

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.fidelitas.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/
	SINACOFI	http://www.sinacofi.cl/
	SIISA	
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 Obveza 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 (PROCRECITO)	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" TM	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.ciddecision.com/
	Experian Norway	www.experian.no/
Oman	National Bureau of Commercial Information (NBCI)	www.nbci.co.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/
Slovenia	SISBON	http://www.zbs-giz.si/en/zdruzenje-bank.asp?Structu
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	
Venezuela	DataCrédito	www.datacredito.com.ve
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@ifc.org.