Individual name

Address line 1

Address line 2

Address line 3

Irish Credit Bureau – Formal Complaint

ICB House ,

Newstead,

Clonskeagh,

Dublin 14

[insert date 2016]

**Formal Notice and Formal Complaint on false reporting of credit information ref [number stated on your credit report] under the credit reporting act 2013 which was given an official seal 27 January 2014 (credit reporting act 2013 (commencement) order 2014**

**Please place the following text under the item referring to an alleged mortgage taken out in 2008 with “Start Mortgages Holding Limited:**

|  |
| --- |
| **THIS IS A FALSE STATEMENT OF FACTS - I HAVE NOT BORROWED MONEY FROM THIS COMPANY AND I DID NOT ENTER INTO A MORTGAGE AGREEMENT WITH THIS FIRM.** |

I have recorded complaints with – Competent authority for consumer protection (Central Bank), Irish Financial Services Ombudsman reference [*insert reference if you have lodged one*], UK Financial Services Ombudsman reference [*insert reference if you have lodged one with UK FSO as you had a mortgage with Bank of Scotland (Ireland) Limited*] , Law Society reference [insert reference if you have reported the property folio manipulation to law society], police Pulse ref [if you have reported falsification of any documentation]

New complaint issued to Data Protection Commissioner [put date]

**Start Mortgages Holding Limited** – company registration # **382361**– and all related parties /group companies registered in Ireland, the United Kingdom, Bermuda and the Unites States including **Start Mortgages Limited** company registration number **391445** - having **no employees** per the company accounts attached submitted to CRO (page 10) - licensed by the Central Bank of Ireland (Competent Authority for consumer protection) as a retail credit firm license reference number C36267– **though having no employees**.

**Start Mortgages Holding Limited** is stated on this credit report as having produced and originated a regulated securities product namely a **MORTGAGE** under the securities act despite holding ***no license to produce and originate a regulated mortgage securities product*** and not being registered with the central bank as any form of **credit institution**.

**This is a false statement of fact.**

**Start Mortgages Holding Limited –** I have never borrowed money from this legal entity and I did not enter into a Mortgage contract (Finance Type) ref number [insert the customer number from the credit report] with this entity (Start Mortgages Holdings Limited) on the date stated of *[insert date stated on credit report***]** on this credit report.

For avoidance of doubt I have never entered into a Regulated Mortgage contract with any institution other than a fully licensed bone fide Regulated Credit Institution as defined under the banking act.

You are hereby formally notified with respect to this **false entry** from my credit report.

Regards

*Your name*

Cc: all relevant parties

[info@dataprotection.ie](mailto:info@dataprotection.ie) Complaint – Data Commissioner - Canal House, Station Road, Portarlington, Co. Laois