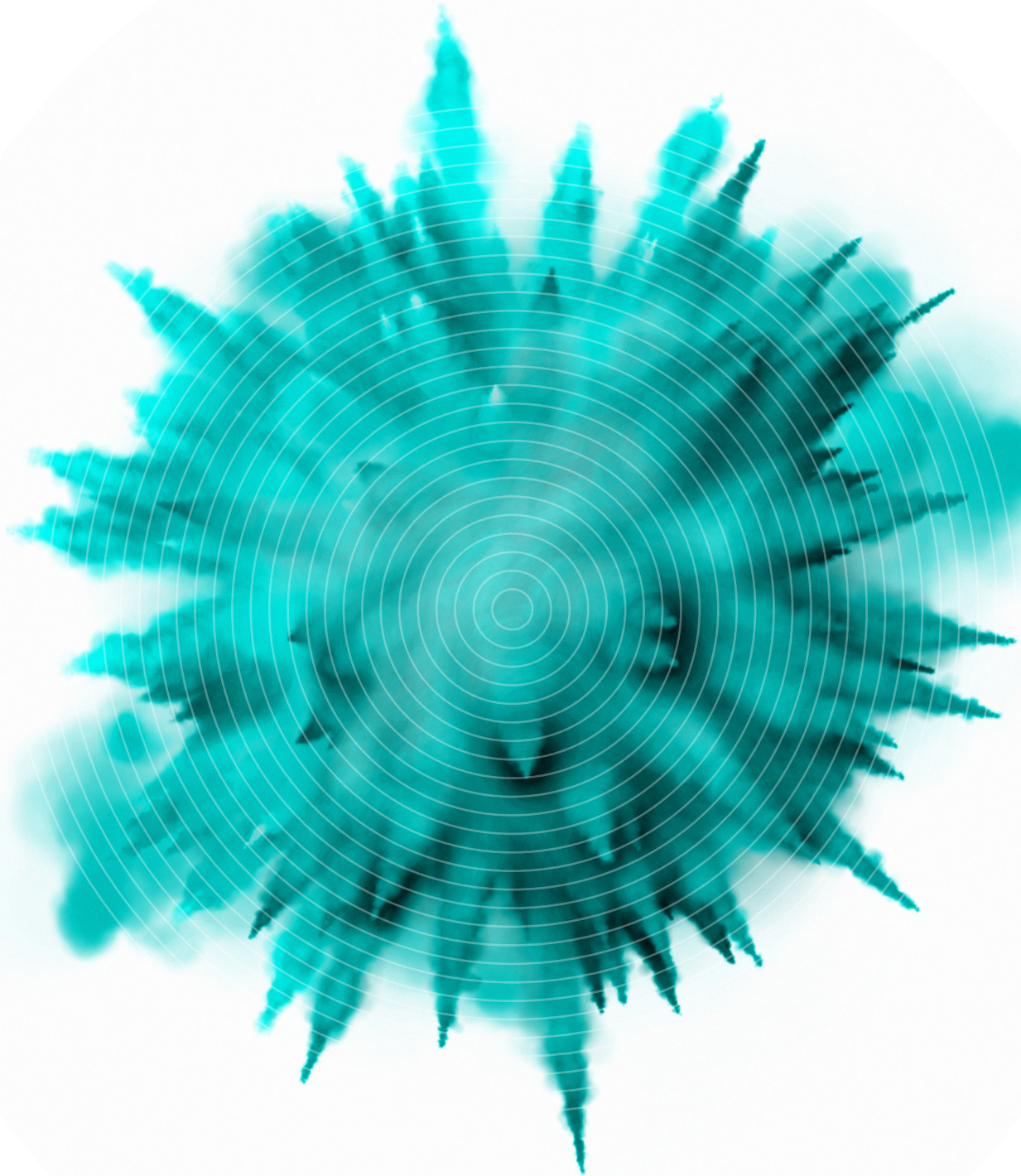

Credit Reporting Compliance App

MCCANN FITZGERALD



An innovative solution for assessing your credit reporting compliance

Are you an individual, company or other person who provides credit to a borrower in Ireland? If so, it is important that you are compliant with Ireland's recently implemented credit reporting regime.

To assist you, McCann FitzGerald has developed a Credit Reporting Compliance App which combines award-winning AI-driven software with McCann FitzGerald's market-leading legal expertise. The App uses complex legal reasoning to assess the impact of the Credit Reporting Act. Using your answers to

tailored questions, the App helps you to determine the applicability of the Act and, where relevant, the extent of your compliance. This is set out in an easily digestible online result and also in a downloadable report which includes a weighted score, specific recommendations and a detailed analysis of your answers.

HOW IT WORKS

The Credit Reporting Compliance App



The Credit Reporting Compliance App is a cloud-based, desktop App. It consists of three sections: General Scope Assessment, Gap Analysis and Transaction Scope Assessment.



General Scope Assessment

Enables you to assess whether your organisation's business comes within the scope of the Credit Reporting Act.

The General Scope Assessment helps you determine whether you need to address the Act in the context of your general business.



Gap Analysis

Asks a series of carefully chosen questions to identify where there may be gaps in your compliance.

The Gap Analysis both helps identify existing compliance issues and acts as an excellent periodic compliance audit tool.



Transaction Scope Assessment

Allows you to determine whether a particular transaction is within the scope of the Act.

The Transaction Scope Assessment can be used regularly on a transaction-by-transaction basis.

Is this App for You?

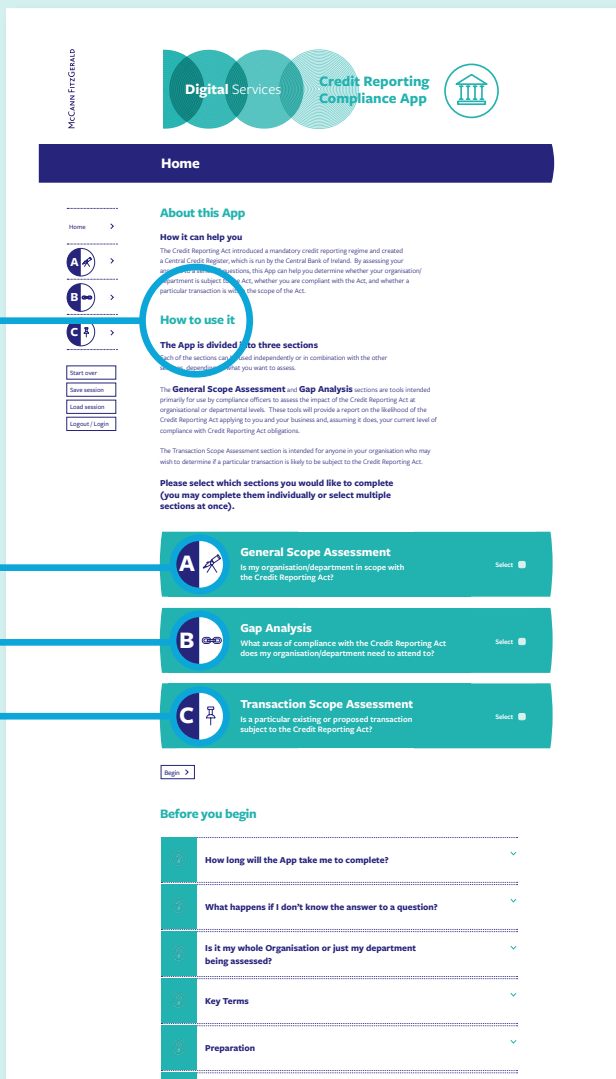
You will find the App useful if you are (or think you may be) a provider of credit, such as:

- a regulated lender (e.g. an EU or non-EU bank, credit union, moneylender or retail credit firm)
- a non-regulated lender (e.g. an SME/real estate financing company)
- a State entity such as NAMA, a local authority or other State provider of credit
- a company lending to a director, employee or non-group company
- an individual lending to a company (e.g. a shareholder loan) or another individual
- any person lending to a club, association, partnership, charity or other body.

Analysis and Recommendations

On completion of the questionnaire a customised report based on your responses is produced. In each instance, the report is personalised with the details of the individual who filled it out, including his/her email address, organisation and, where relevant, specific department. It also shows who, if anybody, assisted in the provision of responses, and the date and time that the report was generated.

The report can assist in managing internal risk, audit and reporting requirements in your organisation and can be particularly helpful when an update on the relevance of the Credit Reporting Act is required at executive or board level.



Pricing

Competitively priced, the App is suitable for small, medium and large organisations. Details of pricing are available on request from digitalservices@mccannfitzgerald.com.

Terms and Conditions

The McCann FitzGerald Credit Reporting Compliance App is delivered through MCF Digital Services Limited, a wholly owned subsidiary of McCann FitzGerald. Terms and conditions apply.



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Disclaimer

The McCann FitzGerald Credit Reporting Compliance App is for general information purposes only and reflects information available on 25.06.2018. It does not contain a full analysis of the law and does not purport to offer legal or other professional advice, or legal opinion, and you may not seek to rely on it. Neither McCann FitzGerald nor MCF Digital Services Limited accepts any responsibility for any reliance placed on this application, or the report provided to you once the questionnaire has been completed. The report is entirely dependent on the responses that you provide. We strongly recommend that you obtain detailed legal advice about the application of the Credit Reporting Act to existing and proposed credit transactions and about your organisation's level of compliance with its obligations under the Credit Reporting Act.



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