

International Credit Bureau Reference

Country	Online?	Bureau	website	Notes
Albania	✓	Bank of Albania	www.bankofalbania.org/Supervision/Credit_Registry/Borrower_s_Report/	
Argentina	✓	Organización Veraz S.A. (Equifax Inc. affiliate)	www.veraz.com.ar	
	✓	FELIDAS	www.fidelitas.com.ar/	
Australia	✓	Veda Advantage	www.vedaadvantage.com	
	✓	Dun & Bradstreet	dnb.com.au/	
	✓	Equifax	www.equifax.com.au	
Austria	✓	Experian Scorex	www.experian-ibr360.com	
	✓	Kreditschutzverband von 1870 (KSV)	www.ksv.at	
Belgium	✓	UPC-BVK	www.upc-bvk.be	
Bolivia	✓	Entidad De Servicios De Información Enserbic S.A.	www.infocenter.com.bo	
	✓	INFOCRED BIC S.A	www.infocredbi.com	
Bosnia And Herzegovina	✓	Experian	www.experian-ibr360.com	
Brazil	✓	Equifax Brasil	www.equifax.com.br/default_pse.asp	
	✓	SCPC (SERVIÇO CENTRAL DE PROTEÇÃO AO CRÉDITO)	www.acia.com.br	
	✓	Serasa S.A.	www.serasa.com.br	
Bulgaria	✓	Bulgaria National Bank Central Credit Register	www.bnb.bg/RegistersAndServices/RSCreditRegister/	
	✓	Experian Bulgaria (Company Credit reports)	www.experian.bg	
Canada	✓	Equifax Canada	www.equifax.com/EFX_Canada/	
	✓	TransUnion	www.tuc.ca	
China	✓	Peoples Bank of China Credit Reference Centre	www.pbccrc.org.cn	
Croatia	✓	Hrvatski Registar Obveza Po Kreditima	www.hrok.hr	
Cyprus	✓	Artemis Credit Bureau	www.artemis.com.cy/en/products/credit-report/	
Czech Republic	✓	CBCB - Czech Banking Credit Bureau	www.creditbureau.cz	
	✓	CreditInfo Czech Republic	www.cicr.cz	
Denmark	✓	RKI Kredit Information A/S (Experian Denmark)	www.experian.dk	
UAE / Dubai	✓	EMCRED	www.emcredit.com	
Estonia	✓	Kredidiinfo AS (Experian)	www.kredidiinfo.ee	
Finland	✓	Experian Finland	www.experian.fi	
	✓	Suomen Asiakastieto Oy - Finska	www.asiakastieto.fi	
France	✗	<i>No central central credit reporting agencies. Bank by bank only.</i>		
Georgia	✓	CreditInfo Georgia	ge.creditinfo.com/default_en.htm	
Germany	✓	Experian Germany	www.experian.de	
	✓	SCHUFA Holding AG	www.schufa.de	
Ghana	✓	XDS Ghana Limited	www.xdscreditbureau.com	
Greece	✗	Tiresias SA Interbanking Information Systems	www.tiresias.gr/en	<i>In person or post only. Complete application form, Provide ID & Tax number. Mail form or visit direct.</i>
Hong Kong	✓	TransUnion Information Services Limited	www.transunion.hk/zh	
Hungary	✓	BISZ Zrt	www.bisz.hu	
Iceland	✓	CreditInfo Group	www.creditinfo.is	
India	✓	Credit Information Bureau (India) Ltd (CIBIL)	www.cibil.com	
	✓	Highmark Credit Information Services	www.myhighmark.com	
	✓	Equifax Credit Information Services Pvt Ltd (ECIS)	www.equifax.com	
	✓	Experian India	www.experian.in	
Indonesia	✓	Otoritas Jasa Keuangan (OJK)	idebku.ojk.go.id/Public/HomePage	
Ireland	✓	Experian Ireland	www.experian.ie	
	✓	Irish Credit Bureau (ICB)	www.icb.ie	
Israel	✓	BDI Business Data Israel Ltd.	www.bdi.co.il	
Italy	✓	Experian Italy	www.experian.it	
	✓	CRIF S.p.a.	www.crif.com	
	✓	Consorzio per la Tutela del Credito (CTC)	www.ctconline.it	
Japan	✓	Credit Information Center Corporation	www.cic.co.jp	
	✓	Experian Asia Pacific	www.experian.co.jp	
Kenya	✓	TransUnion Africa	www.transunionafrica.com	
Latvia	✓	CreditInfo Latvia	www.creditinfoLatvija.lv	
Lithuania	✓	Creditinfo Lietuva	www.creditinfo.lt	
Malaysia	✓	CTOS Sdn Bhd	www.ctos.com.my	
	✓	BASIS RAM-DP Information Services Sdn Bhd (BRIS)	www.bris.com.my	
	✓	Central Credit Reference Information System (CCRIS)	eccris.bnm.gov.my/eccris/pages/sec/login.xhtml	

If we request credit info from countries not listed, please contact us if you need assistance on that countries bureaus. If borrowers have credit history in a country without reporting information, we will ask for statements from all accounts located in that country.

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Malta	✓ CreditInfo Malta	www.creditinfo.com.mt	
	✗ Central Bank of Malta	www.centralbankmalta.org/cerform	emailed within 24hrs
Mexico	✓ Buro de Credito (TransUnion)	www.burodecredito.com.mx	
	✓ Círculo de Crédito	www.circulodecredito.com.mx/credit-score	
	✓ Dun & Bradstreet, S.A	www.dnbmex.com.mx	
Netherlands	✓ Experian Netherlands	www.experian.nl	
	✓ Stichting Bureau Krediet Registratie	www.bkr.nl	
	✓ Equifax Decision Systems B.V.	www.equifax.com	
New Zealand	✓ Veda Advantage	www.vedaadvantage.com	
	✓ Dun & Bradstreet	dnb.co.nz	
Norway	✓ CreditInfo Decision	www.ciddecision.com	
	✓ Experian Norway	www.experian.no	
Philippines	✓ BAP Credit Bureau, Inc.	www.bap.org.ph	
	✓ Credit Information Corporation (CIC)	www.creditinfo.gov.ph	
Poland	✓ Biuro Informacji Kredytowej S.A.	www.bik.pl	
Portugal	✓ Equifax Iberica	www.equifax.pt	
Romania	✓ Biroul de Credit S.A.	www.birouldecredit.ro	
	✓ CreditInfo Romania	www.creditinfo.ro	
Saudi Arabia	✓ Saudi Credit Bureau (SIMAH)	simah.com/en/personal/pages/default.aspx	
Singapore	✓ Credit Bureau (Singapore) Pte Ltd.	www.creditbureau.com.sg/buy-my-credit-report.html	
Slovak Republic	✓ CreditInfo Slovakia	www.creditinfo.sk	
	✓ SCB (Slovak Credit Bureau)	www.crif.sk	
	✓ SISBON	www.zbs-giz.si/en/	
South Africa	✓ Compuscan Information Technologies (Pty) Ltd	www.compuscan.co.za	
	✓ Consumer Profile Bureau (Pty) Ltd	www.cpbonline.co.za	
	✓ CreditWatch (Pty) Ltd	www.medicalcreditwatch.co.za	
	✓ Crosscheck Information Bureau (Pty) Ltd	www.crosscheckonline.co.za	
	✓ Experian South Africa (Pty) Ltd	www.experian.co.za	
	✓ Inoxico (Pty) Ltd	www.inoxico.com	
	✓ LexisNexis Risk Management (Pty) Ltd	www.lnrm.co.za	
	✓ Managed Integrity Evaluation (Pty) Ltd	www.mie.co.za	
	✓ Robertsons International Reports (Pty) Ltd	www.robreps.co.za	
	✓ South African Fraud Prevention Services NPC	www.safps.org.za	
	✓ Tenant Profile Network (Pty) Ltd	www.tpn.co.za	
	✓ Transunion Credit Bureau (Pty) Ltd	www.transunion.co.za	
✓ Xpert Decision Systems (Pty) Ltd	www.xds.co.za		
South Korea	✓ Korea Credit Bureau	www.koreacb.com	
Spain	✓ EQUIFAX	soluciones.equifax.es	
	✓ Experian Bureau de Credito	www.experian.es	
Sweden	✓ Solidited UC	www.uc.se	
	✓ Solidited AB	www.soliditet.se	
Saint Lucia	✓ Caribbean Credit Bureaus Ltd. (CCBL)	www.ccbl.info.tt/Caribbean/	
Switzerland	✓ ZEK Switzerland	www.zek.in	emailed in 4 days
Taiwan	✓ Joint Credit Information Center	www.jcic.org.tw	emailed 1-2 working days
Thailand	✓ Thai Credit Bureau Co., Ltd.	www.ncb.co.th	
Trinidad & Tobago	✓ TransUnion_ Trinidad and Tobago	www.transunion.co.tt	
Türkiye	✓ KKB (KREDİ KAYIT BÜROSU A.S.)	www.kkb.com.tr	
United Arab Emirates	✓ Emcredit	www.emcredit.com	
	✓ Al Etihad Credit Bureau (AECB)	www.aecb.gov.ae/credit-report	
United Kingdom	✓ Equifax UK	www.equifax.co.uk	
	✓ Experian Ltd	www.uk.experian.com	
	✓ CallCredit	www.callcredit.co.uk	
United States	✓ Equifax	www.equifax.com	
	✓ Experian	www.experian.com	
	✓ TransUnion	www.transunion.com	
	✓ Annual Credit Report	www.annualcreditreport.com	
Vietnam	✓ PCB/CRIF	www.pcb.vn	

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