

# 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 in the financial services sector, i.e. a bank, a lender or a financing company.

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

## Unknown

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

For the information you have provided, BKR has not found any credit registrations in its system.

## What finance information is given?

<b>Kredietsoort</b>	The type of credit
<b>Contractnummer</b>	The contract number
<b>Bedrag</b>	The original amount of the credit, including interest. If the amount states 0, the amount has not been registered at BKR.
<b>Ingangsdatum</b>	Starting date of the credit
<b>Verwachte einddatum</b>	Expected contract end date
<b>Werkelijke einddatum</b>	The date when the financial contract was settled and ended
<b>Registratiedatum</b>	The date the credit was registered at BKR

## Types of finance

<b>Aflop krediet</b>	Personal loan
<b>Doorlopend krediet</b>	Revolving credit
<b>Hypothecair krediet</b>	Mortgage
<b>Operationele autolease</b>	Operational car lease
<b>Overige obligo</b>	Other outstanding debts (for example a bank account)
<b>Schuldregeling</b>	Debt settlement
<b>Verzendhuiskrediet</b>	Mail order credit



## Explanation of the codes

### 'A' achterstandscore is for Arrears

This code means you are in default of your payment obligations. There are different definitions 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. If the financial contract is settled and ended, this code is never used.

### Situation codes added to 'A'

<b>Code 1</b>	A payment arrangement or debt settlement has been agreed.
<b>Code 2</b>	The financier has claimed the full outstanding amount
<b>Code 3</b>	An amount of €250 or more has been written off. If the financial contract is settled and ends here, an end date is added. In other cases the end date remains open.
<b>Code 4</b>	The financier hasn't been able to contact you at the known address.
<b>Code 5</b>	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 will be maintained for the full term of the contract. Once the financial contract has been settled and ended, 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.

If 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](http://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.

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.

