

Credit Bureau Online Service

This service allows individuals to obtain their Self-Inquiry Report (SIR) online. The SIR is your individual credit report which contains all the details of your credit facilities as reported by various credit providers to the Credit Bureau.

It is very important for you to periodically obtain your SIR to verify the information contained in your credit report is correct and updated.

This document is a guide to using the online self-enquiry service.

What is in this guide

Getting Around	3
1. Homepage.....	3
2. My Profile.....	4
3. My Previous Report.....	4
Getting Your Online Self-Inquiry Report (SIR)	5
1. One-Time Report.....	5
2. Method of payment.....	6
3. Viewing Your Self-Inquiry Report (SIR)	7
Lodging a Dispute	9
Frequently-Asked Questions (FAQs)	10
Other Reference	10

Creating Your Online Access Account

Steps to create your online access account:

1. Go to the link <https://survey.bdcdb.gov.bn/s3/Credit-Bureau-User-Registration> to register for your online user access;
2. **a) Enter your personal information:** Full name, identification card details, date of birth, mobile number and email address
b) Verify your identity: Provide your self-portrait with your ID card
c) Accept Terms and Conditions: Check your information and agree to the Terms of Service
3. **a) User ID** will be shared via email upon successful registration
b) One-Time Password (OTP) will be sent via SMS to your registered phone number
4. Login to the Credit Bureau BDCB website at <https://birocredit.bdcdb.gov.bn> using the username and password provided to you as per instructed via email.

The screenshot shows the login page of the Brunei Credit Bureau (birocredit.bdcdb.gov.bn). The page features the bureau's logo in Arabic and English, a disclaimer about system usage, and login fields for Username and Password. An orange 'Login' button is at the bottom. Two yellow callout boxes with arrows point to the fields: one for the Username and Password fields stating 'Fill in your username and password', and another for the Login button stating 'Click here to login and get started'.

birocredit.bdcdb.gov.bn/

بيرو كريديت
CREDIT BUREAU

Brunei Credit Bureau

Use of this system is restricted to individuals and activities authorized by Brunei Darussalam Central Bank. Unauthorized use may result in appropriate disciplinary action and/or legal action.

Username

Password

Login

Fill in your username and password

Click here to login and get started

All rights reserved copyright © 2021 by CRIF

Once you are logged in, you will be prompted to change your password.

Your new password must contain **a minimum of 10 characters**, made of the following:

- one upper-case letter
- one lower-case letter
- one number
- one special character

Reminder: As your credit report contains confidential information, it is strongly recommended for you to change your password every 3 months.

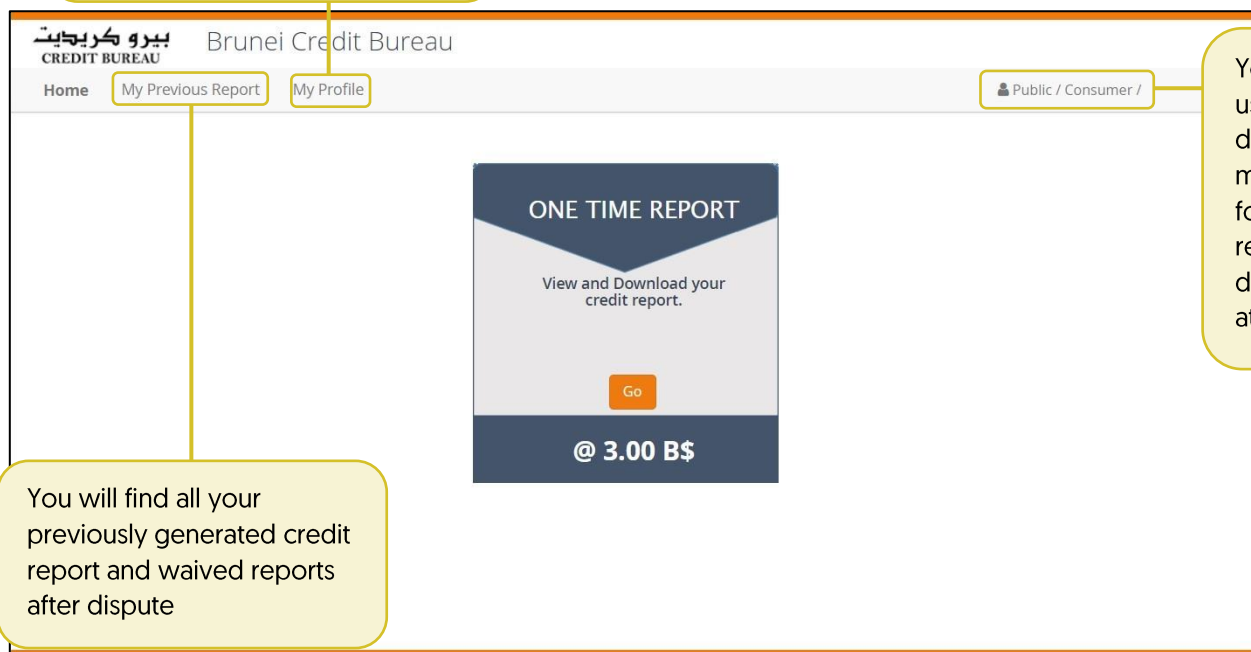
Getting Around

1. Homepage

The homepage is the welcome page according to your selection of plan. Below depicts the Subscription option where it states your subscription number with your expiring date and time.

Details of your name, email address, your subject code, as well as your current active plan option

Your username with dropdown menu option for password reset and document attachments



You will find all your previously generated credit report and waived reports after dispute

2. My Profile

Details under the 'My Profile' page consists of your Full Name, Email Address, Subject Code and details of your Plan options. This page is for you to refer whenever you want to check on your Plan status, i.e. your remaining bundle or your subscription expiry date.

Name/Trade Name	Nur Khairunnisa
CSubjectCode	90001
Subscription No.	N/A
Subscription Expires On	N/A
Bundle No.	N/A
Remaining Reports in Bundle	N/A

3. My Previous Report

The 'My Previous Report' tab shows your previously generated SIRs.

Date and Time of Enquiry	Name/Trade Name
3/25/2022 11:12:00 AM	Nur Khairunnisa
9/10/2021 3:36:03 PM	Nur Khairunnisa
9/10/2021 3:19:55 PM	Nur Khairunnisa
9/10/2021 9:19:18 AM	Nur Khairunnisa

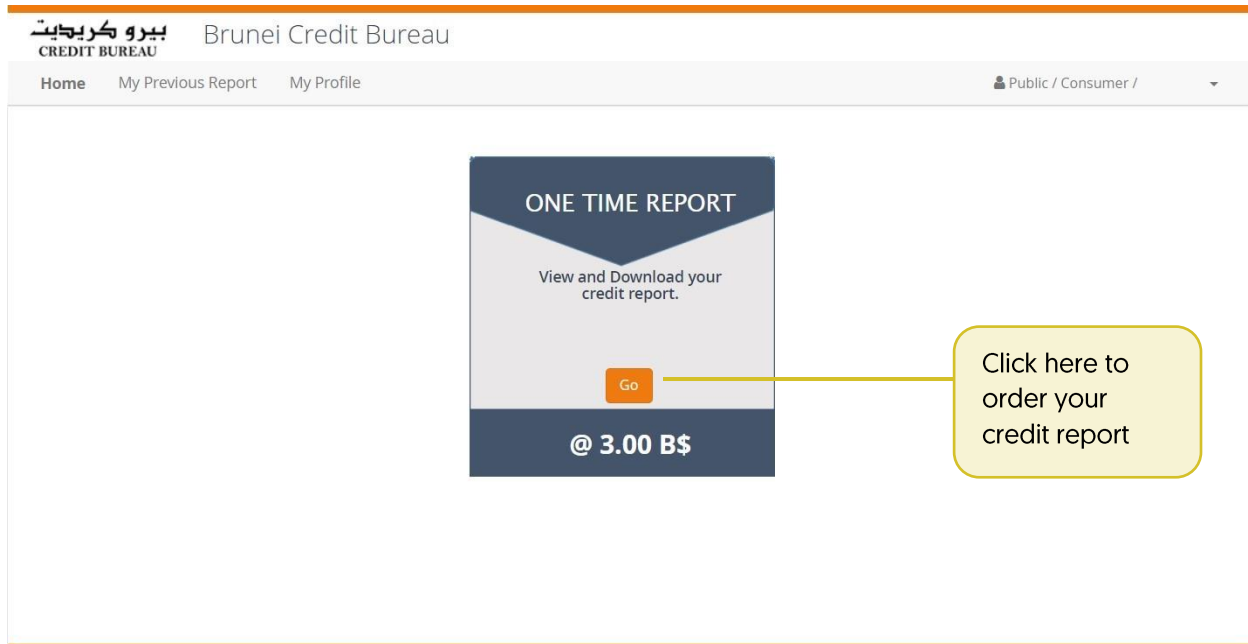
Reports enquired more than 3 months ago are not available here. Please contact consumer office for the same.

Getting Your Online Self-Inquiry Report (SIR)

1. One-Time Report

Your credit report can be accessed by clicking on the 'One-Time Report' tab.

Note: that the validity of each credit report generated is **thirty (30) days** from the date it is ordered. This is as the information in your credit report will be updated on a monthly basis.



Once you have clicked on 'Go', you will be prompted to confirm your order. On this page, there are a number of things that you will need to pay attention to:

a) **CB Subject Code**

This is a system-generated number, which is unique to you only. Therefore, it is advisable for you to take note of this code should you need to correspond with the Credit Bureau for any enquiries.

b) **Date of Order**

This date indicates the when your SIR is ordered, which is also the starting date of your credit report validity.

Before proceeding with payment, please check and confirm your order details are correct. You are also advised to read the [Terms & Conditions and Privacy Policy](#), which cover important information about the terms and conditions of obtaining your SIR.

برو كريدت بيو
CREDIT BUREAU

Brunei Credit Bureau

Home My Previous Report My Profile

Step 1 - Login Step 2 - Order Confirmation Step 3 - Payment Step 4 - Receipt Step 5 - Credit Report

Product Details

Product Name: One Time Credit Report

CB Subject Code: 000142

Name/Trade Name: Nur Khairunnisa

Order summary

Date of Order: 3/25/2022

Currency: BND

Total Amount: 3.00

Click here to agree ☒ I agree to the Brunei Credit Bureau Terms & Conditions and Privacy Policy

Back Pay

Click here to proceed to pay

2. Method of payment

You may pay using a debit or credit card. Upon clicking on the Pay button, you will be prompted to a page requesting the details of your card. You are advised to keep a copy of the receipt details as this may be useful for dispute registration, if needed.

Note: Please do not exit or refresh the payment page after you have clicked the pay button. You will be automatically redirected to the payment receipt page once the transaction has been completed.

MERCHANT NAME:

ENTER YOUR CARD DETAILS

MasterCard: You have chosen **MasterCard** as your method of payment. Please enter your card details into the form below and click "pay" to complete your purchase.

Card Number: [input field]

Expiry Date: [input field] / [input field] month/year

Security Code: [input field] The 3 digits after the card number on the signature panel of your card.

Purchase Amount: BND \$3.00

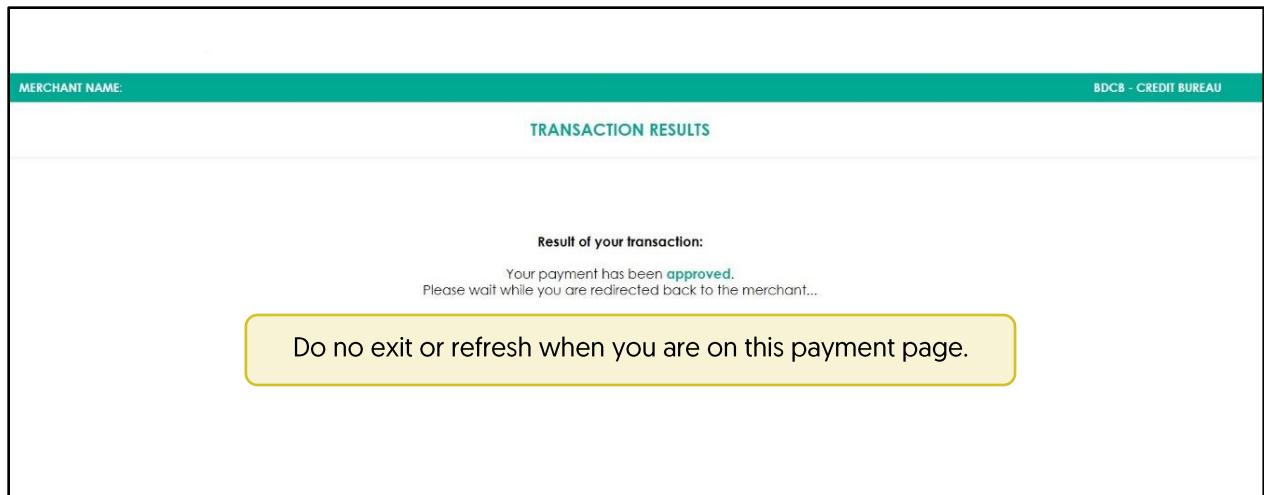
Cancel

MasterCard SecureCode

I hereby authorise the debit to my MasterCard Account in favour of BDCB - Credit Bureau

1. Enter card details as required

2. Click 'Pay' to proceed



3. Viewing Your Self-Inquiry Report (SIR)

You can now view your SIR. You may also download your SIR in pdf format, if needed.

بيرو كريديت
CREDIT BUREAU

Brunei Darussalam Central Bank Level 7,
Ministry of Finance and Economy
Building Commonwealth Drive Bandar
Seri Begawan, BB3910 Brunei
Darussalam +673 2233369
birokredit@bdc.gov.bn
http://www.bdc.gov.bn/birokredit

Thank you.
Your payment has been approved successfully. Please download the receipt.

Transaction Details	
Product Name:	One Time Credit Report
Transaction Reference No:	100000
Transaction Currency:	BND
Transaction Amount:	3.00
Receipt No:	2084140
Order No:	SEOR1121
Date of Transaction:	3/25/2022

1. Click here to download your receipt.

Download Receipt

Proceed to get Report

2. Click to obtain your credit report

Request Date: 25 MAR 2022

✓ Subject Matched

View PDF

SUBJECT

Subject

CB Subject Code 90001	Last Update Date 16 MAR 2022	Full Name NUR KHAIRUNNISA	Previous Full Name NUR KHAIRUNNISA
Gender Female	Date of Birth 08 OCT	Country of Birth BRUNEI DARUSSALAM	Subject Status -

Addresses

- Current - Communication Address -
- Historical - Communication Address -
- Current - Permanent Address -
- Current - Registered Address -

Contact

Contact Type	Contact
Telephone Number1	

ID

ID Type	ID Number	ID Expiry Date	Previous ID Number	ID Issue Country
IC Number		-	-	BRUNEI DARUSSALAM

Employment Data

Company Trade Name	Occupation	Hire Date	Gross Annual Income
Currency	Designation	Employment: Pay Frequency	Employment: Date Information Verified

Lodging a Dispute

Upon receiving your SIR, you are advised to make sure that the information in your report is correct and up to date.

In the unlikely event where you discover an error in your SIR, here are the steps to follow lodge a dispute:

STEP 1: SUPPORT YOUR CASE

Gather account statements and other documents related to your credit accounts in order to prove your claim.

STEP 2: CONTACT YOUR FINANCIAL INSTITUTION

Seek clarification and guidance from your financial institution about the error and how to rectify it. In most cases, your financial institution will be able to address the discrepancy.

STEP 3: REGISTER YOUR DISPUTE

In the unlikely event that your financial institution is unable to address the issue and you want the matter to be investigated, you may register a dispute to the Credit Bureau, BDCB by completing and submitting the Dispute Resolution Form below:

<https://survey.bdcdb.gov.bn/s3/Credit-Bureau-Dispute-Registration>

Note: The Credit Bureau will only facilitate the investigation of the dispute with your respective financial institution. Depending on their feedback and input, it will take up to 2 to 4 weeks to resolve the dispute.

The Credit Bureau is not responsible for rectifying incorrect data as it only collects the information from data providers and consolidates it into a single report. The Credit Bureau also does not add or modify any information. Any inaccuracies in data should be corrected by the data providers themselves.

Frequently-Asked Questions (FAQs)

1. I have forgotten my username. What should I do?

You may refer to the email that was first sent to you during the registration process. You may also contact our customer service by email at birokredit@bdcg.gov.bn or call us at 2233369 to request for your username.

2. I have forgotten my password. How do I reset it?

You may contact our customer service by email at birokredit@bdcg.gov.bn or call us at 2233369 to request for a password reset. We will share your new temporary password by sending an SMS to the phone number registered for your Online SIR User Account.

3. I have not logged in for a while, will I still be able to access my account?

Yes, you will still be able to log in to your account as long as your password has not yet expired. Your password will expire after three (3) months from your last successful login.

4. How can payment be made?

You can pay using a credit or debit card.

Other Reference

For more information on the Credit Bureau please visit www.bdcg.gov.bn/birokredit

Should you require further assistance, please contact the Credit Bureau via email at birokredit@bdcg.gov.bn or call us at 2233369.