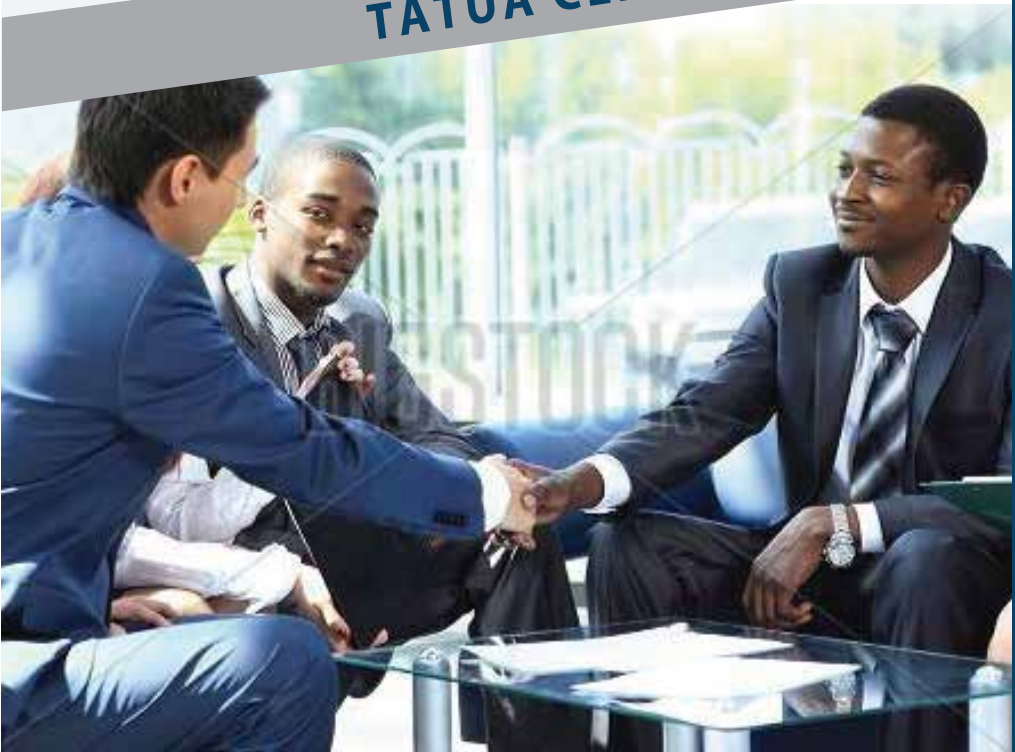


Do you **disagree**
with your...

Credit Report?

TATUA CENTER



Tatua Center is an independent office set up to resolve all CRB related disputes between Consumers, Lenders and Credit Reference Bureaus (CRBs).
Services rendered by the **Tatua Center** are free to the consumers.


TATUA
CENTER

Karibu Tatua, The CRB Legal Clinic

Do you disagree with your...

Credit Re



TATUA CENTER

PROCESS TO FOLLOW FOR COMPLAINTS RESOLUTION

You may have a complaint about your credit reference bureau report when it is erroneous, inaccurate, incorrect, incomplete outdated or even mistaken.

- 1 Access Report from a licensed Credit Reference Bureau within 5 days of request.
- 2 If you believe information is inaccurate, erroneous or out-dated, notify the Bureau in writing .
- 3 Within 5 days, bureau to attach a note on your report that it is disputed and give your lender a dispute notice requiring confirmation of accuracy.
- 4 The Bureau shall, within 14 days, conduct investigations.
- 5 On receipt of notice of the dispute your lender shall, within 14 days, complete all necessary investigations and give the Bureau a notice of resolution, advising whether the disputed information is to be deleted, corrected, or remain unchanged.
- 6 Where the investigation reveals an error, the Bureau shall remedy the error and inform all persons who may be affected by the information including the customer.
- 7 If the Bureau does not complete its investigation within 21 days, it shall delete the disputed information as requested by the customer and if it completes later, may reinsert or revise the disputed information.
- 8 Upon receipt of a notice of resolution or an amendment notice from an institution the Bureau shall, within 5 working days send a notice of change to any subscriber that has in the previous twelve months obtained a credit information report from the Bureau containing the incorrect information.
- 9 If you disagree with the resolution, you may request the Bureau to attach a statement of not more than one hundred words to your credit report, that the information is not accurate and the Bureau shall take reasonable steps to comply with your request.
- 10 A Bureau may charge you the cost of its services in conducting an investigation of disputed information where the information you disputed turns out to be false.

NB: You are entitled to a **free** credit report **once per year**, within 30 days of receipt of a notice that you have been negatively listed and once per 6 months after making a request to have inaccurate information corrected. The number of days above are cumulative.

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11 If still not satisfied, you will visit the Tatuva Center office. The Registrar will assist in resolving that dispute where possible and if not possible, the Registrar will provide you with a list of mediators who are available to mediate the dispute. Once you choose a mediator, the Center will organize a meeting with your lender and the mediator who will assist in coming up with a resolution that satisfies both you and the lender. It is the Center's hope that you will leave satisfied and happy.

How / When do we help you?

If you have a complaint about information appearing in your credit report, you will be required to exhaust the process stipulated under steps 1-9 before visiting Tatuva Center. Once you file your dispute with the center's Registrar, the Center will work towards having your dispute resolved through intervention and facilitation. If this does not work, you will choose a mediator who will mediate the dispute. The Center will keep you fully aware and informed at every stage. This process will take the shortest time possible.



* OUR PROCESS

RECEIVE COMPLAINT

The complaint must have a reference number from the CRB and you might be asked to provide extra information and documentation.

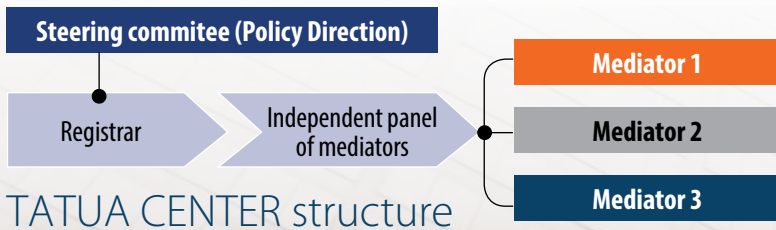
INTERVENTION & FACILITATION

Tatuva Center's Registrar will contact the CRBs, lenders and any other party involved to help come up with a resolution. This may include exchanging correspondence and you may be called upon to clarify any issue.

DISPUTE RESOLUTION

If the intervention undertaken by the Registrar does not bring about a resolution to the dispute, the Registrar will provide a list of mediators from which you will choose one. The Registrar will organize a meeting between you, the lender and the mediator who will assist you and the lender come up with a resolution to your dispute.

* **ADR** is a process through which a neutral, independent 3rd party who is qualified in that field assists the parties to come up with a resolution of their dispute.



TATUA CENTER

How to forward your complaint to us

1. Collect the forms from any of the licensed CRBs or download the same from their websites
2. Download from Tatua Center's website www.tatuacenter.co.ke
3. Tatua Center's Registry,
Kenya School of Monetary Studies
Block E, Door 105
Mathare North Road, Off Thika Road
P.O Box 65041-00618 Nairobi
Email: registrar.mediation@tatuacenter.co.ke



Karibu Tatua, The CRB Legal Clinic

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www.tatuacenter.co.ke