

## Getting Credit – Credit Bureau Questionnaire

[www.doingbusiness.org](http://www.doingbusiness.org)

Dear Contributor,

We would like to thank you for your participation in the *Doing Business* project. Your expertise in credit reporting systems in your economy is essential to the success of the *Doing Business* report, one of the flagship publications of the World Bank Group that benchmarks business regulations in 190 economies worldwide. The credit information index measures the coverage, scope and accessibility of credit information available through credit bureaus and registries, and forms part of the Getting Credit indicator set – one of the 11 indicator sets published by the *Doing Business* report.

The report attracts much attention around the world. The latest edition, *Doing Business 2017: Equal Opportunity for All*, received over 7,000 media citations within just a week of its publication on October 25, 2016 and the report was downloaded almost 40,000 times within that same period. A record 137 economies implemented a total of 283 reforms. Low- and middle-income countries carried out more than 75% of these reforms, with Sub-Saharan Africa accounting for 80 of them.

Governments worldwide read the report with interest every year, and your contribution makes it possible for the *Doing Business* project to disseminate the regulatory best practices that continue to inspire their regulatory reform efforts. Since 2009, 108 economies have implemented 174 reforms improving their credit reporting systems. In 2015/16, 27 economies implemented such reforms. Most improved their legal and regulatory framework or launched new credit bureaus or registries.

We are honored to be able to count on your expertise for *Doing Business 2018*. Please do the following when completing the questionnaire:

- Describe in detail any reform that has affected your credit bureau since June 1, 2016.
- **All questions marked by an asterisk (\*) are required.**
- Be sure to update your name and address if necessary, so that we can mail you a complimentary copy of the report.

We thank you again for your invaluable contribution to the work of the World Bank Group.

Best regards,

Doing Business team



## 1. Reform Update

**1.1\*** Have there been any changes (in practice or in laws and regulations) that have affected your credit bureau since **June 1, 2016**, or are any such changes **expected to be adopted prior to June 1, 2017**?

|                   |                        |
|-------------------|------------------------|
| -Click to Select- | <b>Please describe</b> |
|-------------------|------------------------|

**1.1 (a)** If there has been a legal reform, please provide the name and date of the relevant law. If possible, please also provide a copy of the law or a link to the text of the law.

**1.2\*** Are you aware of any reforms (in practice or in laws and regulations) that would affect your credit bureau and that are **ongoing and expected to be adopted after June 1, 2017**?

|                   |                        |
|-------------------|------------------------|
| -Click to Select- | <b>Please describe</b> |
|-------------------|------------------------|

**1.3** Last year you mentioned that the following reform (or reforms) was planned. Please comment on whether the reform (or reforms) happened and, if not, whether it is still expected to happen.

|           |                       |
|-----------|-----------------------|
| Last year | <b>Please comment</b> |
|-----------|-----------------------|

## 2. Data Update

For your convenience, last year's answers are included in this questionnaire. Please update the data, describing in detail any change to last year's data and indicating when the change took effect.

**In addition, we would be very grateful if you could provide us by e-mail with 2 complete standard samples of the credit report for individuals and firms.**

### 2.1\* Borrowers with credit references in the past 5 years

Please provide the number of individuals and firms listed in the bureau's database as of January 1, 2017, **with at least 1 positive or negative credit reference since January 2, 2012**, on repayment history, unpaid debts or credit outstanding (even if they currently have no outstanding loans, defaults, etc.) from both regulated (banks and financial institutions) and non-regulated entities (e.g. retailers, utility companies, trade creditors and microfinance institutions). Please list the **number of firms and individuals, NOT the number of credit references**. *Example:* An individual who has 4 loans would be counted as 1 individual even if there are 4 credit references listed for that individual in the database.

|                       | As of January 1, 2016 | As of January 1, 2017 |
|-----------------------|-----------------------|-----------------------|
| Number of individuals |                       |                       |
| Number of firms       |                       |                       |
| SMEs (if available)   |                       |                       |
| Total                 |                       |                       |

### 2.2\* Borrowers WITHOUT credit references in the past 5 years

Please provide the number of individuals and firms listed in the bureau's database, who had **no** borrowing history in the past 5 years, but for whom at least 1 lender requested a **credit report** from the bureau in the period between **January 2, 2016, and January 1, 2017**.

Please list the **number of firms and individuals, NOT the number of credit enquiries**. *Example:* An individual about whose credit history 3 lenders have enquired would be counted as 1 individual, even if there are 3 credit enquiries recorded in the database.

|                       | January 2, 2015 – January 1, 2016 | January 2, 2016 – January 1, 2017 |
|-----------------------|-----------------------------------|-----------------------------------|
| Number of individuals |                                   |                                   |
| Number of firms       |                                   |                                   |
| SMEs (if available)   |                                   |                                   |
| Total                 |                                   |                                   |

**2.3** Please provide the number of credit reports issued by the bureau, including those issued online and via batch processing, in the period between January 2, 2016, and January 1, 2017.

|  | January 2, 2015 – January 1, 2016 | January 2, 2016 – January 1, 2017 |
|--|-----------------------------------|-----------------------------------|
|  |                                   |                                   |

|                        |  |  |
|------------------------|--|--|
| On individuals         |  |  |
| On firms               |  |  |
| On SMEs (if available) |  |  |
| Total                  |  |  |

**2.4** If applicable, please provide the number of enquiries for credit scores provided by your bureau in the period between January 2, 2016, and January 1, 2017.

|                        | January 2, 2015 – January 1, 2016 | January 2, 2016 – January 1, 2017 |
|------------------------|-----------------------------------|-----------------------------------|
| On individuals         |                                   |                                   |
| On firms               |                                   |                                   |
| On SMEs (if available) |                                   |                                   |
| Total                  |                                   |                                   |

**2.5** Please enter the date (month/year) of establishment of the bureau and the actual start of operations.

|  | Date (month/year) | Please update (if necessary) |
|--|-------------------|------------------------------|
| Establishment (when the bureau was legally registered)               |                   |                              |
| Start of operations (when the bureau started issuing credit reports) |                   |                              |

**2.6** Please describe the ownership structure of the bureau, including the percentage shares held by each type of owner (banks, international credit reporting agency, government, etc.).

| Last year | This year |
|-----------|-----------|
|           |           |

## 3. Data Collected or Distributed on Individuals

**3.1\*** Are data on individuals or their loans either collected from or distributed to financial institutions? If not, please continue to **section 4**.

| Last year | This year         | Additional comment |
|-----------|-------------------|--------------------|
|           | -Click to Select- |                    |

**3.2\*** What identifying information does the bureau use to match and validate **individuals'** identities (select all that apply)?

- National identification number
- Taxpayer identification number
- Social security or insurance number
- Name of borrower
- Physical address of borrower
- Others? Please explain:

**3.3\*** Please provide information on the data collected and distributed on **individuals**.

|                                | Collected |                   | Distributed |                   |
|--------------------------------|-----------|-------------------|-------------|-------------------|
|                                | Last year | This year         | Last year   | This year         |
| Name of borrower               |           | -Click to Select- |             | -Click to Select- |
| Taxpayer identification number |           | -Click to Select- |             | -Click to Select- |
| National identification number |           | -Click to Select- |             | -Click to Select- |
| Income                         |           | -Click to Select- |             | -Click to Select- |
| Bankruptcies                   |           | -Click to Select- |             | -Click to Select- |

**3.4\*** Please provide information on the data collected and distributed on the **loans of individuals**.

|                               | Collected |                   | Distributed |                   |
|-------------------------------|-----------|-------------------|-------------|-------------------|
|                               | Last year | This year         | Last year   | This year         |
| Name of reporting institution |           | -Click to Select- |             | -Click to Select- |
| Type of loan                  |           | -Click to Select- |             | -Click to Select- |
| Interest rate of loan         |           | -Click to Select- |             | -Click to Select- |
| Amount of periodic repayment  |           | -Click to Select- |             | -Click to Select- |

|                            |  |                   |                   |
|----------------------------|--|-------------------|-------------------|
| obligations (installments) |  |                   |                   |
| Maturity of loan           |  | -Click to Select- | -Click to Select- |
| Guarantees securing loan   |  | -Click to Select- | -Click to Select- |
| Original amount of loan    |  | -Click to Select- | -Click to Select- |
| Outstanding amount of loan |  | -Click to Select- | -Click to Select- |

**3.5\*** Please provide information on the data collected and distributed on the **loan payments of individuals**.

|   | Collected |                   | Distributed |                   |
|---|-----------|-------------------|-------------|-------------------|
|   | Last year | This year         | Last year   | This year         |
| On-time payments                                  |           | -Click to Select- |             | -Click to Select- |
| Defaults or restructured debts                    |           | -Click to Select- |             | -Click to Select- |
| Number of defaults or restructured debts          |           | -Click to Select- |             | -Click to Select- |
| Amount or value of defaults or restructured debts |           | -Click to Select- |             | -Click to Select- |
| Arrears or late payments                          |           | -Click to Select- |             | -Click to Select- |
| Number of arrears or late payments                |           | -Click to Select- |             | -Click to Select- |
| Number of days loan is past due                   |           | -Click to Select- |             | -Click to Select- |
| Amount or value of arrears or late payments       |           | -Click to Select- |             | -Click to Select- |

**3.6** After how many days does your bureau report the late payment of an individual as an **arrear**?

| Last year | This year |
|-----------|-----------|
|           |           |

**3.7** After how many days does your bureau report the late payment of an individual as a **default**?

| Last year | This year |
|-----------|-----------|
|           |           |

## 4. Data Collected or Distributed on Firms

**4.1\*** Are data on firms or their loans either collected from or distributed to financial institutions? If not, please continue to **section 5**.

| Last year | This year         | Additional comment |
|-----------|-------------------|--------------------|
|           | -Click to Select- |                    |

**4.2\*** What identifying information does the bureau use to match and validate **firms'** identifies? Select all that apply.

- Business registration or incorporation number
- Taxpayer identification number
- Global legal entity identifier (a globally unique 20-character alpha-numeric code to identify corporate entities)
- Name of firm
- Physical address of firm
- Name of owner(s) of the firm
- Others? Please explain:

**4.3\*** Please provide information on the data collected and distributed on **firms**.

|   | Collected |                   | Distributed |                   |
|---|-----------|-------------------|-------------|-------------------|
|   | Last year | This year         | Last year   | This year         |
| Name of firm  |           | -Click to Select- |             | -Click to Select- |
| Taxpayer identification number                                  |           | -Click to Select- |             | -Click to Select- |
| Business registration number                                    |           | -Click to Select- |             | -Click to Select- |
| Name of owner(s) of the firm                                    |           | -Click to Select- |             | -Click to Select- |
| Field of business activity                                      |           | -Click to Select- |             | -Click to Select- |
| Assets and liabilities  |           | -Click to Select- |             | -Click to Select- |
| Tax and income statement of the firm                            |           | -Click to Select- |             | -Click to Select- |
| Income and other personal financial information on the owner(s) |           | -Click to Select- |             | -Click to Select- |

|                             |  |                   |  |                   |
|-----------------------------|--|-------------------|--|-------------------|
| Utility payment records     |  | -Click to Select- |  | -Click to Select- |
| Presence on bad check list  |  | -Click to Select- |  | -Click to Select- |
| Receivership or liquidation |  | -Click to Select- |  | -Click to Select- |
| Court judgments             |  | -Click to Select- |  | -Click to Select- |

**4.4\*** Please provide information on the data collected and distributed on the **loans of firms**.

|   | Collected |                   | Distributed |                   |
|---|-----------|-------------------|-------------|-------------------|
|   | Last year | This year         | Last year   | This year         |
| Name of reporting institution                           |           | -Click to Select- |             | -Click to Select- |
| Type of loan  |           | -Click to Select- |             | -Click to Select- |
| Interest rate of loan                                   |           | -Click to Select- |             | -Click to Select- |
| Amount of periodic repayment obligations (installments) |           | -Click to Select- |             | -Click to Select- |
| Maturity of loan  |           | -Click to Select- |             | -Click to Select- |
| Guarantees securing loan                                |           | -Click to Select- |             | -Click to Select- |
| Original amount of loan                                 |           | -Click to Select- |             | -Click to Select- |
| Outstanding amount of loan                              |           | -Click to Select- |             | -Click to Select- |

**4.5\*** Please provide information on the data collected and distributed on the **loan payments of firms**.

|   | Collected |                   | Distributed |                   |
|---|-----------|-------------------|-------------|-------------------|
|   | Last year | This year         | Last year   | This year         |
| On-time payments                                  |           | -Click to Select- |             | -Click to Select- |
| Defaults or restructured debts                    |           | -Click to Select- |             | -Click to Select- |
| Number of defaults or restructured debts          |           | -Click to Select- |             | -Click to Select- |
| Amount or value of defaults or restructured debts |           | -Click to Select- |             | -Click to Select- |
| Arrears or late payments                          |           | -Click to Select- |             | -Click to Select- |
| Number of arrears or late payments                |           | -Click to Select- |             | -Click to Select- |
| Number of days loan is past due                   |           | -Click to Select- |             | -Click to Select- |
| Amount or value of arrears or late payments       |           | -Click to Select- |             | -Click to Select- |

**4.6** After how many days does your bureau report the late payment of a firm as an **arrear**?

| Last year | This year |
|-----------|-----------|
|           |           |

**4.7** After how many days does your bureau report the late payment of a firm as a **default**?

| Last year | This year |
|-----------|-----------|
|           |           |

## 5. Data on Institutions Submitting or Retrieving Information

**5.1\*** Which of the following institutions in your country submit information to the credit bureau or retrieve information from it (or both)? Please indicate the **number** of institutions in each category (for example, if private commercial banks provide information, please provide the **number** of private commercial banks that participate). If no institution from a category exchanges information with the bureau, please enter 0 for that category.

|   | Submit information |           | Retrieve information |           |
|---|--------------------|-----------|----------------------|-----------|
|   | Last year          | This year | Last year            | This year |
| Private commercial banks  |                    |           |                      |           |
| Public commercial banks   |                    |           |                      |           |
| Public development banks  |                    |           |                      |           |
| Credit unions or cooperatives   |                    |           |                      |           |
| Microfinance institutions   |                    |           |                      |           |
| Finance corporations or leasing companies (firms financing the purchase of tangible assets) |                    |           |                      |           |
| Credit card issuers   |                    |           |                      |           |
| Trade creditors (firms providing  |                    |           |                      |           |

|  |  |  |  |  |
|--|--|--|--|--|
| commercial credit to corporate clients, sometimes called supplier credit)            |  |  |  |  |
| Retailers and merchants (department stores, furniture stores, car dealers, etc.)     |  |  |  |  |
| Utility companies (providing telephone, electricity, water, gas or similar services) |  |  |  |  |
| Other domestic credit registries or bureaus  |  |  |  |  |
| Courts   |  |  |  |  |
| Other public databases (such as collateral registry, company registry, etc.)         |  |  |  |  |
| Others? Please explain   |  |  |  |  |

**5.2** Among the institutions listed in section 5.1, which ones submit information to the bureau voluntarily? Which ones are mandated to do so by law?

|           |           | Please specify the <b>frequency of data updates</b> (real-time, monthly, etc.) |           |
|-----------|-----------|--|-----------|
| Last year | This year | Last year  | This year |
|           |           |  |           |

**5.3** Among the institutions listed section in 5.1, which ones **retrieve** information from the bureau voluntarily? Which ones are mandated to do so by law?

| Last year | This year |
|-----------|-----------|
|           |           |

## 6. Minimum Loan Size

**6.1\*** What is the minimum loan size of loan that is included in the database, if any? If your bureau has no minimum loan requirement, please enter "0".

|        | Last year | This year | Additional comment |
|--------|-----------|-----------|--------------------|
| Amount |           |           |                    |

## 7. Type of Data Distributed

**7.1\*** What type of data from each source is distributed?

- **Positive data** include loan amounts or data indicating that a borrower has made on-time repayments.
- **Negative data** include late payments, non-payments and defaults.

|   | Positive data |                   | Negative data |                   |
|---|---------------|-------------------|---------------|-------------------|
|   | Last year     | This year         | Last year     | This year         |
| Data from financial institutions (commercial banks, development banks, etc.)                          |               | -Click to Select- |               | -Click to Select- |
| Data from utility companies (providing telephone, electricity, water, gas or similar services)        |               | -Click to Select- |               | -Click to Select- |
| Data from retailers and merchants (department stores, furniture stores, car dealers, etc.)            |               | -Click to Select- |               | -Click to Select- |
| Data from finance corporations or leasing companies (firms financing the purchase of tangible assets) |               | -Click to Select- |               | -Click to Select- |
| Data from trade creditors (firms  |               | -Click to Select- |               | -Click to Select- |



|   |  |                   |  |                   |
|---|--|-------------------|--|-------------------|
| providing commercial credit to corporate clients, sometimes called supplier credit) |  |                   |  |                   |
| Data from microfinance institutions   |  | -Click to Select- |  | -Click to Select- |

**7.2\*** For how long are historical data **preserved in the database** and **distributed in credit reports**? Please indicate whether there are different rules on distribution for different types of information (positive and negative).

|                                    | Last year | This year |
|------------------------------------|-----------|-----------|
| Preserved in the bureau's database |           |           |
| Available for distribution         |           |           |

**7.3\*** If you collect information on defaults or restructured debts and on arrears or late payments, after how long is this information erased from the **credit report** (immediately, never or after a certain number of months)? Please indicate whether there are different rules on the deletion of different types of information from the credit report.

|                                | If repaid |           | If never repaid |           |
|--------------------------------|-----------|-----------|-----------------|-----------|
|                                | Last year | This year | Last year       | This year |
| Defaults or restructured debts |           |           |                 |           |
| Arrears or late payments       |           |           |                 |           |

**7.4\*** Is a borrower's right to inspect their own credit data guaranteed by **law or regulation**?

|           |                   | If <b>guaranteed</b> , list the article and name of law |           | If <b>not guaranteed</b> , does your bureau in practice allow borrowers to inspect their own credit data? |           |
|-----------|-------------------|---|-----------|---|-----------|
| Last year | This year         | Last year   | This year | Last year   | This year |
|           | -Click to Select- |   |           |   |           |

**7.5\*** What is the cost for borrowers to inspect their data?

|      | Last year | This year |
|------|-----------|-----------|
| Cost |           |           |

## 8. Services

**8.1\*** Do banks and financial institutions have online access to your bureau's data (through a web interface, system-to-system connection or both)?

|           |                   | If <b>yes</b> , please provide the website address or explain your system. |           | If <b>not</b> , what is the most common means to access data? |           |
|-----------|-------------------|--|-----------|---|-----------|
| Last year | This year         | Last year  | This year | Last year   | This year |
|           | -Click to Select- |  |           |   |           |

**8.2\*** Does your credit bureau provide bureau scores as a value-added service to banks and financial institutions? Kindly note that a bureau score is a number assigned to a **borrower** based on the borrower's ability and capacity to repay debt. Bureau scores refer to credit scores that are developed on the basis of the credit bureau's data, and include information pooled across many creditors and possibly some public information sources.

|           |                   | If <b>yes</b> , when did your bureau start providing the service? (month/year) |           |
|-----------|-------------------|--|-----------|
| Last year | This year         | Last year  | This year |
|           | -Click to Select- |  |           |

**8.3\*** Does your credit bureau identify small and medium-size enterprises (SMEs) as a distinct category of borrowers?

|           |                   | If <b>yes</b> , how does the bureau define an SME? |           |
|-----------|-------------------|--|-----------|
| Last year | This year         | Last year  | This year |
|           | -Click to Select- |  |           |

**8.3 (a)** If yes, does the credit bureau provide customized products and services to help banks and financial institutions make more informed decisions about lending to SMEs?

|  | Last year | This year         | Please comment |
|--|-----------|-------------------|----------------|
| Link the proprietors, owners or directors' personal credit files with credit obtained in the SME's |           | -Click to Select- |                |



|   |  |                   |  |
|---|--|-------------------|--|
| name  |  |                   |  |
| Identify women-owned or women-managed SMEs separately from other SMEs |  | -Click to Select- |  |
| Provide SME-specific credit reports                                   |  | -Click to Select- |  |
| Provide SME-specific credit scores                                    |  | -Click to Select- |  |
| Provide debt collection or tracing services                           |  | -Click to Select- |  |
| Others? Please explain  |  | -Click to Select- |  |

## 9. Research

**9.1** Do credit bureaus need to obtain an official license before starting operations?

| Last year | This year         |
|-----------|-------------------|
|           | -Click to Select- |

**9.2** Is your credit bureau subject to supervision by a regulatory agency?

|           |                   | If yes, please specify the name of the agency (Central Bank, Superintendence, Data Protection Agency, etc.) |           |
|-----------|-------------------|---|-----------|
| Last year | This year         | Last year   | This year |
|           | -Click to Select- |   |           |

**9.3** Is your credit bureau mandated by law to have a compliance committee?

| Last year | This year         |
|-----------|-------------------|
|           | -Click to Select- |

**9.4** Please list any other credit bureaus or registries operating in your country.

| Last year | This year |
|-----------|-----------|
|           |           |

**Thank you very much for completing the Getting Credit – Credit Information questionnaire!**

We sincerely appreciate your contribution to the *Doing Business* project.

The results will appear in *Doing Business 2018* and on our website: [www.doingbusiness.org](http://www.doingbusiness.org).

Your work will be gratefully acknowledged in both, if you wish.