

Private Credit Bureaus Around the World

| COUNTRY | PRIVATE CREDIT BUREAU | WEBSITE |
|------------------------|---|---|
| Argentina | Organización Veraz S.A. (Equifax Inc. affiliate) | www.veraz.com.ar |
| | FELIDAS | http://www.felidas.com.ar/ |
| | NOSIS | http://www.nosis.com.ar/SitioNosisWeb/Default.aspx |
| Armenia | ACRA Credit Bureau | www.acra.am |
| Australia | Veda Advantage | www.vedaadvantage.com |
| | Dun & Bradstreet | http://dnb.com.au/ |
| Austria | Experian Scorex | www.experian-scorex.de/sterreich.at.0.html |
| | Kreditschutzverband von 1870 (KSV) | www.ksv.at |
| Bahrain | The Benefit Company | www.benefitco.com.bh |
| Belgium | UPC-BVK | |
| Bolivia | Entidad De Servicios De Información Enserbic S.A. | www.infocenter.com.bo |
| | INFOCRED BIC S.A | |
| Bosnia And Herzegovina | LRC Credit Bureau | www.lrcbh.com |
| Botswana | TransUnion ITC | www.transunionitc.co.za |
| | CRBAfrica | www.crbafrica.com |
| | Compuscan Botswana | www.compuscan.co.za |
| Brazil | Equifax Brasil | www.equifax.com.br/default_pse.asp |
| | SCPC (SERVIÇO CENTRAL DE PROTEÇÃO AO CRÉDITO) | http://www.acia.com.br/scpc.htm |
| | Serasa S.A. | www.serasa.com.br |
| Bulgaria | CreditInfo Bulgaria | www.creditinfo.bg/ |
| | Experian Bulgaria | http://www.experian.bg/ |
| Canada | Equifax Canada | www.equifax.com/EFX_Canada/ |
| | TransUnion | www.tuc.ca |
| Chile | Camara de Comercio de Santiago (CCS) | www.ccs.cl |
| | Databusiness S.A. | www.databusiness.cl |
| | Equifax Chile | www.dicom.cl/ |
| | SINACOPI | http://www.sinacofi.cl/ |
| | SISA | |
| China | Huaxia D&B China | http://www.huaxiadnb.com |
| Colombia | Computec - DataCrédito | www.computec.com |
| | CIFIN | http://cifinpruebas.asobancaria.com |
| Costa Rica | Teletec S.A | www.teletec.co.cr |
| | TransUnion Costa Rica | www.tuca.org |
| | DATUM | http://www.datum.net/ |
| | Protectora de Crédito Comercial, S.A. | http://www.protectora.com/ |
| | Cero Riesgo, S.A. | http://www.ceroriesgo.co.cr/ |
| Croatia | Hrvatski Registar Obeza Po Kreditima | http://www.hrok.hr/ |
| Cyprus | First Cyprus Credit Bureau (FCCB) | http://www.fccb.com.cy/ |
| 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/ |
| Dominican Republic | Transunion | www.transunion.com.do |
| | DataCredito | http://www.datacredito.com.do |
| Dubai | EMCRED | www.emcredit.com |
| Ecuador | Acredita Buró de información crediticia S.A | www.datacredito.com.ec |
| | CREDIT REPORT C.A. Buró de Información Crediticia (EQUIFAX) | www.equifax.com |
| | CALTEC Buró de Información Crediticia, S.A. | http://www.caltecburo.com/ |
| Egypt | I-Score | http://www.i-score.com.eg/ |
| El Salvador | El Salvador | www.equifax.com/sv/equifax/ |
| | Procredito - Transunion Central America | http://www.bancoprocredit.com.sv/ |
| | Asociación Protectora de Créditos de El Salvador (PROCREDITO) | www.procredito.com.sv |
| Estonia | Krediidiinfo AS (Experian) | www.krediidiinfo.ee |
| Fiji | Databureau | www.databureau.com.fj |
| Finland | Experian Finland | www.experian.fi/ |
| | Suomen Asiakastieto Oy - Finska | www.asiakastieto.fi |
| France | Experian France | www.experian.fr/ |
| Georgia | CreditInfo Georgia | www.creditinfo.ge/default_en.htm |
| Germany | Experian Germany | www.experian.de/ |
| | SCHUFA Holding AG | www.schufa.de |
| Ghana | XDS Ghana Limited | http://www.xdscreditbureau.com/ |
| Greece | CreditInfo Hellas | www.alphami.gr/ |
| | Tiresias SA Interbanking Information Systems | www.tiresias.gr/en/index.html |
| Guatemala | TransUnion Guatemala | www.tuca.org |
| | ORBE | |
| | CEDIREF | |
| Honduras | TransUnion Honduras | www.tuca.org |
| Hong Kong, China | TransUnion Information Services Limited | http://www.transunion.hk/ |
| Hungary | BISZ Zrt | www.bisz.hu |
| Iceland | CreditInfo Group | www.fmv.is/ |
| India | Credit Information Bureau (India) Ltd (CIBIL) | www.cibil.com |
| | Highmark Credit Information Services | http://www.myhighmark.com/ |
| | Equifax Credit Information Services Pvt Ltd (ECIS) | www.equifax.com |
| | Experian India | http://www.experian.in/ |
| Indonesia | Biro Kredit Indonesia | www.birokredit.com |
| Iran | Iran Credit Scoring (ICS) | http://www.irancreditscoring.com/ |
| 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) | |
| Japan | Credit Information Center Corporation | www.cic.co.jp |
| | Experian Asia Pacific | http://www.experian.asia/ |
| Kazakhstan | The First Credit Bureau (CreditInfo) | www.1cb.kz/ |
| Kenya | Credit Reference Bureau Africa Limited | www.crbafrica.com |
| | Metropol East Africa Ltd | http://metrolscore.com/ |
| | TransUnion Kenya | www.transunionitc.co.za |
| Korea, Rep. | Korea Information Service - KIS | www.kisinfo.com |
| | Korea Credit Bureau | www.koreacb.com |
| Kuwait | Credit Information Network (Ci-Net) | www.cinet.com.kw |
| Kyrgyz Republic | Credit information Bureau "Ishenim"™ | http://www.ishenim.kg/ |
| Lithuania | Infobankas UAB (CreditInfo) | www.infobankas.lt |

| COUNTRY | PRIVATE CREDIT BUREAU | WEBSITE |
|----------------------|---|--|
| | Lithuania - ZIA (CreditInfo) | www.zvilgsnis.lt/ |
| Macedonia | Macedonian Credit Bureau (MKB) | http://www.mkb.mk/ |
| Malaysia | CTOS Sdn Bhd | www.ctos.com.my |
| | BASIS RAM-DP Information Services Sdn Bhd (BRIS) | www.bris.com.my |
| Malawi | CRBAfrica Group | www.crbafrica.com |
| Malta | CreditInfo Malta | www.creditinfo.com.mt/ |
| Mexico | Buro de Credito (TransUnion) | www.burodecredito.com.mx |
| | Círculo de Crédito | www.circulodecredito.com.mx |
| | Dun & Bradstreet, S.A | www.dnbmex.com.mx |
| Morocco | Experian Morocco | http://www.experian.co.ma/ |
| Mozambique | CRBAfrica Group | www.crbafrica.com |
| Namibia | TransUnion ITC | www.transunionitc.co.za |
| | Compuscan Namibia | www.compuscan.co.za |
| Nepal | Credit Information Bureau of Nepal | www.cibnepal.org |
| Netherlands | Experian Netherlands | www.experian.nl/ |
| | Stichting Bureau Krediet Registratie | http://www.bkr.nl/ |
| | Equifax Decision Systems B.V. | http://www.equifax.com/ |
| New Zealand | Veda Advantage | www.vedaadvantage.com |
| | Dun & Bradstreet | http://dnb.co.nz/ |
| Nicaragua | TransUnion Nicaragua | www.tuca.org |
| Nigeria | CreditRegistry Corporation, USA; CR services Ltd, Nigeria | www.creditregistry.com |
| | Credit Reference Company (CRC) | http://www.creditreferencenigeria.com/ |
| | XDS | http://www.xdscreditbureau.com |
| Norway | CreditInfo Decision | http://www.cidecision.com/ |
| | Experian Norway | www.experian.no/ |
| Oman | National Bureau of Commercial Information (NBCI) | www.nbcico.om |
| Pakistan | News-VIS Credit Information Services | |
| | Datacheck (PVT) Limited | |
| Panama | Asociación Panameña de Crédito | www.apc.com.pa |
| Papua New Guinea | Credit and Data Bureau | http://www.cdb.com.pg/ |
| Paraguay | Informconf S.A. | www.informconf.com.py |
| Peru | Certicom | www.certicom.com.pe |
| | Equifax Peru | www.equifax.com.sv/equifax/ |
| Philippines | BAP Credit Bureau, Inc. | www.bap.org.ph/ |
| Poland | Biuro Informacji Kredytowej S.A. | www.bik.pl |
| | InfoScore BIG S.A. | |
| Portugal | Equifax Iberica (Credinformações) | www.credinformacoes.pt |
| Puerto Rico | TransUnion De Puerto Rico | www.transunion.com |
| Romania | Biroul de Credit S.A. | www.birouldecredit.ro |
| | CreditInfo Romania | www.creditinfo.ro/ |
| Russian Federation | TransUnion CRIF Decision Solution | |
| | Sberbank-Experian-Interfax | http://www.experian-da.com/ru/products.html |
| Rwanda | CRBAfrica Group | www.crbafrica.com |
| Saudi Arabia | Saudi Credit Bureau (SIMAH) | www.simah.com |
| | Abdul Latef Jameel | |
| Serbia | Srpski Kreditni Biro | http://www.s-kb.com/ |
| Singapore | Credit Bureau (Singapore) Pte Ltd. | www.creditbureau.com.sg |
| | DB Information Group | http://www.dpgroup.com.sg/ |
| Slovak Republic | CreditInfo Slovakia | www.creditinfo.sk/ |
| | SCB (Slovak Credit Bureau) | http://www.scb.sk/ |
| South Africa | Compuscan | www.compuscan.co.za/about.php |
| | Experian | www.experian.co.za |
| | TransUnion ITC | www.transunionitc.co.za |
| | XDS | http://www.xds.co.za/ |
| South Korea | National Information & Credit Evaluation (NICE) | |
| | Korea Information Service (KIS) | http://www.kisinfo.com/ |
| Spain | ASNEF - EQUIFAX | www.asnefequifax.es/ |
| | Experian Bureau de Credito | www.experian.es |
| Sri Lanka | Credit Information Bureau of Sri Lanka | https://www.crib.lk/ |
| Swaziland | TransUnion Swaziland | www.transunionitc.co.za |
| Sweden | Solidited UC | www.uc.se |
| | Solidited AB | http://www.soliditet.se/ |
| Switzerland | ZEK Switzerland | www.zek.info |
| Tanzania | CRBAfrica Group | www.crbafrica.com |
| Taiwan, China | Joint Credit Information Center | www.jcic.org.tw |
| Thailand | Thai Credit Bureau Co., Ltd. | www.ncb.co.th/ |
| Trinidad & Tobago | TransUnion Trinidad and Tobago Port of Spain | www.transunion.co.tt |
| Turkey | KKB (KREDİ KAYIT BÜROSU A.S.) | www.kkb.com.tr |
| Uganda | Compuscan Uganda | www.compuscan.co.za |
| | CRBAfrica Group | www.crbafrica.com |
| Ukraine | CreditInfo Ukraine | http://www.creditinfo.com/?PageID=1907 |
| | The First Credit Bureau of Ukraine (FCBU) | http://www.pvbki.com/en/ |
| | IBCH | www.ibch.info |
| United Arab Emirates | Emcredit | www.emcredit.com |
| United Kingdom | Equifax UK | www.equifax.co.uk/ |
| | Experian Ltd | www.uk.experian.com |
| | CallCredit | http://www.callcredit.co.uk/ |
| United States | Equifax | www.equifax.com/ |
| | Experian | www.experian.com/consumer/index.html |
| | TransUnion | www.transunion.com |
| Uruguay | Clearing de Informes (una empresa Equifax) | www.clearing.com.uy |
| | InfoCred | http://www.ccisalto.com.uy/index.php?option=com_ |
| Uzbekistan | BANKLARARO KREDIT BYUROSİ | |
| Vietnam | PCB/CRIF | |
| Zambia | Credit Reference Bureau Africa Ltd. Zambia Lusaka | www.crbafrica.com |
| Zimbabwe | TransUnion ITC | www.transunionitc.co.za |

Note : The list is continuously updated. If your credit bureau is not included, please send a request to be added by contacting Shalini Sankaranarayanan at SSankar1@jfc.org.