



Overview explained

Your registered personal and address information

This is your personal and address information that BKR (Bureau Krediet Registratie, financial registration office) has on file. This information has been provided to BKR by a firm on the financial market, i.e. a bank, a lender or a financing company.

In case you have any questions about the content of your information, please contact your lender. BKR merely registers the information provided to her.

Unknown

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

With the information you provided, there were no credit registrations found in our system.

What finance information is given?

Kredietsoort	The type of finance
Contractnummer	The contract number
Bedrag	The original finance amount, including interest. In case the amount states 0, the amount has not been registered at BKR.
Ingangsdatum	Start date financed amount
Verwachte einddatum	Expected contract end date
Werkelijke einddatum	The date when the financial contract was settled and ended
Registratiedatum	The date the finance was registered at BKR

Types of finance

Aflop krediet	Personal loan
Doorlopend krediet	Revolving credit
Hypotheckair krediet	Mortgage
Operationele autolease	Operational private lease
Overige obligo	Other outstanding debts (example bank account)
Schuldregeling	Debt settlement
Verzendhuiskrediet	Mail order credit

Explanation of the codes

'A' achterstandscade is for Arrears

This code states you are in default of your payment obligations. There are differences of when you are in default, dependent on your type of financial contract. For example, for a revolving credit you are in default after missing your payment obligation for two months running.

'H' herstelcode is for Redeemed

This code is used when your default in arrears has been redeemed. You are no longer in default. In case the financial contract is settled and ended, this code is never used.

Situation codes added to 'A'

Code 1	A payment arrangement or debt settlement has been agreed.
Code 2	The financier has claimed the full outstanding amount
Code 3	An amount of €250 or more has been written off. In case the financial contract is settled and ends here, an end date is added. In other cases the end date remains open.
Code 4	The financier hasn't been able contact you at the known address.
Code 5	A preventive payment arrangement has been made on a mortgage. This is a temporary code. After the payment arrangement has ended, the code is removed.

Five year retention period

Once you have agreed upon a financial contract, the information is registered at BKR. Your registration remains the full period of the contract duration. Once the financial contract is settled and ends, an end date is registered and the retention period starts. The retention period is five years. All your information, including all codes, will be visible to other financiers for another five years.

After the retention period of five years, your information and registration is deleted from the BKR database.

In case you have any questions regarding the content of your financial agreement, please contact your lender. You can find the telephone number and contract number on your overview. Please make sure to have your contract number when contacting your lender.

Would you like more information regarding your overview at BKR?

Please check the "frequently asked questions" (Veelgestelde vragen) section on our website www.BKR.nl.

You can contact us from Monday to Friday 8.30 a.m. – 5.00 p.m. on [+31 \(0\)88 – 1502 500](tel:+3120881502500).

Please have your reference number at hand, you can find it at the top of your overview.

Without your reference we might not be able to help you due to privacy reasons.