

APPLICATION GUIDE

for

CREDIT BUREAU REPORT ("CBR")

1. Introduction

This Application Guide serves to provide information on where and how to apply, at your own expense, the Credit Bureau Report ("CBR") of a country. It does not set out the situations where you are required to apply the CBR for a certain country.

Multiple credit bureaus may exist in a country and only the prominent ones are listed in this Guide.

2. List of Countries in this Application Guide

Only the application information for the below countries are listed in this Application Guide. Please note that for some countries, the application information are in native language (i.e. non-English) and you may have difficulty understanding the information.

Should you be looking for a country that is not listed here, please approach Human Resource Compliance for assistance.

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| 1. Australia | 11. Malaysia |
| 2. Canada | 12. Netherlands |
| 3. China | 13. Philippines |
| 4. France | 14. Singapore |
| 5. Germany | 15. Switzerland |
| 6. Hong Kong | 16. South Korea |
| 7. India | 17. Taiwan |
| 8. Indonesia | 18. Thailand |
| 9. Ireland | 19. United Kingdom |
| 10. Japan | 20. United States of America |

3. List of Countries where CBR is not available

The below 2 countries do not have any institutions that handle personal credit history information. In view of CBR absence, please complete a declaration form, as prescribed by the Gambling Regulatory Authority, for any indebtedness in that country for submission to the Authority.

- Macau
- Myanmar

4. CBR in English or English Translation

Where the CBR provided by that country is not in English, you would have to engage, at your own expense, translation service providers to translate the document into English.

5. Disclaimer and Your help to update information

While every effort has been taken to ensure the accuracy and completeness of this Guide, there may be errors or omissions due to unforeseen circumstances (i.e. change of content by external links) and we appreciate your help to let us know so that the information gets updated.

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S/N	Country	CBR Report Name	Issuing Body	Application Information (To access the information, please click on the underlined)
1	Australia	Credit Report	Reference from Office of the Australian Information Commissioner, Australian Government . Please contact any one of the below credit reporting bodies for a copy of your credit report.	
			Equifax Australia	Online Application at Equifax Australia
			Experian Australia	Online Application at Experian Australia
			Illion Australia	Online Application at Illion Australia
2	Canada	Credit Report	Reference from Canadian Government - Ordering your credit report and score . Please contact any one of the below credit bureaus in Canada.	
			Equifax Canada	Form Download and Mail Application at Equifax Canada
			TransUnion Canada	Online Application at TransUnion Canada
3	China	Credit Record	The Credit Reference Center, the People's Bank of China	Online Application at Credit Reference Center, The People's Bank of China
4	France	Credit Report	Experian France	[Website in French] Experian France
5	Germany	Credit Report	SCHUFA Germany	[Application information in German] SCHUFA Germany
6	Hong Kong	Credit Report	Reference from Hong Kong Monetary Authority relating to Credit Reference Agency	
			TransUnion Hong Kong	Hong Kong Credit Reference Agency: TransUnion Hong Kong
7	India	CIBIL Credit Report	TransUnion CIBIL (Credit Information Bureau (India) Limited)	Online Application at TransUnion CIBIL
8	Indonesia	Credit Report	PT. Kredit Biro Indonesia Jaya	Either in-person application at PT. Kredit Biro Indonesia Jaya Or call its representatives for further assistance
9	Ireland	Credit Report	Irish Credit Bureau	Online Application at Irish Credit Bureau
10	Japan	Credit Information Disclosure Report	Japan Credit Information Reference Center Corp	[Website in Japanese] Japan Credit Information Reference Center Corp

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11	Malaysia	Credit Report	Bank Negara Malaysia	Online application via Bank Negara Malaysia's Credit Bureau Credit Check, Credit Score, Credit Report & Credit Bureau CTOS ctoscredit.com.my
12	Netherlands	Credit Report	Experian Netherlands	[Website in Dutch] Experian Netherlands
13	Philippines	Credit Report	CIBI Information, Inc	Applicant should apply for the Philippines Credit Report with a credit score with CiBi Direct to Consumer (D2C) Program Credit Information Corporation Via Mobile App (Lista PH) Credit Information Corporation
14	Singapore	Enhanced Consumer Credit Report	Credit Bureau (Singapore)	Online or in-person application at Credit Bureau Singapore Additional Requirements for (i) non-Singapore citizens and (ii) recently Singapore Permanent Residents 1. Non-Singapore citizens (S Pass/Employment Pass/Work Permit) You are required to inform Credit Bureau (Singapore) to include your passport number into your credit profile at the Additional Identification when applying for the credit bureau report. 2. Singapore Permanent Resident You are required to inform Credit Bureau (Singapore) to include your previous Singapore Foreign Identification Number (FIN) (e.g. work permit) into your credit profile at the Additional Identification when applying for the credit bureau report before applying for the latest Singapore credit report. You can either walk-in, call them at 6565 6363 or send an email to consumer_services@creditbureau.com.sg with a copy of the past IDs, requesting for the add-on.
15	Switzerland	Credit Report	Zentralstelle für Kreditinformation (ZEK)	[Website in German] Zentralstelle für Kreditinformation
16	South Korea	Personal Credit Report	Korea Credit Bureau	[Website in Korea] Korea Credit Bureau
17	Taiwan	Comprehensive Credit Report	Joint Credit Information Center	In-person or mail application at Joint Credit Information Center
18	Thailand	Credit Report	National Credit Bureau	[Website in Thai] National Credit Bureau
19	United Kingdom	Credit Report	Equifax UK	Online Application at Equifax UK
			Experian UK	Online Application at Experian UK
			TransUnion UK	Online Application at TransUnion UK
20	United States of America	Credit Report	Equifax USA	Online Application at Equifax USA
			Experian USA	Online Application at Experian USA
			TransUnion USA	Online Application at TransUnion USA