

BANK OF UGANDA

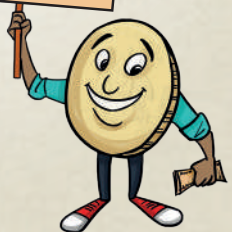


My Money!



MY BANK TRUSTED ME WITH A LOAN

CAN YOU BE TRUSTED WITH A LOAN?



Supported by **KFW**

PAYING YOUR LOAN ON TIME INCREASES YOUR CHANCES OF GETTING ANOTHER.

What is CREDIT REFERENCE SYSTEM (CRS)?

The Credit Reference System is a system through which information on borrowers' credit history and activities is collected and processed. This information is accessible to Bank of Uganda regulated institutions and the borrowers.

How does CRS help me?

The CRS generates a credit report based on your past behavior with other lenders. If you make timely repayments to your lenders, you will have a positive credit report.

You can use a good credit report to borrow money since lenders will know that they can trust you to pay back on time.

What are the general benefits of CRS?

- Participating institutions are able to quickly assess your credit risk and make a decision on your loan application.
- Participating institutions no longer have to raise charges to compensate for poor payment behavior of some borrowers which ensures good borrowing rates
- Credit guarantors can make an informed decision to guarantee your loan.
- Having a good repayment history gives you bargaining power to negotiate lower borrowing rates.



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Bank of Uganda, Plot 37/45, Kampala Road, P.O. Box 7120, Kampala, Uganda.
Call +256 417 302 136 (DPF) or visit www.bou.or.ug.