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PUBLICATION

General Principles for Credit Reporting

 (<mailto:?body=http%3A%2F%2Fwww.worldbank.org%2Fen%2Ftopic%2Ffinancialsector%2Fpublication%2Fgeneral-principles-for-credit-reporting%3Fcid%3DEX%3FWBEn%3FmailSH>)

   



[General Principles for Credit Reporting \(http://documents.worldbank.org/curated/en/2011/09/16426885/general-principles-credit-reporting\)](http://documents.worldbank.org/curated/en/2011/09/16426885/general-principles-credit-reporting) describes the nature of credit reporting elements which are crucial for understanding credit reporting and to ensuring that credit reporting systems are safe, efficient and reliable. It intends to provide an international agreed framework in the form of international standards for credit reporting systems' policy and oversight. The Principles for credit reporting are deliberately expressed in a general way to ensure that they can be useful in all countries and that they will be durable.

These Principles are not intended for use as a blueprint for the design or operation of any specific system, but rather suggest the key characteristics that should be satisfied by different systems and the infrastructure used to support them to achieve a stated common purpose, namely Expanded Access and Coverage, Fair Conditions, and Safe and Efficient Service for borrowers and lenders.

Against this background, the standards are expected to inform the action of authorities in this field, for example central banks and banking supervisors in the context of their supervisory function. It is further envisaged that the standards would be useful to service providers and system operators when designing or modifying their product offerings, to financial intermediaries when choosing to be a participant in any specific system, and to end users when agreeing to use a specific system.

The report was prepared by a Task Force coordinated by the World Bank, with support from the Bank for International Settlements. The Task Force comprises representatives from central banks and other financial and privacy regulators, from multilateral organizations involved in credit reporting and from international credit reporting service providers.

The Task Force also benefited from the significant experience of the Credit Bureau Team of the International Finance Corporation. Some institutions ("Tier 2" Group), although not considered formally members of the Task Force, have been actively consulted to provide inputs during the process of preparation of the Principles. They include other industry associations, private sector operators, scholars and practitioners.

READ THE REPORT

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