



Summary of Consumer Rights 2021

Your Rights as a Consumer

This document sets out your rights as a consumer to:

- Obtain your credit report from TransUnion
- Challenge any information you do not agree with on your credit report

These rights are defined by the Credit Reference Bureau Regulations 2020, which TransUnion must comply with.

TransUnion is a registered credit reference bureau (officially known as Credit Reference Bureau Africa Ltd).

You have the right to obtain a copy of your credit report

To do so, follow these steps:

1. Contact us to request your credit report via:

- **Email** – info@transunion.com
- **SMS** your name to 21272
- **In-person visit to our offices** (during business hours) at Delta Corner Annex, 2nd Floor, Ring Road Westlands

2. Send us proof of your identity

Before we can provide your credit report, we must authenticate your identity. We'll need:

- A certified copy of your **identification document**
- A certified copy of your personal identification number **(PIN) certificate**

If you're emailing a request to info@transunion.com, please attach these documents.

We cannot release your credit report unless these documents are produced.

You can get one free credit report a year

You have the right to a free credit report once every 12 months.

We'll also send you a free credit report at any time, if:

- You've received an adverse action notice from a credit information provider within the last 30 days (You'll need to send us a copy of this notice)
- You've asked us to correct inaccurate information on your credit report in the last six months

You can get one free clearance certificate

This document shows your credit status is in good standing and your debts are settled or debt payments are up to date.

Your first clearance certificate is issued free. We charge a fee for any additional certificates issued after that, at any time.

The certificate and credit report request process is the same, so please follow steps 1 and 2 above.

We charge a fee for any additional credit reports or clearance certificates you may request. Please [visit our website](#) or contact our Customer Service Department to inquire about fees.

You have a right to query information on your credit report

If you believe information to be incorrect, you may notify us in writing. We'll ask you to complete a dispute form.

Within five working days of receiving your dispute form, we will:

- **Attach a note to your credit report** stating the disputed information is under investigation. This notice will stay on your credit report until the dispute is resolved.
- **Contact the institution or credit information provider that supplied the disputed information** and ask them to confirm if the information is accurate. This is called a "notice of dispute". They have **21 working days** to complete all necessary investigations into the disputed information and tell us if it should be deleted, corrected or remain unchanged.

If the investigation shows an error on your credit report, we'll correct the error within five business days. We'll inform you and any organisation that has obtained a credit information report from us with the incorrect information in the last 12 months.

If the investigation shows the disputed information is correct, we'll reinstate the disputed information on your credit report and inform you this has been done.

We may charge you for the cost of the investigation if the disputed information is found to be correct.

If we're unable to complete the investigation for any reason within 21 days, we'll delete the disputed information.

If you disagree with the outcome of the investigation, you may ask us to attach a statement to your credit report stating you claim the information is not accurate. This statement is no longer than 100 words. We will take reasonable steps to comply with your request.

You have the right to refer an unresolved dispute to the Central Bank of Kenya

If you're not satisfied with the outcome of the dispute or our investigation, you may take the matter up with the Central Bank of Kenya.

Central Bank of Kenya

Haile Selassie Avenue
PO Box 60000 00200
Tel:+254 20 286 0000

You have the right to obtain a credit score and a description of how the score has been derived

To help you understand factors affecting your creditworthiness, you can:

- Contact our Customer Service Department (see details below) for more information
- **Register** for our consumer services to track information on your credit report and credit score
- **SMS** your name to 21272

How to contact us

If you have any queries, please contact our **Customer Service Department** via:

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IN-PERSON VISIT TO OUR OFFICES:

Delta Corner Annex, 2nd Floor, Ring Road Westlands
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POST:

PO Box 46406-00100, Nairobi, Kenya
.....

PHONE:

- +254 07 42 258 478
- +254 07 68 617 074
- +254 07 68 253 748
- +254 07 68 262 495
- +254 07 06 565 285

www.transunionafrica.com

