

How to read a disclosure report on credit information

Disclosure report on credit information contains “credit information” concerning client’s credit contract. **Credit information refers** to the information concerning credit or loan contracts, registered at CIC (Credit Information Center) by credit companies and other institutions.

【Disclosure Report / Sample】

クレジット情報 1 / 3 件目 1. 登録元会社 : ○○○クレジット㈱

受付日 : 令和02年05月25日
受付番号 : 20-01-123456
2. 保有期限 :

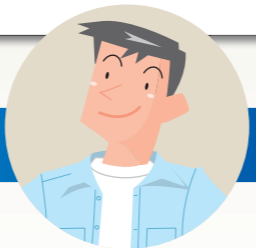
《属性》	3. 氏名 シンヨウ シンイチ 信用 信一	5. 性別 男
4. 生年月日 昭和62年01月23日	6. 電話番号 03-1234-5678 090-1234-5678	7. 住所 東京都新宿区西新宿 1-2-3-7 新宿ファーストマンション 1 2 3号室
8. 勤務先名 シーアージュ	9. 勤務先電話番号 03-8765-4321	10. 公的資料 運転免許証 300012341234 (確認日) 平成29年03月21日
11. 配偶者名 《契約内容》	12. 契約の種類 本人 カード等	《お支払の状況》
13. 契約の内容 カード等	14. 契約年月日 平成29年03月21日	22. 報告日 令和02年04月20日
15. 契約終了予定日	16. 支払回数 リボ機能付き	23. 請求額 200千円
17. 契約額	18. 極度額 300千円 (内キャッシング 枠) 100千円	24. 入金額 0千円
19. 商品名 1 (数量・回数・期間) キャッシング付	20. 商品名 2 (数量・回数・期間)	25. 残債額 200千円 (内キャッシング 残債額) 50千円
21. 商品名 3 (数量・回数・期間)		26. 返済状況 (異動発生日) 異動 令和元年12月10日
		27. 経過状況 (経過状況発生日)
		28. 補正内容 (経過状況発生日)
		29. 保証履行額
		30. 金額
		31. 終了状況

《入金状況》

年	R02	R01	H31	H30																				
月	4月	3月	2月	1月	12月	11月	10月	9月	8月	7月	6月	5月	4月	3月	2月	1月	12月	11月	10月	9月	8月	7月	6月	5月
状況	A	A	A	A	A	\$	\$	\$	—	—	\$	\$	\$	P	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$



Please refer to the following example:



- A** The information in this report is registered from a member company, “ABC Credit Company”. Please refer to 1. Data furnishing company.
- B** It is a contract, such as a credit card, etc., contracted on March 21, 2017. Please refer to 14. Contract date and 13. Content of contract.
- C** The outstanding credit balance based on your usage is ¥200,000, as of April 20, 2020. Please refer to 22. Report date and 25. Outstanding debt.
- D** **Overdue (delayed payment over a long period of time)** is observed for the payment status during the contract period. Please refer to 26. Payment status. ※Please see the inside page, **Point 4** for the meaning of “Delinquency”. ※If there is no overdue, 26. Repayment status will be blank.
- E** As for the payment records, **no payment was reported for the months** between December 2019 and April 2020. Please refer to the 《Payment records》. [A] ⇒ This symbol stands for the failure of payment on the contractual payment date due to client’s reasons. [\$] ⇒ This symbol stands for the scheduled payment made as invoiced. ※Please see the inside page, **Point 3** for other symbols.
- F** This information indicates no retention period because the contract has not expired yet. Please refer to 2. Retention period. For further details, see **Q6** on the back cover. ※In case that the contract has expired, the information will be deleted at the end of the month stated in the retention period. Please refer to the inside page, **Point 5**.

【Note】CIC does not examine credit and loan contracts, therefore CIC has no information on the examination of rejection results.

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2. 保有期限 : 令和02年12月末日

《割賦販売法の登録内容》

32. 割賦残債額	
33. 年間請求予定額	

●Please refer to the inside page for the interpretation of other main points.

Frequently Asked Questions on Disclosure Report

Q1 Why was my application turned down?
As a credit company or other creditor makes their decision based on their own examination criteria, CIC does not have the background information for their decisions. Although the information from CIC is referred in their examination process, the final judgment shall be made at their full discretion. ※Under the laws on credit and loan (Installment Sales Act and Money Lending Business Act), credit companies and other creditors are obliged to perform credit examinations referring to the credit information at CIC.

Notes from CIC At CIC, no examination of credit contract is conducted. CIC is the Designated Credit Bureau assigned by the Government under the laws and CIC collects and stores the “credit information” from the participated credit companies and other creditors (member companies) and provide the information to member companies. Please be advised that CIC does not know how member companies make their examinations (and how they declined the application).

Q6 How long will the information remain?
Depending on the type of information, the retention period is established and the outdated information will be automatically deleted.

Credit information	During the contract term and for 5 years after the contract is expired ※In case that the contract has expired, the end date will be indicated in 2. Retention period on the top page F .
Application information	For 6 months after the credit company or other creditor accessed the CIC database
Transaction records	

Q7 Unknown company name appears as a contract party.
When the applicant enters into a loan contract with a bank or other financial institution, the applicant may also enter into a “payment guarantee contract” with another company (Please refer to the inside page, **Point 1**). In case that a bank cash card has loan facility, it may be the case as well. Please confirm the copy of the contract.

Q8 Why is the information for a cell phone contract included?
As the purchase of a cell phone in installments is a credit contract, the status of monthly payments will be registered as credit information.

Q9 Can the registered information be somehow deleted?
In case that the content of information is a fact, correction/deletion is not feasible.

Notes from CIC
Correction/deletion of credit information can only be done by the “Data furnishing company”. As CIC collects and stores the credit information, CIC is not in a position to alter the data, so CIC cannot change the content. In case that the disclosed credit information is factually incorrect and completely unknown, please contact the Data furnishing company. If the disclosed credit information is found out to be incorrect, the Data furnishing company shall correct or delete the information. For your information, in case that either of the following conditions is met, CIC can request the Data furnishing company to investigate the matter:
In case that the client made an inquiry to the Data furnishing company but it remains unsolved, and there is a possibility that incorrect information is registered.
※If there is anything unclear, please contact us at “CIC contact information” stated in your copy of “disclosure report on credit information”.

Q2 Why is my information registered?
Upon conclusion of a credit or loan contract, please be aware that you have agreed to the registration of your credit information. Furthermore, under the laws on credit (Installment Sales Act) and loan (Money Lending Business Act), registration of credit information is required by law. Please refer to the terms stated in the contract.

Q3 Although I made the payment, when will the information be reflected?

Credit contract	Payment information will be reflected in 1 or 2 months.
Cash advance	Payment information will be reflected in a day or two.

Q4 Previous workplace is still registered.
Notification of change on workplace may not be submitted to the Data furnishing company.

Q5 Why is the information not disclosed (answered)?
Our information disclosure procedure requires 3 items, namely the applicant’s name, birth date and phone number (at the time of credit or other contract application) or driver’s license number, to match our records for the credit information to be disclosed. Even though the contract information is registered at your old address, in case that the phone number at your old address is not entered, your credit information will not be disclosed.



Credit Information Center Corporation
Please visit our website for the items not listed in this document or for the details. <https://www.cic.co.jp/>

Commentary of major points on “How to read a disclosure report on credit information”

For the items not listed here, please see the CIC website.

Firstly, Disclosure reports on credit information mainly contain “credit information”, “application information” and “Transaction records”.

● **Credit information:** It represents the information on the content of credit or loan contract, the payment status and the outstanding balance.

● **Application information:** It represents the factual information that a member credit company or other member institution confirmed the credit information for the purpose of credit examination at the time when a credit, loan or other application was submitted to them.

【Application information, sample】

1/2 件目	1. 登録元会社	△△△クレジット㈱	2. 保有期限	令和02年07月末日
3. 氏名	シノブ シンイチ	10. 申込区分	個人割賦	
4. 生年月日	昭和62年01月23日	11. 契約予定額	240千円	
5. 郵便番号	123-1234	12. 支払予定回数	12回	
6. 電話番号1	03-1234-5678	13. 商品名(1)	家具	17. 数量・回数・期間(1)
7. 電話番号2	090-1234-5678	14. 商品名(2)		18. 数量・回数・期間(2)
8. 照会日時	令和02年02月15日 15:12:34	15. 商品名(3)		19. 数量・回数・期間(3)
9. 照会区分	契約者	16. 商品名(4)		

● **Transaction records:** It represents the record that a member credit company or other member institution confirmed the credit information for the purpose of investigating the utilization or payment status of credit, loan or others.

【Transaction records, sample】

1/2 件目	1. 登録元会社	〇〇〇クレジット㈱	2. 保有期限	令和02年08月末日
3. 氏名	シノブ シンイチ			
4. 生年月日	昭和62年01月23日			
5. 照会日時	令和02年03月25日 17:30:25			
6. 利用目的	途上与信			

※ Transaction records will not be provided to member companies.

13. Content of contract

The content will be indicated by one of the following 8 categories.

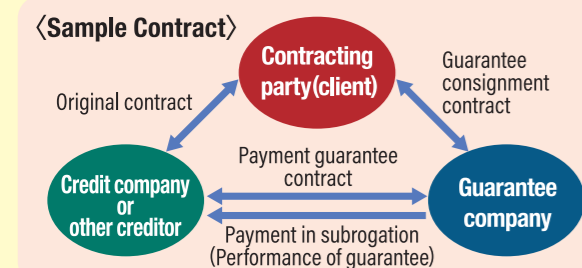
Contract type	Description
① Credit card etc.	Credit card and other contract ※It includes the credit contract with monthly payments (member fees or others).
② Individual article installment	Contract to pay for the goods or services in installments
③ Lease	Contract to pay a lease fee for the goods
④ Payment guarantee contract	Contractual agreement where a guarantee company (or other guarantor) repays the debt on behalf of the client in case of payment failure
⑤ Unguaranteed loan	Cash advance without guarantee
⑥ Guaranteed loan	Cash advance with a guarantee
⑦ Housing loan	Mortgage loan to finance home buying
⑧ Transferred debt	Consolidated debt of multiple credit contracts

Point 1 13.④ What is the “payment guarantee contract”?

It represents a contractual agreement where a guarantee company (or other guarantor) repays the debt to the credit company or other creditor on behalf of the client in case of payment failure.

● **Contract with a credit company → Consignment contract with a guarantee company at the same time**

(Please refer to the terms and conditions and other documentation provided at the time of concluding the contract.)



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受付日 : 令和02年05月25日
受付番号 : 20-01-123456
2. 保有期限 :

《属性》

3. 氏名 シンヨウ シンイチ
4. 生年月日 昭和62年01月23日 5. 性別 男
6. 電話番号 03-1234-5678 090-1234-5678
7. 住所 東京都新宿区西新宿1-23-7 新宿ファーストマンション123号室
8. 勤務先名 シーアイシーカンパニー
9. 勤務先電話 03-8765-4321
10. 公的資料 運転免許証 300012341234 (確認日) 平成29年03月21日
11. 配偶者名

《契約内容》

12. 契約の種類 本人
13. 契約の内容 ② カード等
14. 契約年月日 平成29年03月21日
15. 契約終了予定日
16. 支払回数 リボ機能付き
17. 契約額
18. 極度額 300千円 (内キャッシング枠) 100千円
19. 商品名1 キャッシング付
20. 商品名2 (数量・回数・期間)
21. 商品名3 (数量・回数・期間)

《お支払の状況》

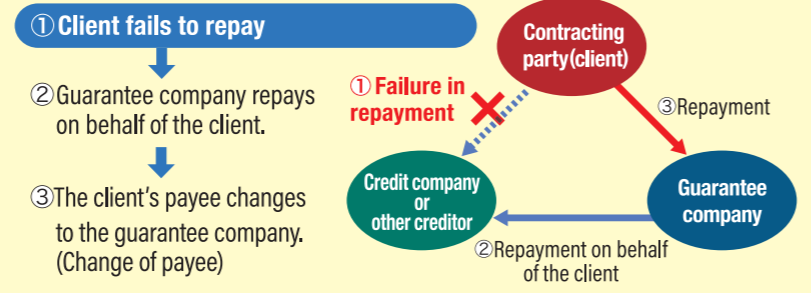
22. 報告日 令和02年04月20日
23. 請求額 200千円
24. 入金額 0千円
25. 残債額 (内キャッシング残債額) 50千円
26. 返済状況 (異動発生日) 令和02年12月10日
27. 経過状況 (経過状況発生日)
28. 補正内容 (延滞解消日)
29. 保証履行額
30. 金額
31. 終了状況

《入金状況》

年	R02			R01			H31			H30		
月	4月	3月	2月	1月	12月	11月	10月	9月	8月	7月	6月	5月
状況	A	A	A	A	A	\$	\$	\$	-	-	\$	\$
											P	\$

Point 2 16. Number of scheduled payments
Number of scheduled payments at the time of concluding the contract will be indicated.
In case that “With revolving facility” is indicated, it means that revolving payments will be applicable.

18. Credit limit It represents the maximum available amount for use under the contracted credit card. The credit company or other creditor sets the amount.
What is meant if “N” is displayed?
For example, in case that a client has two credit cards issued by the same credit card company and the maximum amount for use is set for the client, not for each credit card, the credit information indicates the maximum amount for use for one card and “NNNNNN” for the other.



【Disclosure Report / Sample】

What are the “Installment Sales Act” and the “Money Lending Business Act”?

● **Installment Sales Act:** It is the law specifying the rules with respect to purchases of goods and services to be paid later in installments.

● **Money Lending Business Act:** It is the law specifying the rules with respect to borrowing money from money lenders (consumer finance company, credit company which handles cash advance and other money lenders)

※ Under the above laws, credit companies are required to register credit information.

32. Outstanding installment debt
It represents the remaining unpaid amount for shopping or others.

34. With or without late payment, 45. With or without delinquency
In case of any delay in payment, the detail will be indicated.

36. Outstanding balance
It represents the unpaid amount due.
※ In case that 13. Content of contract is categorized as “Credit card etc.”, the total amount of shopping usage (not regulated by the Money Lending Business Act) and cash advance may be indicated.

《Payment status》

22. Report date
It represents the date when the status of using credit for the client is confirmed at the credit company or other creditor.

25. Outstanding debt
It represents the remaining amount to be paid to the credit company or other creditor as of the report date.

Point 4 In case that 26. Payment status indicates “Delinquency”,

● In case that there is a delayed payment over a long period of time (more than 61 days or more than 3 months), “Delinquency” will be indicated.

- In case that there is or there was a delayed payment (overdue) after the scheduled payment date for more than 61 days or 3 months.
- In case that the guarantee company repaid on behalf of the client. Please refer to the Payment guarantee → contract (13.④)
- In case that the court declared bankruptcy (Order of the Commencement of Bankruptcy Proceedings is issued).
- The record of “Delinquency” will be retained to the end of retention period even after the overdue or other situation is eliminated.

Point 5 31. Status of termination

Status	Description
Completion	Upon completion of payment, the contract between the client and the credit company or other creditor expired. ※ In case of credit card, cancellation falls in this category.
Third-party performance	A person other than the client (guarantee company or other) paid off the outstanding debt.
Write off	The credit company or other creditor wrote off the debt.
Completion of transfer	① As the multiple contracts are consolidated into one, the subject contract has expired. ② The credit company or other creditor transferred the contract with the client (outstanding debt) to a third party.
Lawful discharge	The obligation to repay the debt is legally discharged. (bankruptcy)
blank	The contract is ongoing.

Point 3 《Payment status》

The status of client’s scheduled payments to the credit company or other creditor is indicated by symbols. The leftmost is the latest and 24 months’ records will be indicated retroactively to the right.

Status	Description
\$	Payment confirmed as invoiced (or more than invoiced)
P	Partial payment confirmed
R	Payment received from a third party
A	No payment on the scheduled payment date due to client reasons (unpaid)
B	No payment due to the reason other than client reasons
C	No payment due to unknown reasons
-	Not invoiced and no payment*
blank	No updated information from the credit company or other creditor*

※ For example, in case that there is no credit card usage.

