

*Statutory Instrument No. 101 of 2022*

CREDIT INFORMATION ACT  
(Act No. 17 of 2021)

**CREDIT INFORMATION REGULATIONS, 2022**  
(Published on 12th August, 2022)

ARRANGEMENT OF REGULATIONS

REGULATION

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11. Enforcement notice
12. Access to documents
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SCHEDULES

IN EXERCISE of the powers conferred on the Minister of Finance by section 58 of the Credit Information Act and in consultation with the Bank, the following Regulations are hereby made —

1. These Regulations may be cited as the Credit Information Regulations, Citation 2022.
2. (1) The Bank shall enter in the Register of credit bureaus the following — Register of credit bureaus
  - (a) a credit bureau's licence number with the Bank;
  - (b) a credit bureau's full name;
  - (c) a credit bureau's trading name, if applicable;
  - (d) date of licensing;
  - (e) conditions of licensing, if any;
  - (f) whether the licence has been altered, and details thereof, if applicable;
  - (g) where the licence has been cancelled, the reasons for cancellation and the date of cancellation of licence; and
  - (h) a credit bureaus' contact details, including —
    - (i) physical address,
    - (ii) telephone number,
    - (iii) fax number,
    - (iv) email address, and
    - (v) contact person.
- (2) A data provider who wishes to inspect the Register shall on payment of a fee of P200 to the Bank be allowed access.
3. (1) A person who wishes to obtain a licence shall apply to the Bank for a licence in accordance with Form A set out in the Schedule. Application for licence

- (2) An applicant for a licence under subregulation (1) shall provide —
- (a) full personal details, qualification, experience and interest of its general management;
  - (b) full personal details, qualification, experience and interest —
    - (i) board of directors,
    - (ii) shareholders, and
    - (iii) beneficial owners;
  - (c) constitution of applicant;
  - (d) business plan;
  - (e) evidence of human capital and technological resources; and
  - (f) an application fee of P 5, 000.
- (3) Where the application meets all the requirements, the Bank shall issue the applicant with a credit bureau licence in accordance with Form B set out in the Schedule.
- (4) A licence issued by the Bank shall be subject to an annual licence fee of P20 000.
- 4.** A licensee may make an application to the Bank in terms of section 10 of the Act, for variation of any term or condition attached to its licence in accordance with Form C set out in the Schedule.
- 5.** Where a licensee wishes to surrender its licence in terms of section 12 of the Act the licensee shall submit a notice of surrender to the Bank in accordance with Form D set out in the Schedule.
- 6.** A person who requests for a credit report in terms of section 25 of the Act, from a credit bureau shall apply in accordance with Form E set out in the Schedule.
- 7.** (1) A credit bureau shall in terms of section 30 (c) of the Act, submit a bi-annual report in Form F set out in the Schedule.
- (2) The bi-annual report in subregulation (1) shall include the following information —
- (a) the total number of complaints received;
  - (b) the nature of the complaint;
  - (c) the number of complaints that were found to be valid, partially valid and invalid, respectively;
  - (d) the number of complaints resolved and outstanding; and
  - (e) the nature and validity of complaints according to categories which shall include —
    - (i) inaccurate or incorrect information,
    - (ii) insufficient or incomplete information,
    - (iii) outdated information,
    - (iv) double listing,
    - (v) incorrect merging of information, and
    - (vi) consumer withdrawing a complaint.
- (3) Subject to subregulation (1), a credit bureau shall submit to the Bank the bi-annual reports in respect of the reporting periods —
- (a) in respect of reporting period 1st January to 30st June by the 10th of July; and
  - (b) in respect of reporting period 1st July to 31st December by the 10th of January.

Variation of conditions of licence

Surrender of licence

Form and content of credit report

Complaints report by credit bureau

- 8.** A data provider shall provide consumer information to a credit bureau in accordance with Form G set out in the Schedule. Provision of consumer information by data provider
- 9.** A data provider shall notify a data subject of adverse action by it in terms of section 36 of the Act by providing the data subject with the following information — Notification of adverse action
- (a) name and contact details of the data provider that submitted the adverse report;
  - (b) the part of the credit report relied on in taking the adverse action;
  - (c) the date the credit report was obtained; and
  - (d) reasons for the adverse action.
- 10.** (1) A complainant may lodge a complaint to the Bank against a credit bureau in accordance with Form H set out in Schedule. Initiating complaint to Bank
- (2) Where a complaint is made by a person acting on behalf of a complainant, the complaint shall be accompanied by a written consent of the complainant.
- (3) The complainant's consent referred to in subregulation (2) shall contain the following —
- (a) name and identity number of the third party, accompanied by a copy of the third party's identity document;
  - (b) name of the credit bureau;
  - (c) full name, identity number and signature of the complainant;
  - (d) date of the transaction or event to which the complaint relates;
  - (e) details of the complaint; and
  - (f) a consent for the third party to lodge and handle the complaint, signed by the complainant.
- (4) The Bank shall investigate a complaint within 90 days of receiving such complaint.
- 11.** (1) An enforcement notice issued in terms of section 43 of the Act shall be in accordance with Form I set out in the Schedule. Enforcement notice
- (2) The enforcement notice issued in subregulation (1) shall contain the following information —
- (a) the section of the Act in terms of which the notice has been issued; and
  - (b) the date of the notice.
- 12.** A person may make an application to the Bank to obtain copies of permitted information in terms of section 47 of the Act in accordance with Form J set out in the Schedule and on payment of an application fee of P100. Access to documents
- 13.** The Bank may in terms of section 50 (1) of the Act summon a senior manager, director of the board or shareholder of a credit bureau for an examination in accordance with Form K set out in the Schedule. Summoning of senior management of credit bureau

C.2410

SCHEDULE

Form A  
(regulation 3 (1))

APPLICATION FOR A CREDIT BUREAU LICENCE

The applicant must submit the completed application form, together with the required documentation and application fee to the Bank.

**PART 1 — APPLICANT'S INFORMATION**

1. Name of applicant:.....
2. Legal status (type of company or entity):.....
3. Company registration number:.....
4. Date of commencement of trading:.....
5. Financial year-end:.....
6. Income tax registration number:.....
7. VAT registration number:.....
8. Contact detail of the Applicant:.....  
Physical Address:.....  
Postal Code:.....  
PostalAddress:.....  
Postal Code:.....  
Telephone number: ( ).....  
Fax number: ( ).....  
Websiteaddress:.....  
Emailaddress:.....
9. Contact person:.....  
Title:.....  
Name and initials:.....  
Surname:.....  
Telephone number (office):.....  
Cellphone number:.....  
E-mail address (if applicable):.....
10. Name of auditor or accountant:.....  
Physical Address:.....  
Postal Code:.....  
Telephone number: ( ).....  
Fax number: ( ).....  
E-mail address:.....  
Practice number:.....
11. Compliance Officer:.....  
Name of Internal Compliance Officer/External Compliance  
Firm:.....  
Telephone number: ( ).....  
Fax number: ( ).....  
E-mail address:.....  
Physical Address:.....  
Postal Code:.....

Postal Address:.....

Postal Code:.....

Telephone number: ( ).....

12. Type of business conducted by the applicant (circle appropriate answer)

|   |     |    |
|---|-----|----|
| Receive enquiries for purposes of financial transactions applications | Yes | No |
| Receive information on conclusion of financial transactions           | Yes | No |
| Receive information on payment history, patterns or behaviours        | Yes | No |
| Receive consumer information  | Yes | No |
| Investigate financial transactions applications                       | Yes | No |
| Investigate financial transactions                                    | Yes | No |
| Investigate payment history, patterns or behaviours                   | Yes | No |
| Investigate personal financial information                            | Yes | No |
| Compile and maintain data from such reports                           | Yes | No |

**PART 2 — MEMBERS, DIRECTORS, TRUSTEES, PARTNERS AND GENERAL MANAGERS OF THE APPLICANT**

1. Does the Applicant or any natural person exercising general management or control whether alone or in conjunction with others, hold a controlling interest in any of the following businesses: (circle appropriate answer)

|                                   |     |    |
|-----------------------------------|-----|----|
| A financial transactions provider | Yes | No |
| A debt collection agency          | Yes | No |

2. If the answer to any of the above is “yes”, please provide full details:

.....

.....

.....

.....

.....

**PART 3 — QUALIFICATION, COMPETENCE, KNOWLEDGE AND EXPERIENCE**

Do you maintain and impose minimum qualifications, competence, knowledge and experience requirements for employees, agents and/or outsource services provider who will have the authority to represent the applicant in any of its obligations or functions under this Act? (circle appropriate answer) Yes No

If so, please indicate the minimum requirements imposed and the persons to whom these minimum requirements apply:

.....

.....

.....

**PART 4 — HUMAN, FINANCIAL AND OPERATIONAL RESOURCES**

1. Human resources (circle appropriate answer)

- 1.1 Indicate the number of staff employed:.....
- 1.2 Does the applicant have a call centre? Yes No
- 1.3 Indicate:
  - (a) Average number of calls received daily:.....
  - (b) Number of staff employed in the call centre:.....

**C.2412**

1.4 Are any of the services and functions of the applicant as credit bureau outsourced? Yes    No

If yes, please provide full details of the services that are outsourced.....  
.....  
.....  
.....

1.5 If the applicant does not have a call centre, indicate how the applicant intends on dealing with enquiries, and who will be responsible for dealing with such enquiries:  
.....  
.....

**2. Operational resources**

- |      |   |     |    |
|------|---|-----|----|
| 2.1  | Do you have a fixed business address?   | Yes | No |
| 2.2  | Do you have adequate access to communication facilities, including telephone, typing, fax and copying facilities?   | Yes | No |
| 2.3  | Do you have adequate storage and filing systems for the safe-keeping of all records?  | Yes | No |
| 2.4  | Do you have procedures in place and sufficient resources to accept the filing of consumer information?  | Yes | No |
| 2.5  | Do you have procedures in place and sufficient resources to take reasonable steps to verify the accuracy of any consumer information reported to you?   | Yes | No |
| 2.6  | Do you have procedures in place and sufficient resources to retain consumer information reported to you for the prescribed period?  | Yes | No |
| 2.7  | Do you have procedures in place and sufficient resources to maintain your records of consumer information in a manner that satisfies the prescribed standards?  | Yes | No |
| 2.8  | Do you have procedures in place and sufficient resources to promptly expunge from your records any prescribed consumer information that, in terms of the Regulations, is not permitted to be entered in your records? | Yes | No |
| 2.9  | Do you have procedures in place and sufficient resources to issue a report to any person who requires it for a prescribed purpose or a purpose contemplated in the Act?   | Yes | No |
| 2.10 | Do you have sufficient resources to comply with accounting and reporting requirements in terms of the Act?  | Yes | No |
| 2.11 | Do you have sufficient resources to ensure compliance with the requirements of the Act and the Regulations?   | Yes | No |

If the answer to any of the above is “No”, please provide a credible plan to acquire or develop these resources or procedures.

**PART 5 – QUESTIONS, CONCERNS AND COMPLAINTS**

- |  |     |    |
|--|-----|----|
| 1. Do you have a policy in place to handle questions, concerns and complaints?   | Yes | No |
| 2. Does this policy outline your commitment to handle questions, concerns and complaints as well as your internal systems and procedures for resolving questions, concerns and complaints? | Yes | No |
| 3. Do these internal systems and procedures ensure that questions, concerns and complaints from consumers or data providers are treated equitably and consistently?                        | Yes | No |
| 4. Do these internal systems and procedures ensure that questions, concerns and complaints from consumers or data providers are treated in a timely, efficient and courteous manner?       | Yes | No |
| 5. Are these internal systems and procedures transparent and visible to consumer and data providers (i.e. do consumers and data providers have knowledge of these systems)?                | Yes | No |
| 6. Do you have sufficient human resources to handle questions, concerns and complaints from consumers and data providers?  | Yes | No |
| 7. Are your human resources adequately trained to handle questions, concerns and complaints from consumer and data providers?  | Yes | No |
| 8. Are your facilities accessible to consumers and data providers?   | Yes | No |

If the answer to any of the above is “No”, please provide a credible plan to acquire or develop these resources or procedures.....  
 .....

**PART 6 – BUSINESS PREMISES**

THIS FORM MUST BE COMPLETED IN RESPECT OF ALL BUSINESS PREMISES FROM WHICH THE APPLICANT CONDUCTS/INTENDS TO CONDUCT THE BUSINESS OF A CREDIT BUREAU. MAKE ADDITIONAL COPIES.

1. Total number of business premises:.....
2. Information required per business premises

***Business premises 1***

Trading name:.....  
 Physical Address:.....

Postal Code:.....

Contact person:.....  
 Telephone number: ( ).....  
 Fax number: ( ).....  
 E-mail address:.....

***Business premises 2***

Trading name:.....  
 Physical Address:.....

Postal Code:.....

**C.2414**

Contact person:.....  
Telephone number: ( ).....  
Fax number: ( ).....  
E-mail address:.....

**PART 7 — DECLARATION BY CREDIT BUREAU**

The applicant hereby permits the Bank or any person authorised by the Bank in section 28 of the Act to enter any place at or from which the applicant conducts the registered activities during normal business hours, and to conduct reasonable inquiries for compliance purposes.

The applicant confirms that the information contained in this application is accurate and complete.

Date:.....  
Capacity:.....  
Name of signatory:.....  
Signature:.....

Signatory warrants that he/she is a duly authorised representative of applicant

**PART 8 — DISQUALIFICATION OF NATURAL PERSONS**

THIS FORM MUST BE COMPLETED AND SIGNED IN RESPECT OF EACH NATURAL PERSON WHO EXERCISES GENERAL MANAGEMENT OF THE APPLICANT, WHETHER ALONE OR IN CONJUNCTION WITH OTHERS. MAKE ADDITIONAL COPIES.

Name of natural person completing form:.....  
Identity number:.....  
Position (within the applicant):.....  
Date:.....

**Questions**

(circle where appropriate)

- |  |     |    |
|--|-----|----|
| 1. Are you subject to an order of court declaring you to be mentally unfit or to be suffering from a mental disorder?  | Yes | No |
| 2. Have you ever been removed from office on account of misconduct relating to fraud or the misappropriation of money?   | Yes | No |
| 3. Have you ever been a director or member of an entity at the time that such entity has been de-registered?   | Yes | No |
| 4. Have you ever been a director or member of an entity at the time that such entity has brought the credit industry or consumer information market into disrepute?            | Yes | No |
| 5. Have you ever been a director or member of an entity at the time that such entity has acted with disregard for consumer rights generally?                                   | Yes | No |
| 6. Have you been convicted, during the previous ten years, of theft, fraud, forgery, perjury or a similar offence and been sentenced to imprisonment and/or fined as a result? | Yes | No |



7. Have you been convicted, during the previous ten years, of a crime involving violence against another natural person and been sentenced to imprisonment and/or fined as a result? Yes No
8. Have you been convicted, during the previous ten years, of any act which is considered an offence in terms of the Act? Yes No

If your answer to any of the above is yes, please provide full details in respect thereof:  
.....  
.....  
.....  
.....

Check list for accompanying documents.

- 1. Certified copy of ID or passport for non-citizens
- 2. Copy of CV
- 3. Certified copies of certificates
- 4. Copy of the applicant's most recent audited financial statements
- 5. Copy of policy, if any
- 6. Applicant's representative's proof of authorisation

By signing below, I hereby:

- give permission to the Authority and its authorised agents to perform any criminal enquiry on me, and to access all information relating thereto, including any directions by the Court for my detention in a mental hospital or prison;
- indemnify the Authority, its agents and its employees and hold them harmless against any claims by myself or any other person that may arise out of or be connected with such disclosure, including any legal costs; and
- certify that the information contained herein is true and correct.

\_\_\_\_\_  
Signature

C.2416

Form B  
(regulation 3 (3))

CREDIT BUREAU LICENCE

Licence No.....

**BANK OF BOTSWANA  
CREDIT BUREAU LICENCE**

This is to certify that

.....  
.....  
.....  
is hereby licensed to operate as a credit bureau under section 8 (2) of the Credit Information Act, 2021 subject to compliance with the provisions of all applicable laws and regulations and such other policies and directives as may be issued from time to time by the Bank of Botswana. This licence is subject to renewal annually.

Please take notice that in terms of section 8 (3) of the Credit Information Act, 2021, the Bank imposes the following conditions on the licensing of the Credit Breau:

.....  
.....  
.....  
.....

The above conditions are imposed on the Credit Bureau for the following reasons:

.....  
.....  
.....  
.....

Signed at.....on this.....of .....of .....

Full names of signatory:.....

Bank stamp

Signed at.....on this.....day of.....,

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**Director, Banking Supervision Department**

**C.2418**

FORM C  
(regulation 4)

APPLICATION CREDIT BUREAU FOR VARIATION OF TERMS  
AND CONDITIONS OF LICENCE

Name of Credit Bureau:.....  
Licence Number at the Bank:.....  
Contact number: ( ).....  
E-mail:.....  
Postal Address.....

To:  
Bank of Botswana

Please take notice that the Credit Bureau hereby applies to the Bank in terms of section 10 of the Credit Information Act, 2021 to have its conditions of licensing reviewed on the following grounds: .....

Signed at.....on this.....of.....of.....

Signature of the duly authorised representative of the Credit Bureau:.....  
Full names of signatory:.....

For official use only  
Full names of the Bank representative:.....  
Signature:.....

Signed at.....on this.....of.....of.....

Bank stamp

FORM D  
(regulation 5)

NOTICE TO SURRENDER A LICENCE

This form must be submitted to the Bank

Name of Credit Bureau:.....  
Licence Number at the Bank:.....  
Contact number: ( ).....  
E-mail:.....

The Credit Bureau hereby gives notice to the Bank of its intention to voluntarily surrender its licence with effect from:.....{insert date at least five business days from date of signature of this notice}.

The reason(s) for the surrender is/are:.....  
.....  
.....

Signed at.....on this.....of.....of .....

Signature of duly authorised representative of Credit Bureau:.....  
Full names of signatory:.....

For official use only  
Full names of the Bank representative:.....  
Signature:.....

Signed at.....on this.....of .....

Bank stamp

C.2420

FORM E  
(regulation 6)  
CREDIT REPORT

*Report Number:*.....

**INFORMATION OF PERSON REQUESTING REPORT**

Name:.....  
Surname:.....  
From User:.....  
Institution:.....  
To Email:.....  
Reference No.....  
Our Ref No:.....  
From Phone:.....  
To Phone:.....  
Enquiry Reason:.....  
Date Requested:.....

**PERSONAL CONSUMER INFORMATION**

Surname:.....  
Name:.....  
Title:.....  
Identiy Number:.....  
Gender:.....  
Marital Status:.....  
Information Date:.....  
E-mail:.....  
Date of Birth:.....  
Telephone Number:.....  
Cellphone Number: .....

Employer:.....  
Date:.....  
Occupation:.....  
Period:.....

Current Physical Address:.....  
Date:.....  
Period:.....

**ADDRESS INFORMATION**

Last 4 occurrences of postal or physical address. This includes the date the information was captured, address details, owner/tenant status as well as the years at the address, where available.

Address:.....  
Date:..... Period:.....

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Address:.....  
Date:..... Period:.....

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Address:.....  
Date:.....Period:.....

Address:.....  
Date:.....Period:.....

**EMPLOYMENT INFORMATION**

Last 3 occurrences of employment information including the date of capture, period of employment, employer and occupation.

Employer:.....Date:.....  
Occupation:.....Period:.....  
Address:.....

Employer:.....Date:.....  
Occupation:.....Period:.....  
Address:.....

Employer:.....Date:.....  
Occupation:.....Period:.....  
Address:.....

**PUBLIC RECORDS INFORMATION**

This information was collected from public records by.....Credit Bureau or a company we hired;

**ADVERSE ACCOUNTS**

This information was supplied by a credit or service providers for non-payment, bad debt written off or repossession.

Listing Date:.....Credit Bureau Number:.....  
Trade Sector:.....Contact Number:.....  
Contact Name:.....Account Number:.....  
Subject Forename:.....Subject Surname:.....  
Subject ID No:.....Subject ID No:.....  
Balance:.....Original Amount:.....  
Last Payment Date:.....Default type:.....  
Type:.....Pay Status:.....

Date updated:.....

Remarks:.....  
.....  
.....

Estimated month and year that the item will be removed:.....

C.2422

**SATISFACTORY ACCOUNTS**

Date of Submission:..... Credit Bureau Number:.....  
Source:..... Contact Number:.....  
Contact Name:..... Account Number:.....  
Subject Forename:..... Subject Surname:.....  
Subject ID No:..... Principal Amount:.....  
Balance Amount:..... Arrears Amount:.....  
Last Payment Date:..... Next Payment Date:.....  
Type:..... Pay Status:.....

Date updated:.....  
Remarks:.....  
.....  
.....

| Year | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sept | Oct | Nov | Dec |
|------|-----|-----|-----|-----|-----|-----|-----|-----|------|-----|-----|-----|
|      |     |     |     |     |     |     |     |     |      |     |     |     |
|      |     |     |     |     |     |     |     |     |      |     |     |     |

**CREDIT ENQUIRIES  
REGULAR ENQUIRIES**

Regular enquiries are posted when someone accesses your credit information from .....  
Credit Bureau. These enquiries will remain on your credit file for 2 years.

Name of Institution:.....Requested on:.....  
Address:.....Enquiry Type:.....

**CREDIT ENQUIRIES  
ACCOUNT REVIEW ENQUIRIES**

The institutions below received your name, address and other limited information in order to  
make an offer of credit or insurance. These enquiries are not seen by anyone but you and do  
not affect your credit score.

Name of Institution:.....Requested on:.....  
Address:.....Enquiry Type:.....



FORM F  
(regulation 7 (1))

CREDIT BUREAU BI-ANNUAL SYNOPTIC REPORT

|   |               |                         |                 |
|---|---------------|-------------------------|-----------------|
| Name of Registered Entity               |               |                         |                 |
| Registration Number at the Authority    |               |                         |                 |
| Company Registration Number             |               |                         |                 |
| Name of person that completed this form |               |                         |                 |
| Email                                   |               |                         |                 |
| Contact number<br>Area Code             |               | Tel. No.                |                 |
| Period covered in return                | <i>Period</i> | <i>Reporting Period</i> | <i>Due Date</i> |
|   | Period 1      | January 1 – 30 June     | 10 July         |
|   | Period 2      | July 1 – 31 December    | 10 January      |

**1. General Compliance**

*Section 1.1: Consumer Protection Statistics*

Note:

Please provide this information in a table by calendar month

- 1.1.1 Access to Credit Reports
  - 1.1.1.1 with charge
  - 1.1.1.2 without charge
- 1.1.2 Complaints
  - 1.1.2.1 total number of complaints received
  - 1.1.2.2 valid complaints (%)
  - 1.1.2.3 proven invalid complaints (%)
  - 1.1.2.4 unresolved (%)
- 1.1.3 Total number of complaints received in respect to judgments
- 1.1.4 Total number of cases where incidents were attributed to wrong person
- 1.1.5 Total number of cases where the credit report was attributed to wrong person
- 1.1.6 Total number of incidents where the amount reported in respect to a judgment is incorrect
- 1.1.7 Total number of complaints about proven invalid information that is repeatedly reflected on the credit bureau
- 1.1.8 Total number of complaints about information that must be erased (for instance, trade union membership, medical information, etc.):
- 1.1.9 Total number of complaints about other instances (not covered by 1.1.1 – 1.1.8)
- 1.1.1.10 Name the primary reasons for other complaints

## 2. Credit Market Monitoring

### *Section 2.1: Credit Market*

Note:

Please provide this information in a table by calendar month

- 2.1.1 Total value (outstanding balances) of credit, broken down as follows:
  - 2.1.1.1 mortgages
  - 2.1.1.2 overdrafts
  - 2.1.1.3 credit cards
  - 2.1.1.4 retail store cards
  - 2.1.1.5 trade credit
  - 2.1.1.6 hire purchase agreement
  - 2.1.1.7 other (please provide details)
- 2.1.2 Total value (for the month) of other financial transactions, broken down as follows:
  - 2.1.2.1 insurance (premium for the month)
  - 2.1.2.2 telecommunications
  - 2.1.2.3 utilities
  - 2.1.2.4 other goods, services and utilities
  - 2.1.2.5 other (please provide details)
- 2.1.3 Total value of new credit granted during the month
- 2.1.4 Descriptive Statistics: Credit Risk Analysis:
  - 2.1.4.1 Total number of consumers with 3 payments in arrears
  - 2.1.4.2 Total number of consumers with 4 payments in arrears

### *Section 2.2: Credit Reporting Activity*

Note:

Please provide this information in a table by calendar month

- 2.2.1 General Credit Reporting Information
  - 2.2.1.1 total number of natural persons with credit information in the credit bureau database:
    - 2.2.1.1.1 women
    - 2.2.1.1.2 men
  - 2.2.1.2 total number of juristic persons with credit information in the credit bureau database
  - 2.2.1.3 total number of financial transaction providers reporting consumer information
  - 2.2.1.4 total number of other data providers voluntarily providing consumer information
  - 2.2.1.5 total number of credit reports sold
- 2.2.2 Distribution of credit reports
  - 2.2.2.1 total number of credit reports sold to banks
  - 2.2.2.2 total number of credit reports sold to retailers
  - 2.2.2.3 total number of credit reports sold to telecommunication companies
  - 2.2.2.4 total number of credit reports sold to insurance companies
  - 2.2.2.5 total number of credit reports sold to utility companies
  - 2.2.2.6 total number of credit reports sold to hire purchase suppliers
  - 2.2.2.7 total number of credit reports sold to other data users (please provide details)

**3. Optional: Further Questions**

3.1 Are there any developments you would like to bring to the attention of the Bank?

**Declaration**

I/we confirm that:

- I am duly authorised to sign off this compliance report
- this synoptic report is (to the best of my/our knowledge and belief) accurate and complete
- appropriate procedures and controls have been implemented to comply with the Credit Information Act.

Of..... (*insert name of credit bureau*)

For official use only

Full names of the Bank representative:.....

Signature:.....

Signed at.....on this.....of .....of.....

Bank stamp

C.2426

FORM G  
(regulation 8)

PROVISION OF CONSUMER INFORMATION BY DATA PROVIDER

**PERSONAL CONSUMER INFORMATION**

Surname:..... Identity Number:.....  
Name:..... Passport Number:.....  
Title:..... Title:.....  
Marital Status:..... Cellphone Number:.....  
Gender:..... Telephone Number (Home):.....  
Nationality:..... Telephone Number (Work):.....  
Date of Birth:..... Email:.....

**ADDRESS INFORMATION**

Postal Address:.....

---

Current Physical Address:.....  
Owner/Tenant:.....

---

**EMPLOYMENT AND BANK ACCOUNT INFORMATION**

Employer:..... Income:.....  
Occupation:..... Income Frequency:.....  
Period of employment:.....

**Current Account Details**

Bank Name:..... Branch name and code:.....  
Type of Account:..... Date Account Opened:.....

**Old Account Details (if any)**

Bank Name:..... Branch name and code:.....  
Type of Account:..... Date Account Opened:.....  
Date Account Closed:.....

**LOAN AND REPAYMENT DETAILS**

Is it a joint loan?: Yes/No                      Number of participants in joint loan:.....  
Third party name:..... Third party cellphone number:.....  
Third Party Home Telephone:..... Third party Work Telephone:.....  
Opening Balance/Credit Limit:..... Current Balance:.....  
Instalment Amount:..... Repayment Frequency:.....  
Loan Terms:..... Payment Type:.....

Deferred Payment Start Date:..... Months in arrears:.....  
Date on which last payment was received:..... Last Payment Date:.....  
Current Balance Debit Indicator:..... Amount Overdue:.....

Status Code:.....

Any other adverse consumer information

.....  
.....  
.....

**ADDITIONAL INFORMATION**

Old Supplier Reference Number:..... Filler:.....  
Supplier reference number:..... Transaction Date:.....  
Home Telephone:.....  
Cellular Telephone:.....  
Work Telephone:.....  
Third Party Name:.....  
Number of Participants in Joint Loan:.....  
Supplier Reference Number:.....  
Transaction Date:.....

FORM H  
(regulation 10 (1))

COMPLAINT INITIATION FORM  
Initiating a complaint to the Bank in terms of section 38 of the Act

**General Information**

1. A complainant that wishes to submit a complaint must complete this form in full. For help in filing in this form, please phone the Bank.
2. If you are a third party completing this form on behalf of an individual, kindly refer to the regulations (regulation 10) for details on the documentation that should accompany this form.
3. The complaint form and the documentation must be submitted to the Bank.

**Complaint Initiation Form**

1. Name of Complainant:.....
2. Identity number/company registration number:.....
3. Name of person representing complainant (if applicable):.....
4. Identity number of person representing complainant (if applicable):.....  
*Please attach a copy of identity document*
5. Date:.....
6. Postal Address..... Postal code: .....
  
7. Contact telephone number: ( ).....
8. Institution to which the complaint relates:
  - 8.1 Branch (if relevant):.....
  - 8.2 Person representing institution:.....
9. Short description of complaint. Add pages if required:.....
10. I confirm that I want the Bank to consider my complaint.
11. I understand that:
  - The Bank will handle my complaint according to the requirements of the Credit Information Act, 2021.
  - Confidential information may be considered by the Bank in the process of handling my complaint.
  - The Bank may need to communicate with other organisations in respect of the complaint in question and may need to exchange information in this regard.
12. Should the Bank require me to issue a statement under oath in respect of information contained in this form, I will do so.  
Date:..... Place:.....  
Name of signatory:.....

(A person duly authorised to act on the complainant's behalf must enclose a power of attorney complying with Regulation 10)  
(Signature of call centre operator in the event of the complaint being initiated by a telephone call)

Signature:.....

For official use only  
Full names of the Bank representative:.....  
Signature:.....

**C.2429**

Signed at.....on this.....of .....

Bank stamp

FORM I  
(regulation II (1))

ENFORCEMENT NOTICE TO CREDIT BUREAU

Name of Credit Bureau:.....  
Licence Number with Bank (for Credit Bureaus only):.....  
Postal Address:.....  
Contact telephone number ( ):.....  
Email:.....

In terms of section 43 (1) of the Credit Information Act, 2021, your attention is drawn to the fact that you:—

- (a) have failed to comply with the provisions of the Act in that you have..... {insert nature of non-compliance};
- (b) have engaged in or are engaging in an activity that is inconsistent with the provisions of the Act in that you have..... {insert nature of non-compliance};
- (c) have failed to comply with the conditions of your registration in that you have .....{insert nature of non-compliance};
- (d) are required to take the following steps by no later than..... {insert date};

The following penalty may be imposed if these steps are not taken:

.....  
.....  
.....

Please note that you may object to this notice in writing, within 15 business days of receipt of this notice by you, providing full reasons for your objection and requesting the Bank to review this notice.

Furthermore, note that failure to comply with this notice is an offence.

For official use only

Full names of the Bank representative:.....  
Signature:.....

Signed at.....on this.....of .....of.....

Bank stamp



FORM J  
(regulation 12)

APPLICATION FOR INFORMATION

Name of the Applicant:.....  
Identity number of Applicant:.....  
PhysicalAddress:.....  
Telephone number:.....

To : The Bank

I, the above-mentioned Applicant, hereby request the following information regarding the under-mentioned credit bureau: .....  
.....  
.....  
.....{insert information required and reason for such request}

Name of credit bureau:.....  
Registration number (if available):.....  
Address of credit bureau:.....

For official use only

Full names of the Bank representative:.....  
Signature:.....

Signed at.....on this.....of .....of.....

Bank stamp

C.2432

FORM K  
(regulation 13)

NOTICE TO APPEAR BEFORE BANK OF BOTSWANA FOR EXAMINATION IN  
TERMS OF SECTION 50 OF THE CREDIT INFORMATION ACT

IN THE EXAMINATION OF: ..... (Credit bureau)

**BY BANK OF BOTSWANA**

SUMMONS (in terms of section 50)

To: (insert the full names and address of the person required to attend for examination).....You are hereby summoned to appear in person before the Bank of Botswana at ..... on the ..... at ..... hours and after to remain in attendance until excused by the said examiner, in order for you to give evidence in regard to the above matter and also to bring with you and produce to the examiner the books, documents or items specified below:

- (a).....  
.....(b).....  
.....

(Here list all the books, documents or items which the person is required to produce)

**YOUR ATTENTION** is drawn to section 50 (2) of the Credit Information Act, which provides that any person who fails to comply with instruction contained in this subpoena, commits an offence and is liable to a fine of P150 000 or to imprisonment for a term not exceeding 3 years, or to both.

GIVEN UNDER MY HAND AT..... ON THIS ..... DAY OF .....  
OF.....

\_\_\_\_\_  
BANK EXAMINER IN CHARGE  
(on behalf of Bank of Botswana)

MADE this 1st day of June, 2022.

PEGGY O. SERAME,  
*Minister of Finance.*