

centralcreditregister

Sent: 12 June 2015 12:57
To: centralcreditregister
Subject: Oxendales &a Company Limited. CC3096

Dear Sir/Madam

Please find below our submissions.

Overall we welcome the introduction of a credit bureau. The fact that it is mandatory strengthens our ability to have the necessary work carried out internally to deliver the necessary information.

Concern

Our business will have both new and existing customer accounts operating below the threshold of €500. Requesting PPS numbers of these customer could prove difficult. So any mandatory obligation below this threshold could inhibit customer recruitment which is the life blood of our organisation

Collecting PPS numbers in itself will be possible by phone. However the verification of the PPS number will be a very manual process as we do not meet our customers face to face unlike other financial institutions.

Also in order for us to get a return on the cost of supplying you with the information it will be essential that the retrieval of the information is priced in cents rather than €.

Cheers
Brenda O'Sullivan
Country Director