

WHAT IS CREDIT REPORT?

A credit report is an important document that shows the information about your credit. Credit providers use this information when they consider your application for credit.

WHAT DOES THE CREDIT REPORT CONTAIN?

The Credit Report contains your personal information and information about any credit where you are the guarantor or any other related role. The data will appear in your credit report for at least five years from the time of its full return.

WHAT SHOULD I DO IF I HAVE OBJECTIONS TO THE CONTENT OF THE CREDIT REPORT?

The credit provider is identified in your Credit Report. For every objection that you might have about the content of the Credit Report, you may contact the respective credit provider.

for more information.... www.bqk-ks.org

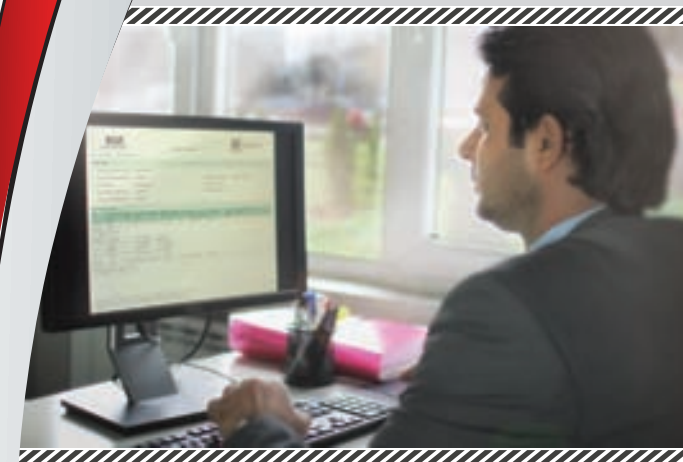


The Credit Registry of Kosovo (CRK) is a public register that is managed by the Central Bank of the Republic of Kosovo. The CRK serves as a credit information center for credit providers in the Republic of Kosovo.

CRK does not create the credit information but collects and distributes it in order to improve the quality of credit.

The regular reporting of new credits and the periodic update of the existing credits is compulsory for all credit providing institutions.

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**ONLINE
CREDIT REPORT**

www.raportikreditor.org



THE WWW.RAPORTIKREDITOR.ORG PORTAL

The www.raportikreditor.org portal is a website that contains information about the credit report that may be required for individuals or businesses.

This portal is offered to the citizens and businesses of Kosovo from the Central Bank of Republic of Kosovo, in order to facilitate and simplify the access to credit reports.

The portal can be used by any citizen or business that has a credit status, and wants to have access to his/her credit report. Registration and services provided through this portal are free of charge.

REGISTRATION PROCESS

1. SIGN IN
WWW.RAPORTIKREDITOR.ORG

2. COMPLETION OF THE FORM AND PHOTO-COPY OF THE IDENTIFICATION DOCUMENT.

3. THE FORM AND THE COPY OF THE IDENTIFICATION DOCUMENT SHOULD BE SUBMITTED TO THE CREDIT REGISTRY, NEARBY THE CENTRAL BANK OF KOSOVO

4. CREDIT REGISTRY WILL VERIFY THE DATA AND ACTIVATE YOUR ACCOUNT ONLINE

5. YOU WILL RECEIVE AN EMAIL WITH YOUR PASSWORD

6. LOGIN AND START USING THE ONLINE SYSTEM OF CREDIT REPORT

HOW TO REGISTER IN THIS PORTAL?

Once you open this site:
www.raportikreditor.org
you need to click on the "Register" link.

and then the form page will open where you should fill in your personal data (figure below)

Upon completion of the form, your request will be sent for approval to the CRK. You will receive an email confirming your registration in the CRK portal. In the confirmation email you will receive the form with your data which you have to print and attach with the following documents:

For individuals : Copy of Passport or driving license or copy of ID (both sides).

For legal entities : Copy of business registration and owner's identification document.

Submit these documents together at the Credit Registry within the Central Bank of Republic of Kosovo. This is needed in order to activate your account by the Credit Registry officials.

After the verification of the attached documents your account will be approved. This will allow you direct access to your credit report, which contains all your credit information for the past five (5) years.

Usage

You get access to the credit registry portal by using your personal number as the user name (ten-digit number of the ID – for individuals, or eight-digit registration number of the business – for legal entities) and as the password to be used the phrase which was emailed to you in confirmation email.

For security reasons, it is recommended to change your initial password provided to you via confirmation email, after logging in the portal.

Be aware that you are fully responsible for the access to your credit report, so take all the security measures to protect your sensitive and confidential data.