

Explanation of your information overview

Your registered personal and address information

This is your personal information that is on file with us. This information has been forwarded to us by an organisation affiliated with the BKR (office for credit registration) (for example a bank, lender or financing company).

Unknown

Op de door u opgegeven gegevens zijn geen kredieten geregistreerd bij BKR

There are no ongoing or redeemed loans registered with BKR in your name and date of birth. For the sake of completeness, we also sought out any previous addresses you have stated in the application form. Neither was there any result for this.

What credit information does it contain?

Kredietsoort	the type of credit that you have obtained
Contractnummer	the contract number under which the credit was obtained
Bedrag	the amount that was originally obtained including interest (the amount stated is 0 for some credits because the amount is not registered with BKR).
Ingangsdatum	the date on which you gained access to the credit
Verwachte einddatum	the date on which the credit must be repaid
Werkelijke einddatum	the date on which the credit actually was paid and settled with BKR.
Registratiedatum	the date in which the credit was entered into the file at BKR

Credit type

Aflopend krediet:	Non-continuous Credit
Doorlopend krediet:	Continuous Credit
Overige obligo:	Other debts outstanding
Schuldregeling:	Debt Settlement
Verzendhuiskrediet:	Mail order Credit
Hypothecair krediet:	Mortgage

Explanation of codes

'A' achterstandscade (for Arrears)

This code is stated if you have not met your payment obligations for a number of months. There is some difference in when arrears, or overdue payments, are noted for each credit type. For example, for non-continuous credit, this is after two months.

'H' herstelcode (for Rehabilitation)

If you have caught up overdue payments (and your credit agreement will continue), a rehabilitation code will be noted in your information.

This makes it clear that you are meeting your payment obligations again. If your credit agreement has already ended, the rehabilitation code will not be noted upon catching up your overdue payments.

Rehabilitation codes are only noted on arrears that have been caught up.

Situation codes

- Code 1:** A repayment arrangement or debt settlement has been made after you entered into arrears.
- Code 2:** The (remaining) claim has been called in.
- Code 3:** An amount of €250 or more has been written off. An end date (practical last date of repayment) is only registered at the same time as a Code 3 if the account is closed on final discharge.
- Code 4:** The lender has not been able to contact you. You were or have been unavailable for an extended period of time.
- Code 5:** A preventive payment arrangement has been made. In contrast to other codes, this is temporary in nature. It is removed after the payment arrangement ends.

Organisations affiliated with BKR are required to send you “advance notification” first – before they may place an arrears code (**A-code**) on your credit agreement. This states that the lender intends to report your payment arrears to BKR. After this advance notification, you still have a last chance (several days) to meet your payment obligations before the payment arrears are actually noted in our file.

Advance notification is not required for situation codes to be registered (**codes 1 to 5**)

Five-year retention period

Once you have obtained credit, the information on the agreement is registered with BKR. You are known to us from that moment. This remains the case throughout the entire term of the credit agreement. Once the credit agreement ends, the contract is given an end date and the retention period begins. Your information will then remain visible for another five years. Your information includes the note that the credit agreement has ended and when this occurred. Your information is automatically deleted from the BKR database when the five-year retention period ends.

If you have questions about the content of your credit agreement, it is best to contact your lender. The telephone number and contract number are stated on your overview. Always state the contract number when you contact your lender.

Would you like to know more about your credit overview at BKR? Check the “frequently asked questions” (“Veelgestelde vragen”) at bkr.nl (in Dutch). We can be reached by telephone from Monday to Friday (8:30 am to 5:00 pm) at [+31 \(0\)88-1502 500](tel:+3120881502500). We kindly ask that you have your overview on hand when you call. Your ‘reference’ is at the top of your overview.