims") on clients and identification data on those clients.
- 2) The following claims are subject to registration:
  - a) claims of banks having their registered office in the Czech Republic, including claims of their organisational units outside the Czech Republic; claims of foreign bank branches operating in the Czech Republic, and any claims of other entities that enter information on clients into the CCR pursuant to a special legislative act (hereinafter "banks").
  - b) claims of banks and other financial institutions abroad (hereinafter "foreign financial institutions") reporting to national central credit registers (hereinafter the "foreign register") to which the CNB has access under an international agreement.<sup>1)</sup>
- 3) For the purposes of this information, "client" means a legal entity on which the bank or the foreign financial institution has a claim or a natural person who is an entrepreneur and on whom the bank has a claim connected with his business activity (hereinafter the "client").
- 4) For the purposes of this information, "claims" means:
  - a) balance-sheet or off-balance-sheet claims of banks in CZK or in a foreign currency regardless of the amount thereof; in the case of natural persons it refers only to claims connected with their business activity.
  - b) balance-sheet and off-balance-sheet claims of foreign financial institutions whose total amount exceeds EUR 25,000 in the given period and country.
- 5) Transferring of information into the CCR is mandatory for banks.<sup>2)</sup> Transferring of information

<sup>1)</sup> The Memorandum of Understanding on the Exchange of Information among National Central Credit Registers (MoU). Under the MoU, information about claims is exchanged among the following countries: Belgium, France, Italy, Germany, Austria, Spain, Portugal and Romania. Only claims on legal entities are subject to international data exchange. The extract includes a specification of countries to which the claims relate and a list of financial institutions which report to the foreign register in accordance with the legislation of the respective country.

<sup>2)</sup> Article 38a (2) of Act No. 21/1992 Coll., on Banks, as amended, Article 41 of Act No. 6/1993 Coll., on the Czech National Bank, as amended, and, in more detail, CNB Decree No. 273/2014 Coll., on compiling and submitting information for the Czech National Bank database – the Central Credit Register by banks and foreign bank branches.

by foreign registers is governed by an international agreement.<sup>1)</sup>

- 6) The conditions of banks' access to information contained in the CCR (hereinafter "CCR outputs") are set forth in a special legal rule.<sup>3)</sup>
- 7) The bank or the foreign financial institution is responsible for ensuring that the information entered into the CCR (hereinafter the "input data") is correct, complete and up to date.
- 8) The CNB is responsible for timely and correct processing of input data entered into the CCR by banks and foreign credit registers and for correct processing of CCR outputs.

### Application for an extract from the CCR

- 9) Pursuant to Article 38a(5) of Act No. 21/1992 Coll., on Banks, as amended, a client has the right to know the information about him kept in the banking database where it concerns the client or a legal entity that he represents.
- 10) The application of a client for an extract from the CCR should be submitted by an authorised person (item 15, hereinafter the "applicant") using the form "Application of a Client for an Extract from the Central Credit Register" (hereinafter the "application form").
- 11) The applicant may exercise the right referred to in item 9 by sending an application for an extract to the CNB's data box, or by mail or in person at the CNB mail room. An extract of the information on the applicant kept in the CCR (hereinafter also the "extract") will be made on the basis of the application.
- 12) Applications for extracts from the CCR are accepted and dealt with exclusively by the CNB.
- 13) The application form is available in electronic form on the official CNB website [www.cnb.cz](http://www.cnb.cz) and in printed form at the CNB headquarters mail room and at all CNB branches.
- 14) Applications for an extract from the CCR may be submitted only for each client separately.
- 15) In the case of a natural person who is an entrepreneur, the applicant may only be that very person. In the case of a legal entity, the applicant may only be a natural person who is its authorised representative or a statutory body or a member of its statutory body. An authorised person applying for an extract may be represented on the basis of an authenticated power of attorney. The representative must have his signature on the application authenticated.

<sup>3)</sup> CNB Decree No. 164/2002 Coll., on the conditions of access to information contained in the information database of the Czech National Bank – the Central Credit Register, as amended.

- 16) In the application, the applicant is required in the specified manner:
- to identify the client for whom the extract is being requested,
  - to specify the period for which the extract is being requested (current status or the specified time interval, but not more than 10 years back),
  - to specify the conditions for delivery of the extract (electronically or in writing through the Czech Post),
  - for an electronic submission, to furnish the application with an advanced electronic signature based on a secured certificate issued by an accredited provider of certification services<sup>4)</sup> (hereinafter an "electronic signature"), or ensure transposition of a written request with a notarized signature to an electronic document form (an electronic copy of the application, conversion performed by a public officer – a municipal authority, a notary,...)
  - for a written application, submitted by mail or in person (at the mailroom of the Czech National Bank) to have the applicant's signature on the application officially authenticated (e.g. by the Czech Point, a notary, a public or a municipal authority).
- 17) Electronic applications should be sent to the CNB's data box – ID **8tgaiej**; "Re: Extract from the CCR" should be stated in the General Information section.
- Printed applications should be sent to the address of the CNB:

**Czech National Bank**  
Central Credit Register  
Na Příkopě 28  
115 03 Prague 1

or submitted in person at the CNB mail room.

- 18) After sending the application, the applicant should make payment for the extract to the account of the CNB (items 24–26).

#### Extract from the CCR

- 19) The CNB will make out the extract in accordance with the applicant's requirements stated in the application,
- a) according to the current status of the CCR (item 21), or
  - b) for a set period of time, i.e. it will communicate the information as registered at the end of each month falling in the period requested by the applicant.
- 20) If no period is requested in the application, the CNB will make out the extract according to the current status of the CCR (item 19 a)).
- 21) "Current status of the CCR" means the information registered in the CCR as of the latest data update.
- 22) If the CCR contains no data on the client in the requested period (item 19), the CNB will make out and dispatch a message informing the applicant of this fact as an extract.
- 23) The CNB will send the extract to the applicant via the data box or in writing by registered mail.

#### Prices, payment terms

- 24) For making out the extract (items 19 to 23) the CNB will charge a fee covering the costs incurred. The fee is set out in the Schedule of Charges of the Financial and Business Services of the Czech National Bank (hereinafter the "Schedule of Charges").
- 25) The Schedule of Charges is available in all CNB branches and in electronic form on the official CNB website ([www.cnb.cz](http://www.cnb.cz)).
- 26) The fee for the extract is payable in advance to the CNB's account No. **115-54186891**, bank code **0710**, constant code **0308**. The mandatory information on the payment slip includes the "variable code", which should consist of the client's ID number or, for foreign entities, the tax ID number.

#### Example payment slip information:

pay to account number: 115-54186891  
bank code: 0710  
constant code: 0308  
variable code: xxxxxxxx (ID No.)

- 27) The CNB will return any payments wrongfully made to the CNB's account to the account of the payer or sender.

#### Deadlines

- 28) If the applicant fails to make payment for the extract to the CNB's account (item 26) within 30 days of delivery of the application, the CNB is not obliged to make out the extract.

#### Mistakes, complaints

- 29) The applicant should file any complaints about the content of the extract directly with the bank that entered the data into the CCR or with the relevant foreign register (information on the bank responsible for correctness of the relevant input data entered into the CCR, or on the relevant foreign register, forms part of the extract).
- 30) The applicant should file any complaints about the technical, timing or other aspects of processing of the extract (illegibility of the extract, damage to the extract, noncompliance with the deadline for extract processing, etc.) with the CNB (item 17).

#### Final provisions

- 31) The "Application of a Client for an Extract from the Central Credit Register (CCR)" form is an integral part of this information. The CNB reserves the right to change both this information and the application form in justified cases. The new information will take effect on the date stated therein, and the change does not have retroactive effect.

#### Annexe

"Application of a Client for an Extract from the Central Credit Register (CCR)"



<sup>4)</sup> Act No. 227/2000 Coll., on Electronic Signature, as amended.