



As part of the application process, customers resident in the following countries are required to provide a copy of their Credit Reference Agency (CRA) report, dated within the last 90 days. If the customer has been living at the current address for less than six months, an additional CRA report is required from their previous address.

Resident Country	Credit Reference Provider	Website
Australia	Equifax	https://www.equifax.com.au/personal/
Egypt	Egyptian Credit Bureau	https://www.i-score.com.eg/en/products-and-services/current-products/self-inquiry-via-bank-web-portals/
Guernsey	Experian / Equifax / TransUnion	N/A – same as UK
Hong Kong	TransUnion	https://www.transunion.hk/home
Isle of Man	Experian / Equifax / TransUnion	N/A – same as UK
Jersey	Experian / Equifax / TransUnion	N/A – same as UK
Malaysia	Central Credit Reference Information System	https://eccris.bnm.gov.my/eccris/pages/sec/login.xhtml#!
Philippines	Credit Information Corporation (CIC)	https://www.creditinfo.gov.ph/get-your-credit-report
Qatar	Qatar Credit Bureau (QCB)	https://www.cb.gov.qa/English/SIR/Pages/Individual-Report.aspx
Singapore	Credit Bureau Singapore (CBS)	https://www.creditbureau.com.sg/buy-my-credit-report.html
Switzerland	Zentralstelle fur Kreditinformation (ZEK)	https://www.zek.ch/
Taiwan	Joint Credit Information Centre (JCIC)	https://www.jcic.org.tw/
UAE	Al Etihad Credit Bureau (AECB)	https://www.aecb.gov.ae/credit-report
United States of America (USA)	Equifax (primary) Experian / TransUnion	http://www.annualcreditreport.com