



Mala'a

Oman Credit and Financial Information Center

# Customer Guide



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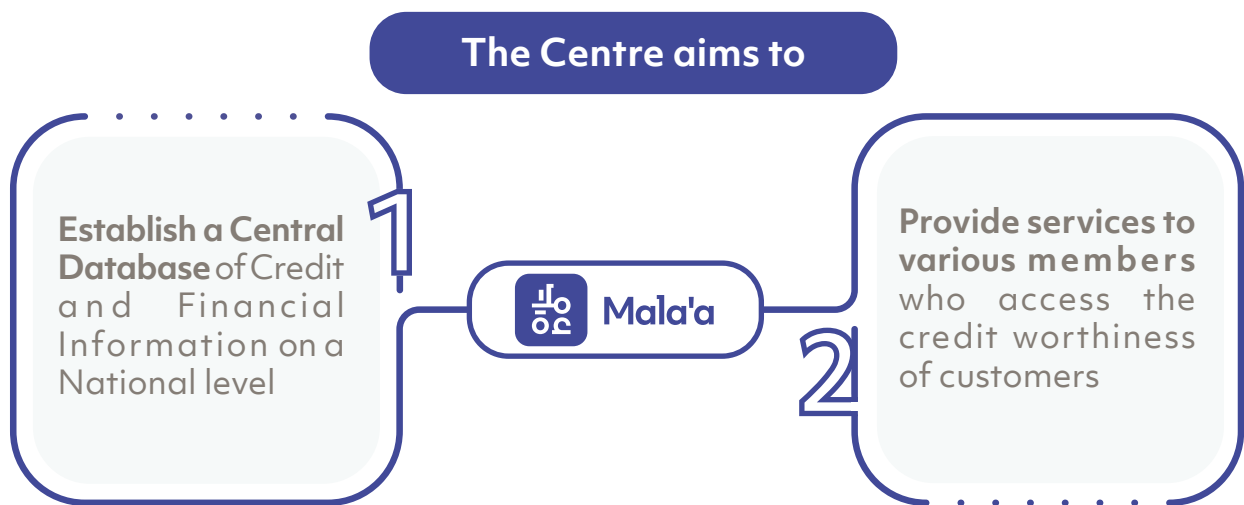
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## About Mala'a

Oman Credit and Financial Information Centre was established by **Royal Decree 38/2019 issued on 8<sup>th</sup> May 2019** as an independent organization with financial and administrative independence **under the supervision of the Central Bank of Oman.**



### Data Security

Information Security is core to Mala'a. Mala'a data is sourced directly from the source through highly secure and dedicated network technologies, to ensure the highest level of data security

## Principles

### Consumer Protection

Mala'a is governed by the Central Bank of Oman, ensuring the confidentiality and security of consumer data as stipulated by the Omani Banking Law and Regulations

## Goals

1

### Data Centre



Create a National Central Database providing credit and financial information to members

2

### Financial Inclusion



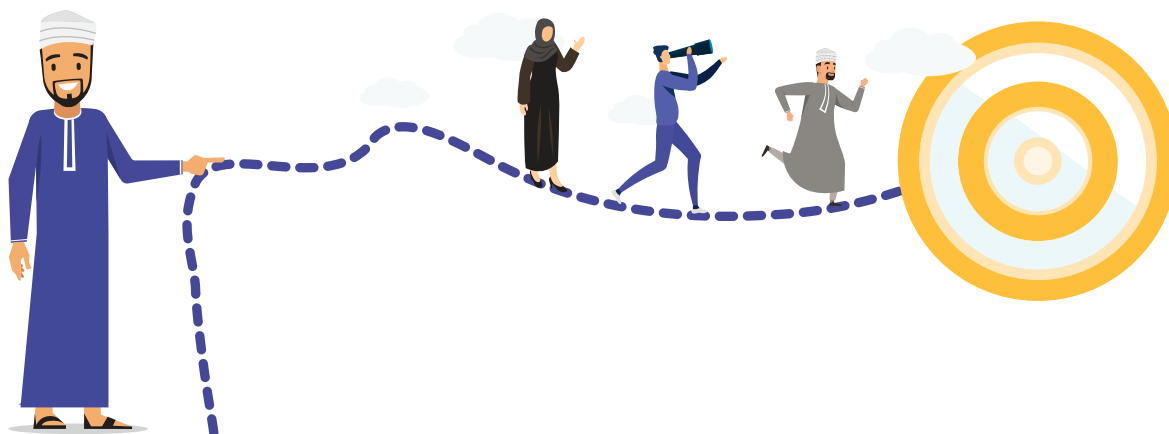
Enhance Financial Inclusion by activating innovative indicators to assess financing risks for all society groups, including supporting the growth of small and medium enterprises (SMEs)

3

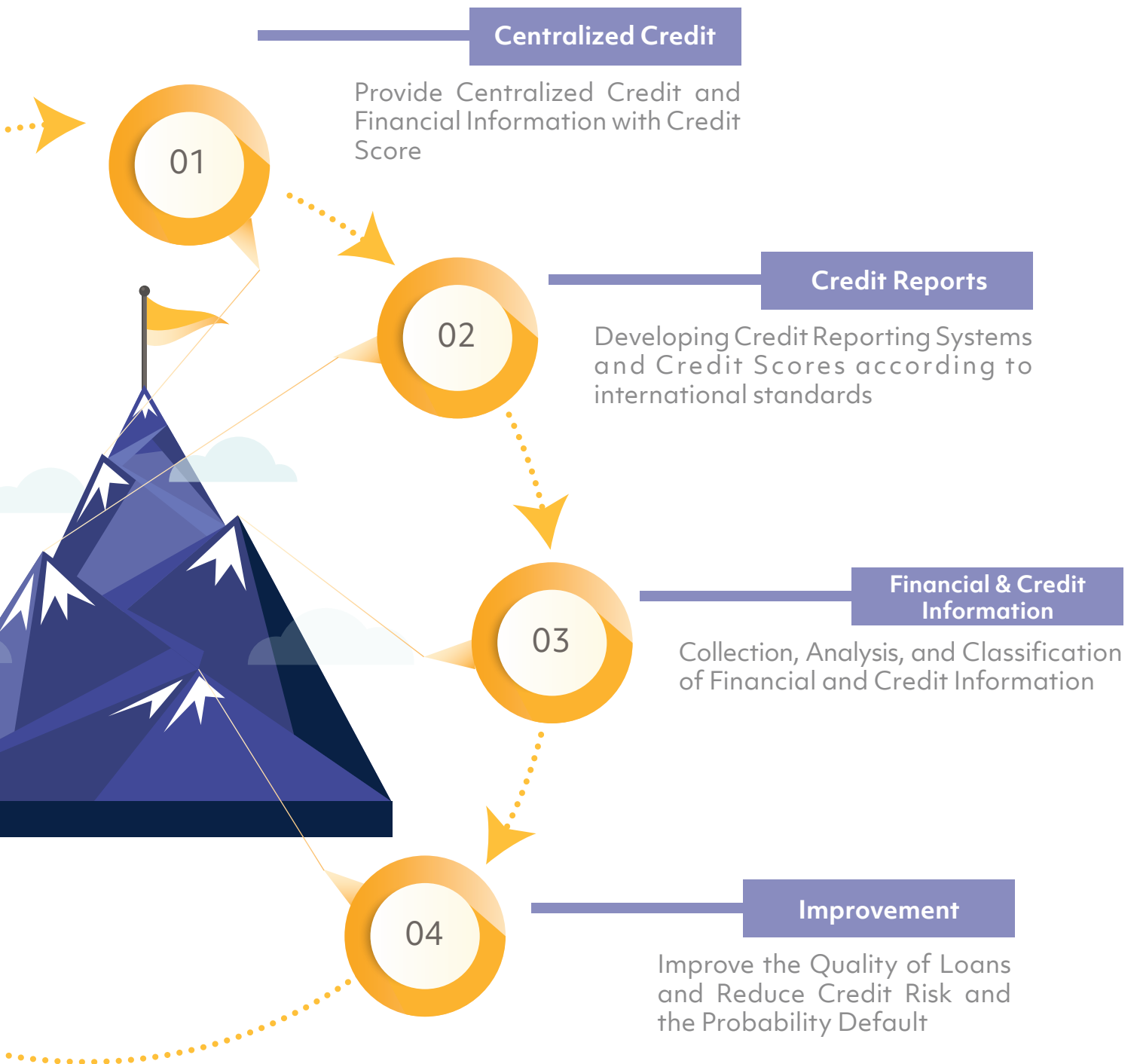
### Credit & Financial Info



A Reference for Credit and Financial Information for the Supervisory purposes of the Central Bank of Oman



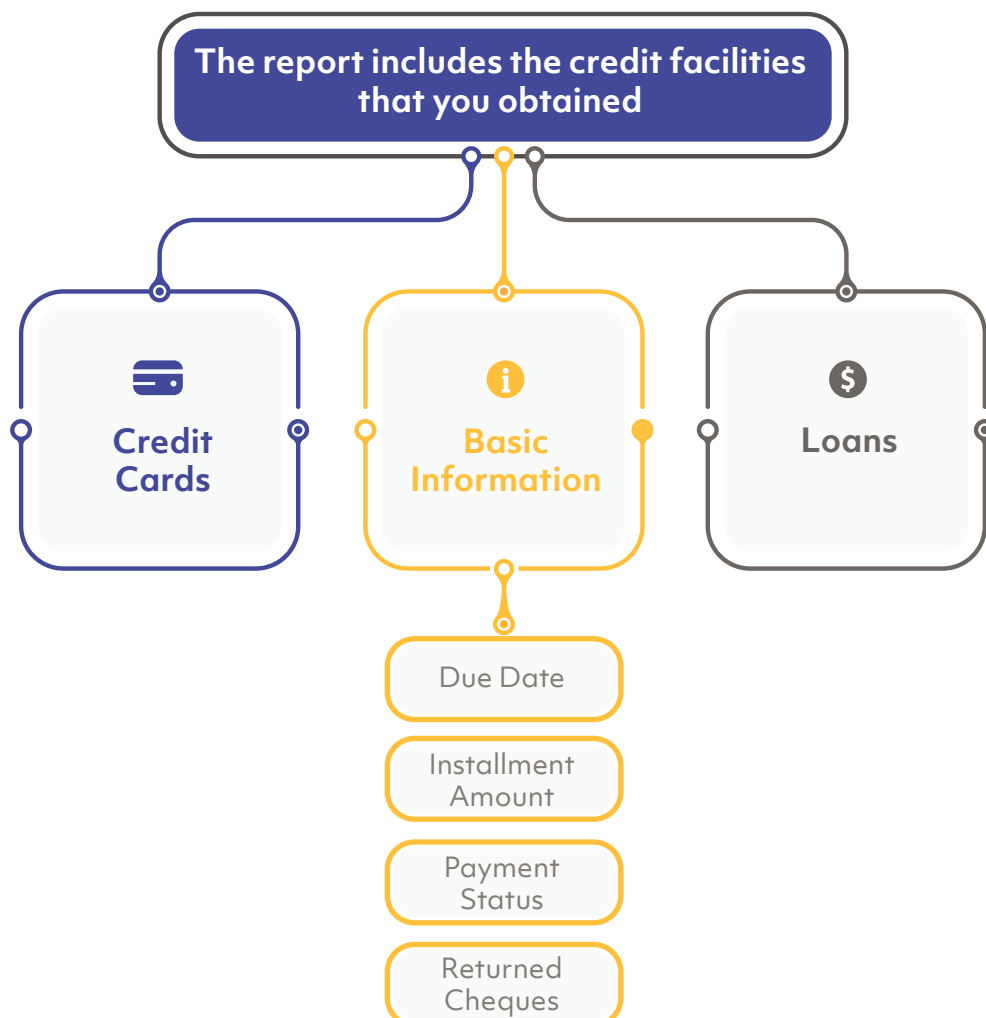
# Mission



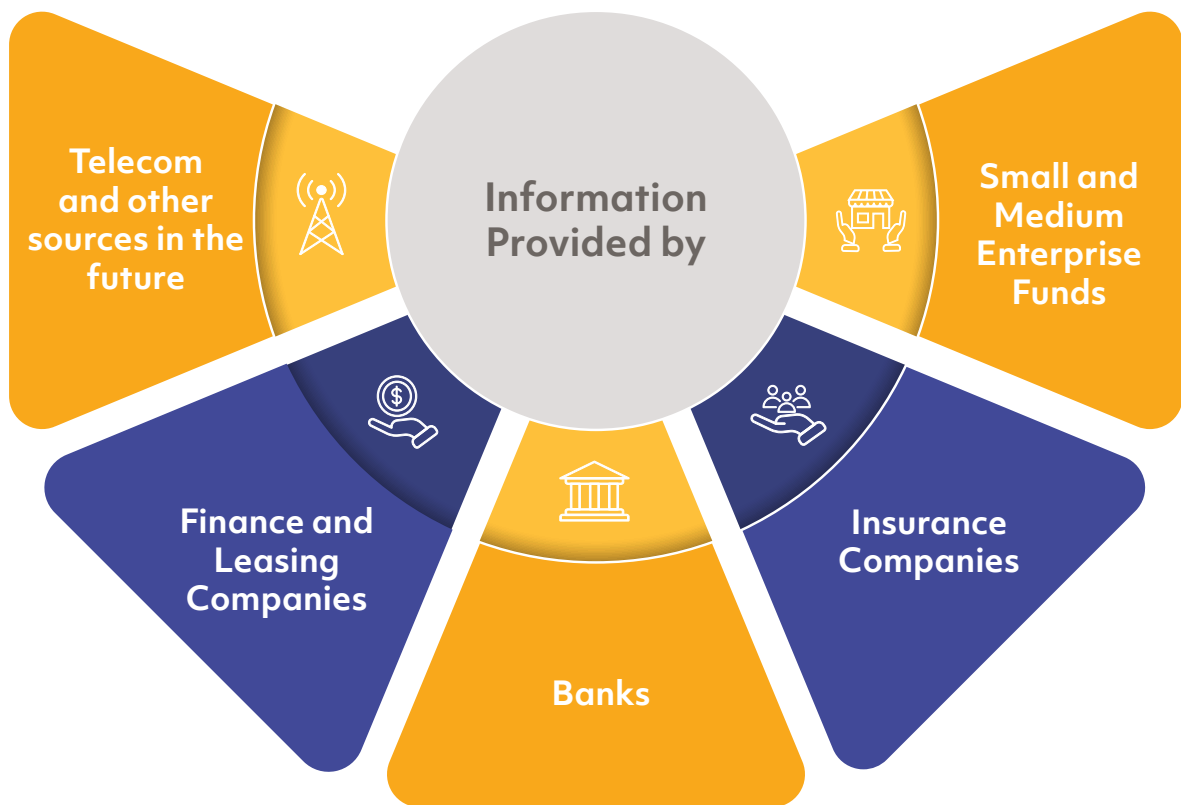
# 1.Mala'a Report



Mala'a Report is a comprehensive report that contains all the details of your credit exposures with the Member Institution



## Mala'a Report Contains



## 2.Mala'a Score

Mala'a Score is a 3-digit number that predicts the likelihood that you will make your Credit Repayments on time

The number ranges from 300 to 900 where the higher the score the lower the risk of not meeting financial commitments



## Mala'a Report Content



### Demographic Information


- 1-Name
- 2-ID Number
- 3-Expiry date
- 4-Date of birth
- 5-Gender
- 6-Title
- 7-Postal Address
- 8-Postal Code
- 9-City
- 10-Governate
- 11-Phone Number
- 12-Employer/Company

1

2

### Summary of Credit Information

- 1. Mala'a Score from 300 to 900
- 2. Number of complaints submitted and their nature
- 3. Summary of Credit Facilities and their Classification
- 4. Number of credit Providers and the total amounts outstanding
- 5. Guarantees
- 6. Returned credit inquiries (if any)





### Repayment History

- 1. Summary of number of days installments payment delayed for all credit facilities
- 2. Details of delayed payments for all credit facilities

3

4

### Details of Credit Facilities

- 1. Active Credit Facilities
- 2. Total Outstanding Amounts
- 3. Total Secured Credit facilities
- 4. Non-performing Credit facilities
- 5. List of Credit Facilities by type of contract
- 6. Contracts by credit provider





## How to obtain Mala'a Report ?



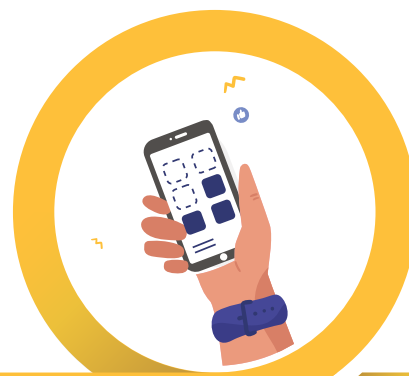
### Email

Download the form from [www.malaa.gov.om](http://www.malaa.gov.om) and submit the complete form via email



### A Visit

Personally, visiting and/or officially delegated on behalf of another person to your nearest Bank/ Finance company/ Fund Branch



### Portal / App

Through Self-Service Portal and Mobile Application (in the future)

### Customers Rights



1

The Customer is entitled to receive their first Credit Report for Free

2

The Mala'a Report reflects the credit history of an individual or company until the most recent update by Members

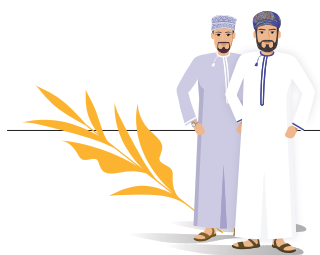
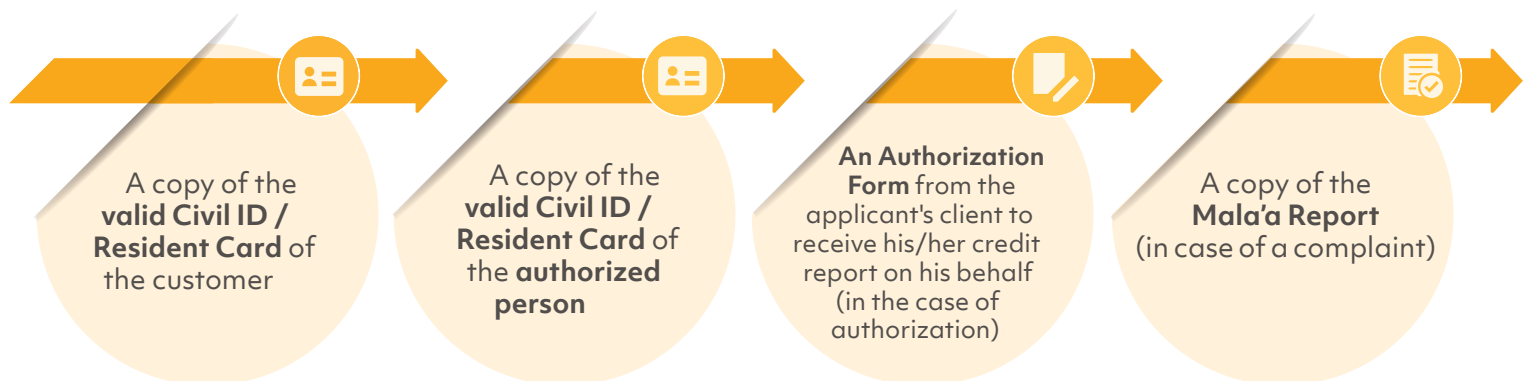
3

The Individual /Corporate has the right to know who inquired about their credit information during the last two years

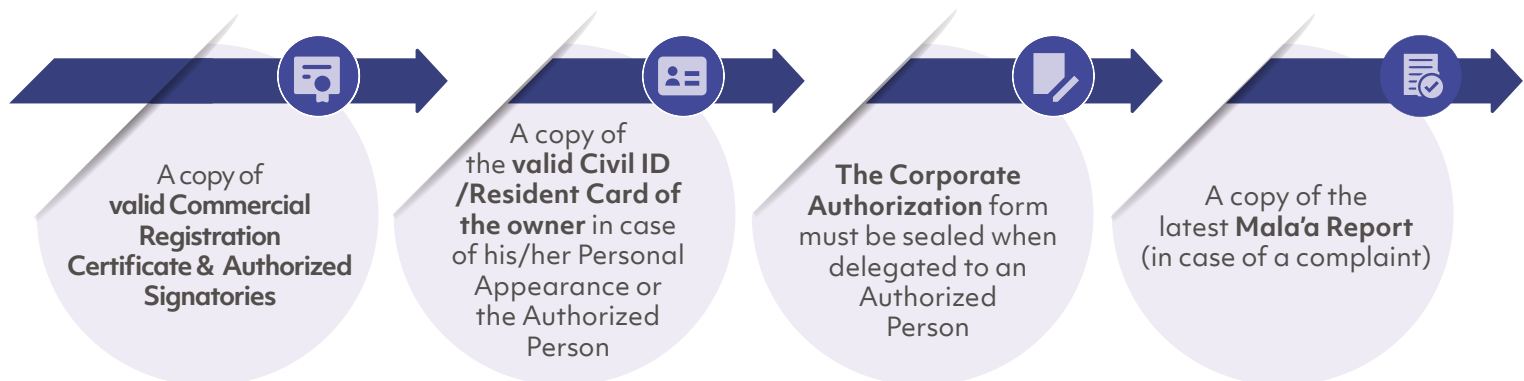
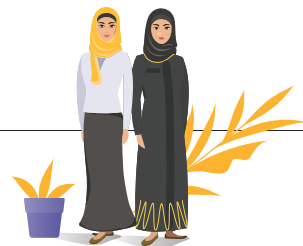
4

Mala'a does not interfere with the decision to grant or reject sanctioning a credit facility. Mala'a only provides Facts in the form of Credit Information for Credit-Provider to determine Credit Risk before granting the credit facility

## Documents Required to Obtain Mala'a Report



### Individuals



### Corporates





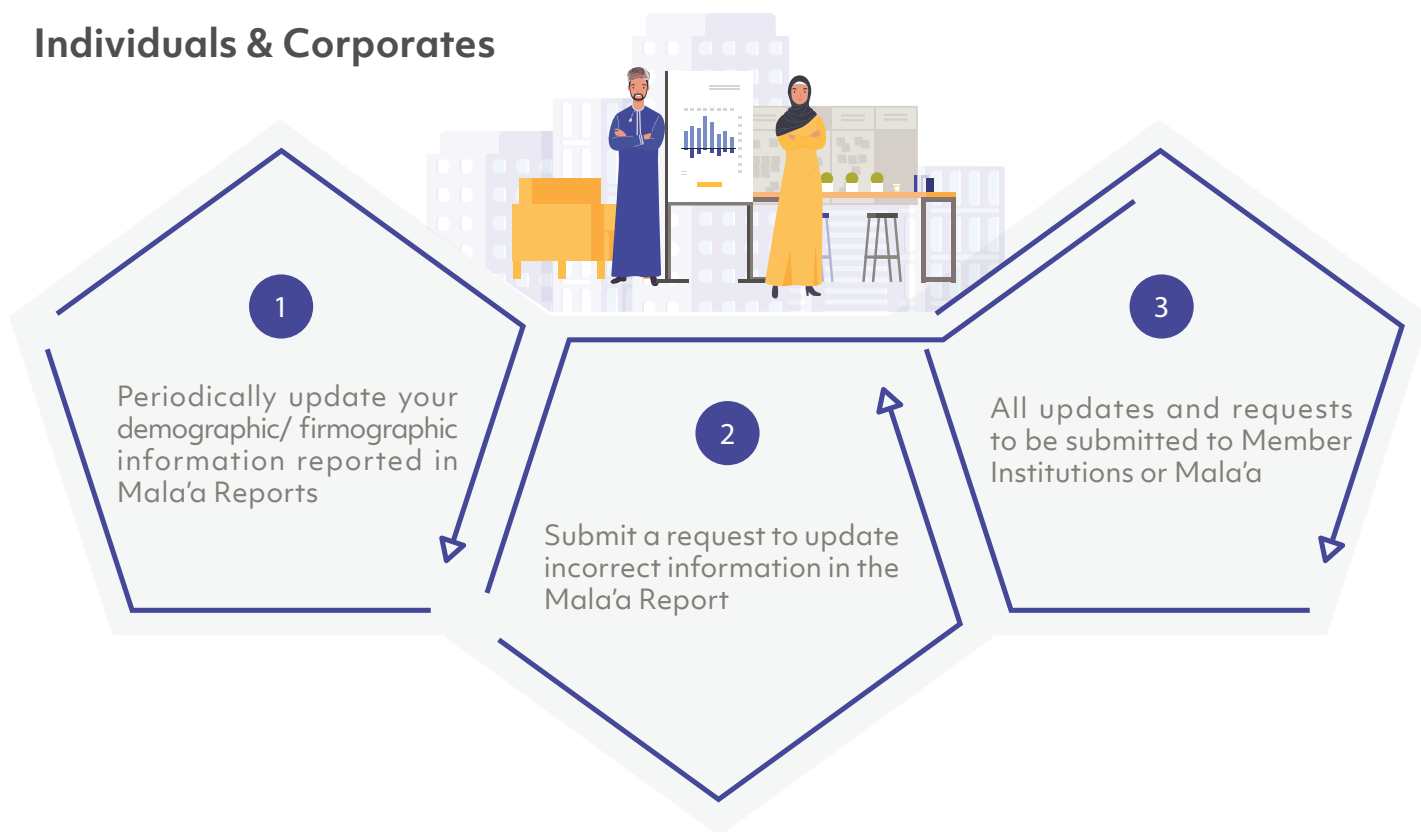
**Dear Customer,**

**If you have any observations about the accuracy of the information in your report; Raise a complaint through Mala'a, with documents to support the validity of your request.**

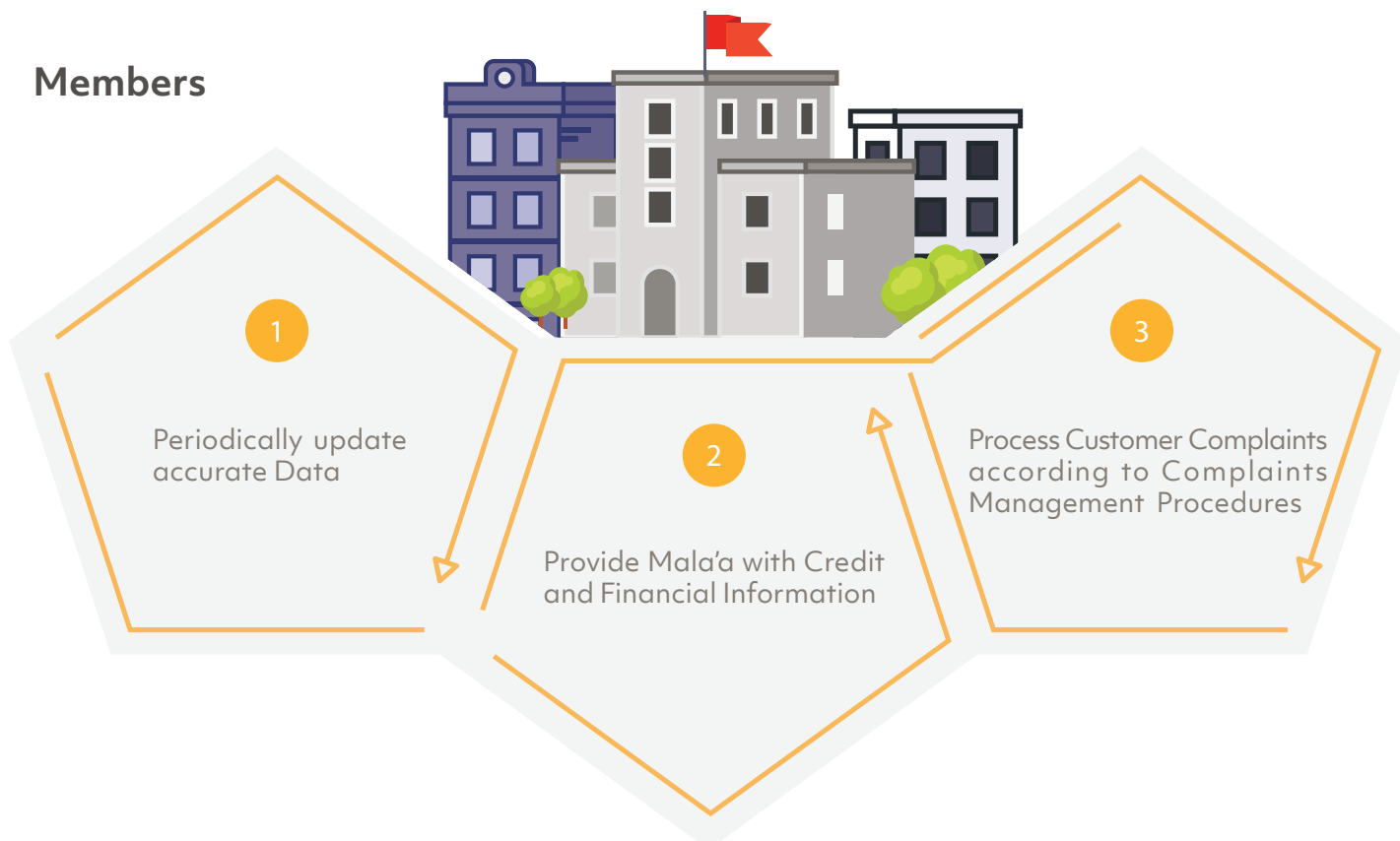
**Your request will be verified and you will be updated.**

# Roles and Responsibilities

## Individuals & Corporates



## Members



# Complaint Mechanism

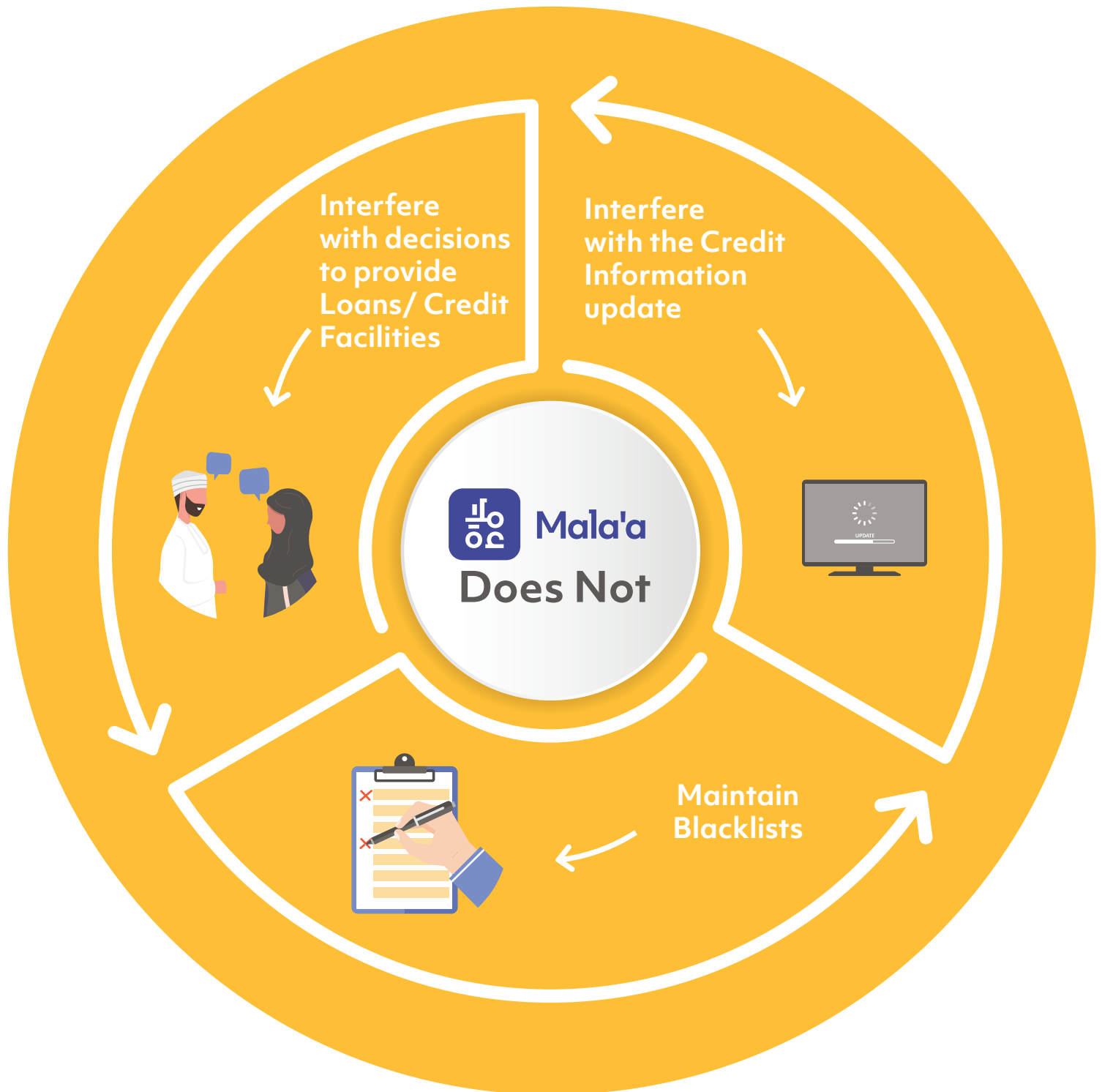
## Individuals



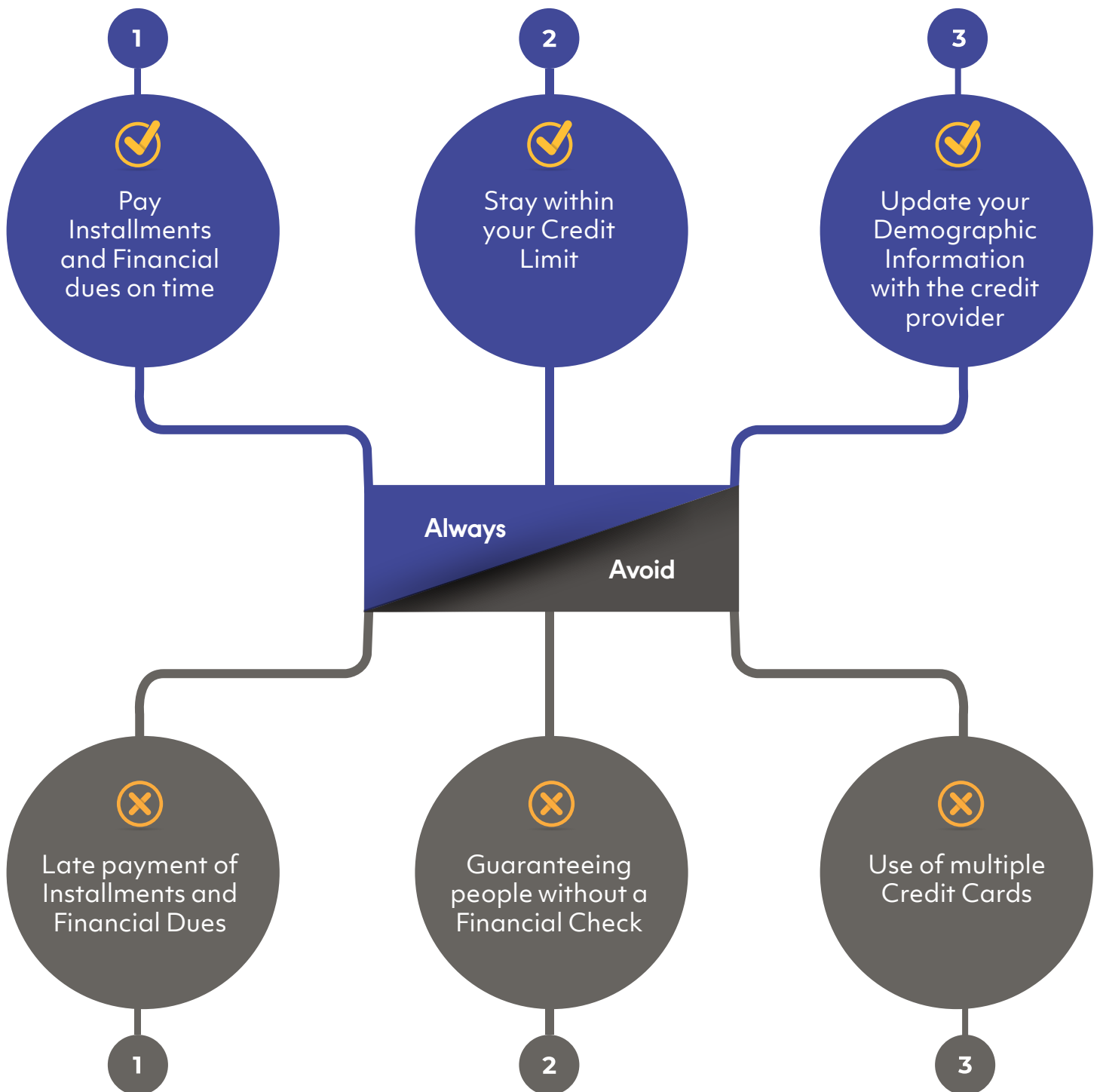
## Corporates



## Mala'a Does Not



## Important Facts



For more information contact  
[CustomerSupport@Malaa.gov.om](mailto:CustomerSupport@Malaa.gov.om)



**Mala'a**

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