



Consumer Rights

A customer has a right to know what information the Institution has submitted to the Bureau regarding that customer.

A customer shall be entitled to access credit reports relating to the customer that are kept in a database administered by a Bureau.

A customer shall be entitled to a free copy of his/her credit report upon a physical visit to a Bureau, or its agents, and the customer must have the original copy of ID for verification. Note that ****All online applications will be charged a verification fee. ****

A customer shall be entitled to a free copy of his/her credit report in the following instances;

- At least once per year;
- Within thirty days of receiving an adverse action notice issued under regulation 50 (iii); and
- Once per six months after making a request to a Bureau to have inaccurate information corrected in the database.

A customer shall be entitled to the first clearance certificate issued for free.

Where a customer requests a Bureau for a credit report pursuant to sub-regulation (2), the bureau shall, within five working days of receiving a request in writing and such particulars as the bureau may reasonably require enabling it to identify the customer, provide to the customer a copy of all customer information relating to the customer held by the Bureau.

A customer with a credit history is entitled to a credit score from the bureau. A credit score is a numerical expression that analyses a person's credit report information to represent the person's creditworthiness.

Where the customer believes that the information contained in the database is inaccurate, erroneous or out-dated, the customer may notify the Bureau in writing of the information disputed.

Within five working days of being informed that the information in a customer's credit report is disputed, the Bureau shall;

- Attach a note to the credit information report, warning that the disputed information is under investigation, which notice shall remain on the file until resolution of the dispute; and

- Give the institution or credit information provider that supplied the information a notice of dispute requesting confirmation from the institution or credit information provider as to the accuracy of the information.
- The Bureau shall, within fourteen days, conduct investigation, based on the relevant information provided by the customer, and may contact any person who has furnished information.
- Where an institution or credit information provider receives a notice of dispute from the Bureau it shall, within fourteen days of receiving the notice, complete all necessary investigations into the -disputed information and give the Bureau a notice of resolution, advising whether the disputed information is to be deleted, corrected, or remain unchanged.
- Where the investigation reveals an error, the Bureau shall remedy the error and inform all persons who may be affected by the information including the customer.
- If the Bureau does not complete its investigation within twenty-one days, it shall delete the disputed information as requested by the customer.
- If the Bureau later completes its investigation, it may re-insert or revise the disputed information based on the results of such investigation and shall inform the customer of the action taken.
- Upon receipt of a notice of resolution or an amendment notice from an institution the Bureau shall, within five working days of such receipt, send a notice of change to any subscriber that has in the previous twelve months obtained a credit information report from the Bureau containing the incorrect information.
- Where the customer disagrees with the resolution of the disputed information, the customer may request the Bureau to attach a statement of not more than one hundred words to the customer's credit report, setting out the customer's claim that the information is not accurate, and the Bureau shall take reasonable steps to comply with the customer's request.
- A bureau may charge the customer for the cost of its services in investigating disputed customer information where the information disputed by the customer turns out to be false.

The customer has a right to refer a dispute to any of the 3 institutions; (i) To an alternative dispute resolution mechanism such as the Tatua Center (Tatua Center is an independent Alternative Dispute Resolution Center run by CIS Kenya, that exclusively deals with CRB-Related disputes), (ii) A court of law or (iii) the Central Bank.