

International Credit Bureau Reference

| Country | Online? | Bureau | website | Notes |
|------------------------|---------|---|--|---|
| Argentina | ✓ | Organización Veraz S.A. (Equifax Inc. affiliate) | www.veraz.com.ar | |
| | ✓ | FELIDAS | www.felidas.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.creditinfo.latvija.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 | |
| Malta | ✓ | CreditInfo Malta | www.creditinfo.com.mt | |
| | ✗ | Central Bank of Malta | www.centralbankmalta.org/ccrform | emailed within 24hrs |

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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| 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.vedadvantage.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 | |
| 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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