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## *How can I identify myself?*

You can identify yourself by using the Public Digital Identity System (SPID) or a National Service Card (CNS). If this is not possible, you can request access by filling in a form online and sending it with a copy of a valid identity document, without having to register on the website.

## *Can I ask for data on behalf of someone else?*

Yes, you can, if you are authorized by law, as for example in the case of a guardian, trustee or heir, where you must declare on what grounds you are authorized to request access to data.

False or untrue statements, such as declaring a role that you don't actually have, will be reported to the competent judicial authorities by the Bank of Italy.

You can't access data as a proxy for someone else.

## *Who can access CR data online on behalf of someone else?*

### For natural persons and individual firms:

- The heir (\*)
- The guardian (\*)
- The subject nominated as executor for the heir (\*)
- The legally authorized representative of an incapacitated person (\*)
- The executor of an unclaimed inheritance (\*)
- The bankruptcy trustee (\*)
- The official receiver of the firm in question (\*)
- The lawyer with power of attorney (\*)
- The tutor (\*)
- The liquidator (\*)
- The OCC (Organismo di composizione delle crisi da sovraindebitamento) (\*)
- The executor of the will (\*)
- The court appointed guardian of an incapacitated person (\*)

### For firms, bodies and associations:

- The legal representative
- General partners, and partners in limited companies
- The members of the Board of Auditors (auditors)
- The bankruptcy trustee
- The official receiver
- The liquidator

- The tutor
- The lawyer with power of attorney (\*)
- The OCC (Organismo di composizione delle crisi da sovraindebitamento) (\*)
- The auditor
- The mayor of the municipality (or another person who legally represents a public body)

(\*) please attach documentation to support your declaration

### *How do I get a response?*

If you have used SPID or a CNS to identify yourself, the response is in electronic format and available in a personal area ('desktop').

Otherwise, you can choose to have a response sent to your certified email address, to your home address, or to the certified email address or home address of the person for whom data are requested. In the case of a request for your own personal data, or for another natural person, you can have a response sent to the certified email address or home address of someone else authorized to receive a response on your behalf.

### *Why is it important to provide a certified email address together with my home address?*

Providing a certified email address is important because in some cases the Bank of Italy reserves the right to send the data to the address of the person to whom the data refer.

### *What do I do if I can't download the response from the reserved area?*

If you've used SPID or a CNS to identify yourself, the response will be available as a pdf. If you can't download the file, you can try using another computer, another browser or another network (some networks have a policy that disables downloads).

If the problem persists, you'll have to make another request using one of the other channels available (certified email, ordinary post or you can go in person, or delegate another person to go to a Bank of Italy branch office).

### *What do I have to select to request data for a single firm?*

You have to request the data referring to the natural person who is owner of the firm in question.

### *What documents do I need to send with my application?*

If you don't use SPID or a CNS for access, you need to print out a request form, scan it, sign it and attach it together with a scanned copy of a valid identity document. In some cases, you have to attach a scanned copy of the document to authorize access (e.g. a lawyer who wants to access the data of a client has to attach a power of attorney).

If you have given the address of another person authorized to receive a response on your behalf, you must also attach a scanned copy of their identity document.

### *What period of time can I ask about?*

You can request accounting dates from December 1995 to the present. Banks and financial companies that are signed up with the Central Credit Register can only consult data referring to the last three years (36 accounting dates)

Historical data are also available (from January 1989 to November 1995) for which you must make a separate and well-motivated application, as dealing with such requests is particularly time-consuming.

### *How long will the response stay in my personal area (desktop)?*

The response will be visible in your personal area for two months starting from the date it becomes available.

### *How can I find out what the status of my request is?*

You can call the **toll-free number 800 19 69 69**.

## **SUBSCRIPTION**

### *Who can subscribe?*

Subscriptions are reserved for companies entered in the business register kept by the Chambers of Commerce.

### *How can I subscribe?*

To subscribe, the legal representative of your company will need to log in with his digital identity (SPID or CNS) and request, on behalf of the company, the data relating to the latest accounting date, by ticking the relevant SUBSCRIPTION box.

### *How do I activate my subscription? How are the data requested as part of the subscription provided and delivered?*

The subscription is activated the month following that in which the data relating to the initial request submitted by the legal representative were received.

The company data relating to the first accounting date, which were requested by the legal representative upon subscription, are made available in the requester's personal area. Starting from the month following that of activation, the data are sent monthly to the company's certified email (PEC) address.

### *How long does the subscription last?*

The subscription lasts for one year.

### *Can I cancel or renew my subscription? How can I do that?*

Yes. The legal representative who requested the subscription needs to log into the 'Manage my subscription' section of his personal area, where he can (a) view the data relating to the subscription, (b) cancel his subscription at any time, and (c) renew his subscription starting from one month before it expires. When the subscription is nearing expiry, the subscriber will be sent a reminder by email to the address indicated in the 'Contacts' section when the initial request was made.

### *Can the subscription be cancelled automatically by the Bank of Italy?*

Yes. The Bank of Italy runs checks on the requests submitted and, where inaccuracies are found (e.g. the request was submitted by someone other than the company's legal representative, or the certified email (PEC) address provided does not correspond to that indicated in the business register), it automatically cancels the subscription. The cancellation is notified by email to the address indicated in the 'Contacts' section.

The subscription will be cancelled automatically if:

- the company for which it was requested is removed from the business register in the months following subscription;
- if the requester does not provide a valid certified email (PEC) address within 15 days of receiving an email sent by the Bank of Italy to the address that was indicated in the 'Contacts' section, in which the Bank notifies problems with the certified email (PEC) address provided in the request form.

### *Can I request a subscription on behalf of a foreign company?*

The subscription can only be requested if the company has an Italian subsidiary, and only for data relating to the latter, as the Central Credit Register (CR) lists foreign companies and their Italian subsidiaries separately. If the requested data refer to an Italian branch, the field for the registered office should be filled in with the name of the municipality in which the branch is

located. The taxpayer identification number (codice fiscale) and the REA number should also be indicated.