


**VOLUNTARY BAN ON CREDITS**

You can use this form to set a new credit ban, edit a credit ban or remove a credit ban. In addition, you can give or cancel your consent to the disclosure of information on the credit ban to credit information companies.

**E-FILE  
positivecreditregister.fi**
**1 Personal information**

Last name		
First name and middle names		
		Personal identity code
Street address		
Postal code	Post office	

**2 Ban on credits**

Tick box 2A or 2B depending on whether you want to set a new ban on credits or edit a valid ban on credits. Define a validity period for the credit ban, and select a reason for the ban. If you want a ban for a fixed period to become effective immediately, enter the current date as the start date. The credit ban will become effective after we process the form. If you are editing the credit ban, enter the information you want to be in force. If you want to remove a credit ban, tick box 2C only.

<input type="checkbox"/> 2A I am setting a ban on credits	<input type="checkbox"/> 2B I am editing a ban on credits	<input type="checkbox"/> 2C I am removing a ban on credits	
Validity period		Start date (ddmmyyyy)	End date (ddmmyyyy)
<input type="checkbox"/> Valid indefinitely	<input type="checkbox"/> Valid for a fixed period (enter the start and end dates)		
Reason for the credit ban (select only one)			
<input type="checkbox"/> Risk of identity theft	<input type="checkbox"/> Control of personal finances	<input type="checkbox"/> Other reason	

**3 Consent to disclosure of information to credit information companies**

Always fill in this section if you are setting a new ban on credits or editing a valid ban on credits. You can also edit your consent only. If you are removing a valid ban on credits, leave this section empty. Tick the appropriate box.

<p>The Positive credit register will share the information on your credit ban with lenders requesting a credit register extract about you.</p> <p>In addition, you can give your consent that the information may be shared with credit reference agencies, i.e. credit information companies offering credit information services. They can save the information in their own credit information registers and disclose it to their clients, such as landlords and insurance companies, for purposes laid down by law (section 19 of the act on credit information). Check the purposes of use in the instructions before giving consent.</p>		
<input type="checkbox"/>	I have read the purposes of use listed in the instructions, and I understand that information on my voluntary ban on credits can be disclosed for those purposes.	
<input type="checkbox"/>	I give my consent that the information on my credit ban can be shared with credit reference agencies, which in turn can disclose the information for the purposes laid down in section 19 of the act on credit information.	
<input type="checkbox"/>	I do not give consent that information on my credit ban could be shared with credit reference agencies, or I cancel my previous consent.	

**4 Signature**

Sign the form before sending it. Add the date and phone number. After sending the form, you will receive a confirmation letter by post. The change will take effect with a delay.

Date	Signature and name in print	Phone number

## Information about the voluntary ban on credits, and instructions for filling in the form

A voluntary ban on credits is free of charge. The credit ban serves as a safeguard, for example, if your personal data is stolen and someone is trying to take out a loan in your name. Also, the credit ban is a tool for controlling your personal finances.

Information about your credit ban is saved in the Positive credit register maintained by the Tax Administration's Incomes Register Unit, and it will be disclosed to lenders requesting a credit register extract about you. If you have set a credit ban, lenders will have to consider lending even more carefully than usual.

You can use this form to set a new credit ban, edit a valid credit ban or remove a credit ban you have set earlier. In addition, you can give consent that information on your credit ban can be disclosed to credit information companies, or you can remove your consent. The credit ban and changes made to it will become effective after we process the form.

You can fill in the form on your computer, or you can print it out and fill it in manually.

### How to fill in the form

#### 1 Personal information

Enter here your personal data. Enter your family name, first name and all middle names, personal identity code and address. Always fill in this section.

#### 2 Ban on credits

##### 2A I am setting a ban on credits or 2B I am editing a ban on credits

Tick box 2A or 2B depending on whether you want to set a new ban on credits or edit a valid ban on credits. Define a validity period for the credit ban, and select a reason for the ban. If you are editing a credit ban, enter the new information.

Validity period: The credit ban is in force indefinitely or for a fixed period, depending on your selection.

- If you set a ban for an indefinite period, it will not be lifted until you remove it.
- If you set a ban for a fixed period, enter the start and end dates.
- If you want a ban for a fixed period to become effective immediately, enter the current date as the start date. The credit ban will become effective after we process the form. The credit ban will be lifted automatically after the end date.

Reason for credit ban: Select one of the following reasons for the credit ban: Risk of identity theft, Control of personal finances or Other reason.

- If the reason you select for the credit ban is Risk of identity theft, the lender should verify the loan applicant's identity with special care.
- If the reason you select for the credit ban is Control of personal finances, the lender should consider lending with special care.
- If neither of the above two options applies, select Other reason.

##### 2C I am removing a ban on credits

If you want to remove a valid credit ban, tick box 2C only.

#### 3 Consent to disclosure of information to credit information companies

With this form, you can give consent that information on your voluntary ban on credits may be shared with credit reference agencies, i.e. credit information companies that offer credit information services. Always fill in this section if you are setting a new ban on credits or editing a valid ban on credits. You can also edit your consent only. If you are removing a valid ban on credits, leave this section empty.

At present, the credit information companies to which we can disclose information on your credit ban are the following:

- Dun & Bradstreet Finland Oy
- Suomen Asiakastieto Oy

The consent you give also covers any new credit information companies offering similar credit information services in the future.

Credit information companies can store the information on your credit ban in their registers and share the information with their clients, such as lenders, insurance companies, debt collection agencies, landlords, employers, authorities, etc.

Credit information companies can disclose the information on your credit ban only for certain purposes laid down in section 19 of the act on credit information (527/2007). Study the purposes of use before giving your consent. The purposes of use are the following:

- granting a loan, supervision of a loan, and automated lending
- planning debt recovery
- accepting or providing a guarantee or third-party security
- concluding a rental agreement on an apartment
- defining the terms and conditions if the contract concluded is such that it cannot be legally refused
- assessing a job applicant or an employee as provided by law
- assessing a company's or its responsible person's ability to meet their contractual obligations, and selecting a person as the company's responsible person
- a situation where a person requests a credit or insurance institution to draw up a certificate or recommendation regarding the person's ability to fulfil their obligations
- a situation where information is disclosed to certain operators that have the reporting obligation so that they can take customer due diligence measures (Act on Preventing Money Laundering and Terrorist Financing 444/2017)
- scientific research, statistics or a public authority's planning and reporting duties
- an authority's statutory right of access to data
- a situation where the person is a responsible person in a company for whose operations authorities grant support
- other purpose of use separately prescribed by law.

Read more about the purposes of use in section 19 of the act on credit information (527/2007) (Finlex, link to Finnish).

When you have read the instructions and understand the purposes for which information on your credit ban can be disclosed, confirm by ticking the appropriate box on the form. Also select whether you give, deny or cancel your consent.

#### 4 Signature

Add the date, your signature and name in print. Also give your phone number so that we can request further information if necessary.

Send the form to:

**Positive credit register  
P.O. BOX 2  
FI-00055 INCOMES REGISTER**

The credit ban and changes made to it will become effective after we process the form. When the form has been processed, you will receive a letter of confirmation by post.

#### Contact us

If you have any questions about the voluntary ban on credits or the Positive credit register, or if you need advice on how to fill in the form, please contact our customer service.

Our customer service number 029 497 570 provides service in Finnish, Swedish and English between 9 am and 4 pm on business days. Calls from the mobile phone are subject to the mobile call charge (mpm.), and calls from the fixed network are subject to the local network charge (pvm.).