

# ROLES AND RESPONSIBILITIES

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## What is your role as a Customer?

1. You should ensure that your personal information (Emirates ID, Passport number, mobile phone and salary details) is updated with your Financial Institution.
2. You should check the accuracy of the information in your Credit Report.
3. You should request the Data Providers to correct related errors in your report.
4. You should consider reviewing your Credit Report on a regular basis.

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## What is the role of the Al Etihad Credit Bureau?

1. We are mandated by Law to collect & consolidate all credit information from Financial Institutions in the UAE and update it regularly.
2. We provide access to credit information with consent of the concerned Individual or Company.
3. We register and raise credit information disputes with Data Provider if you are unable to reach a resolution.
4. We only update disputed credit information based on corrections received from Financial Institutions.
5. We do not make decisions to accept or reject applications for credit facilities.



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## What is the role of financial Institutions?



1. Financial Institutions in the UAE are mandated by Law to supply AECB with all credit information on a monthly basis.
2. Financial Institutions are required by Law to obtain consent of the concerned individual or company before accessing their credit information.
3. Financial Institutions are required by Law to address raised disputes and supply AECB with the corrected information as soon as possible.

For more information visit [AECB.GOV.AE](http://AECB.GOV.AE)