



Mala'a

Oman Credit and Financial Information Center

# Customer Guide



# Table of Content

02	_____
03	_____
04	_____
05	_____
07	_____
09	_____
11	_____
12	_____
13	_____
14	_____

**About Mala'a**

**Principles and Goals**

**Mission**

**Our Services**

**Mala'a Report Content**

**Documents Required**

**Roles and Responsibilities**

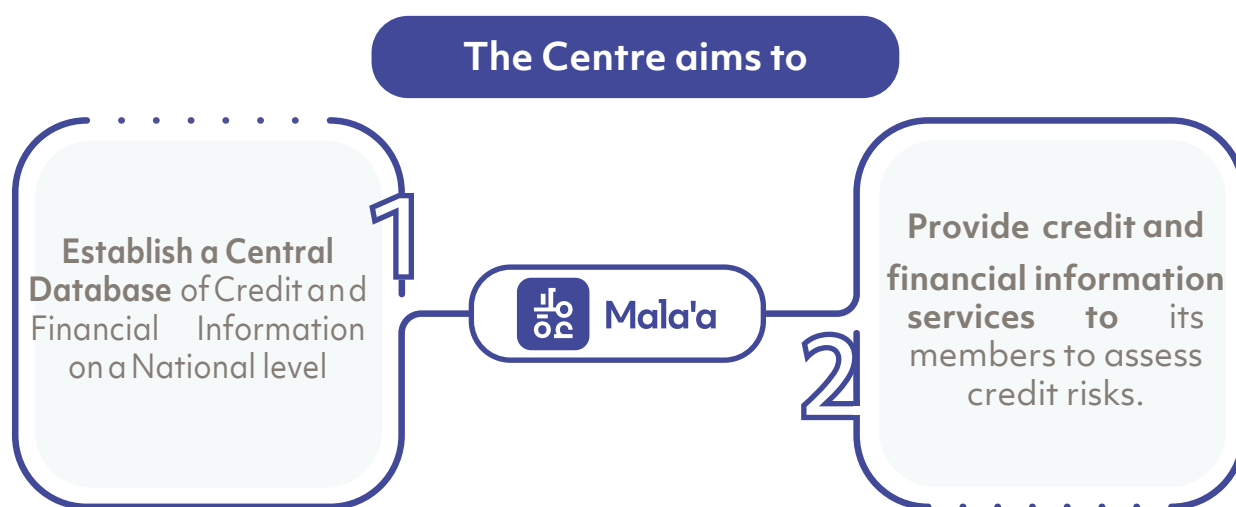
**Complaint Mechanism**

**Clarification About Mala'a Role**

**Important Tips**

## 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 a Government Centre with financial and administrative independence **affiliated with the Central Bank of Oman and under its supervision.**



## Information Security

We use advanced technology to ensure compliance with the Global standards of information security

## Principles

## Consumer Right Protection

Mala'a grants the right to obtain credit information for the concerned person and its authorized members

## Goals

1

### National DataBank



Create a National Databank for all credit and financial information in Oman

2

### Financial Inclusion



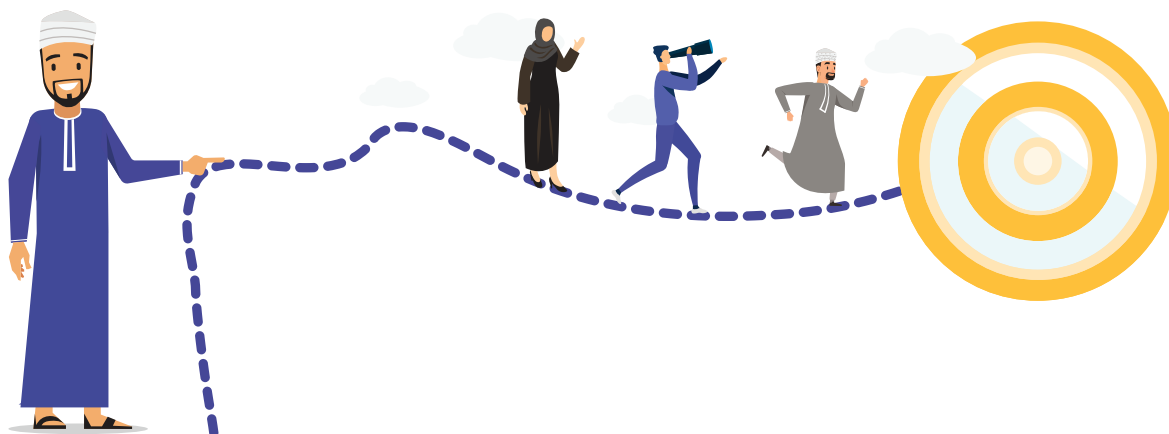
Enhance Financial Inclusion by facilitating access to credit information through innovative digital channels to improve access to Credit for small and medium enterprises (SMEs)

3

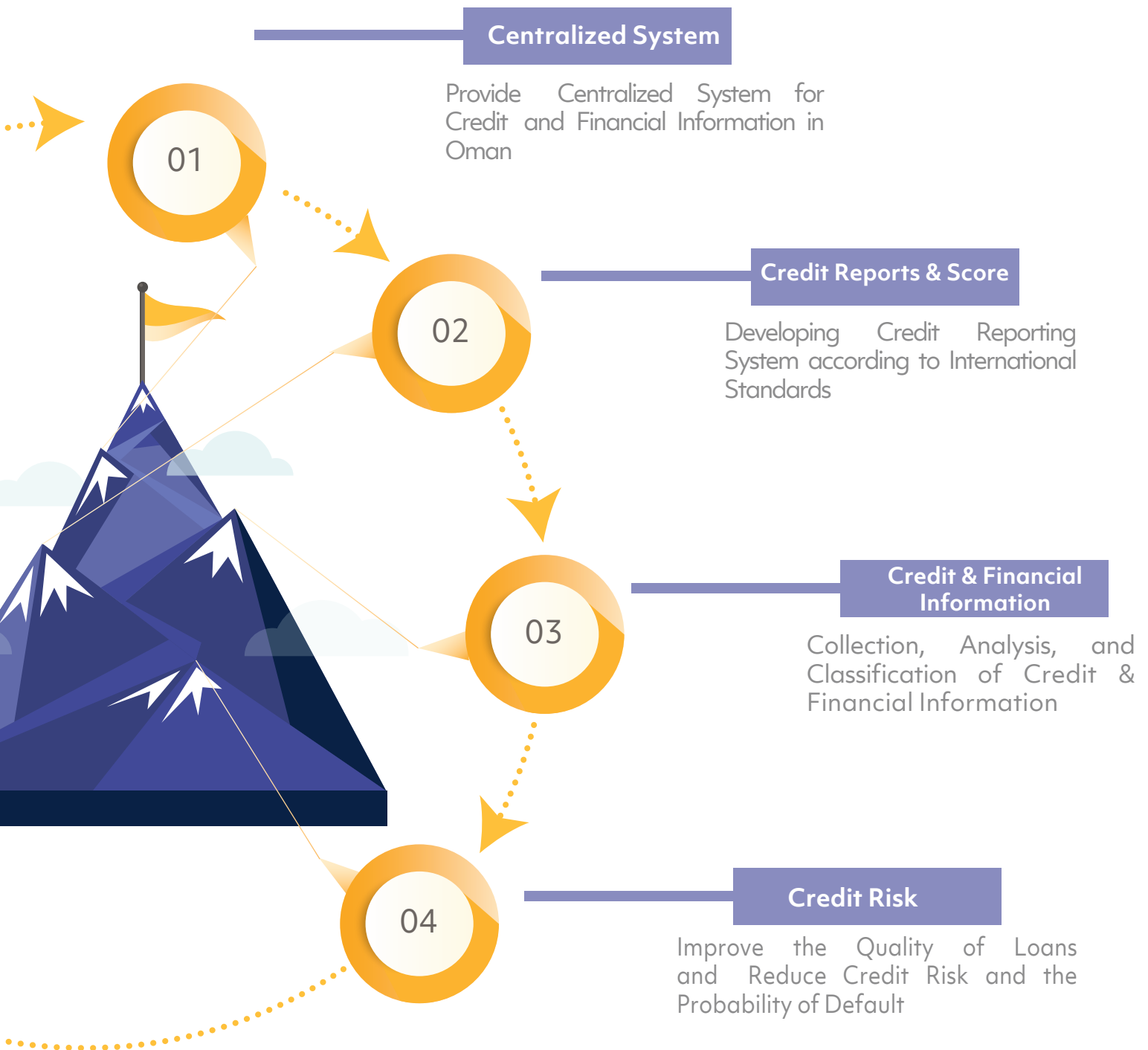
### Credit Risk



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



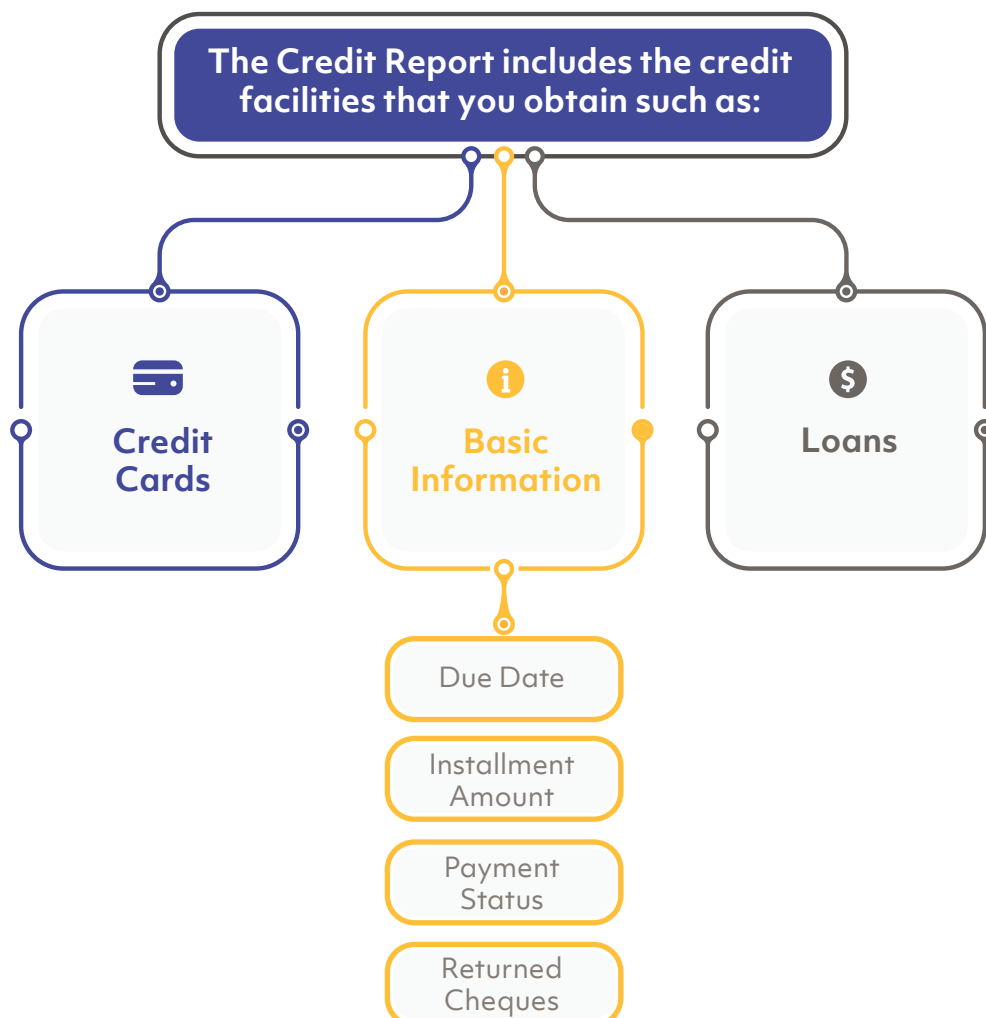
# Mission



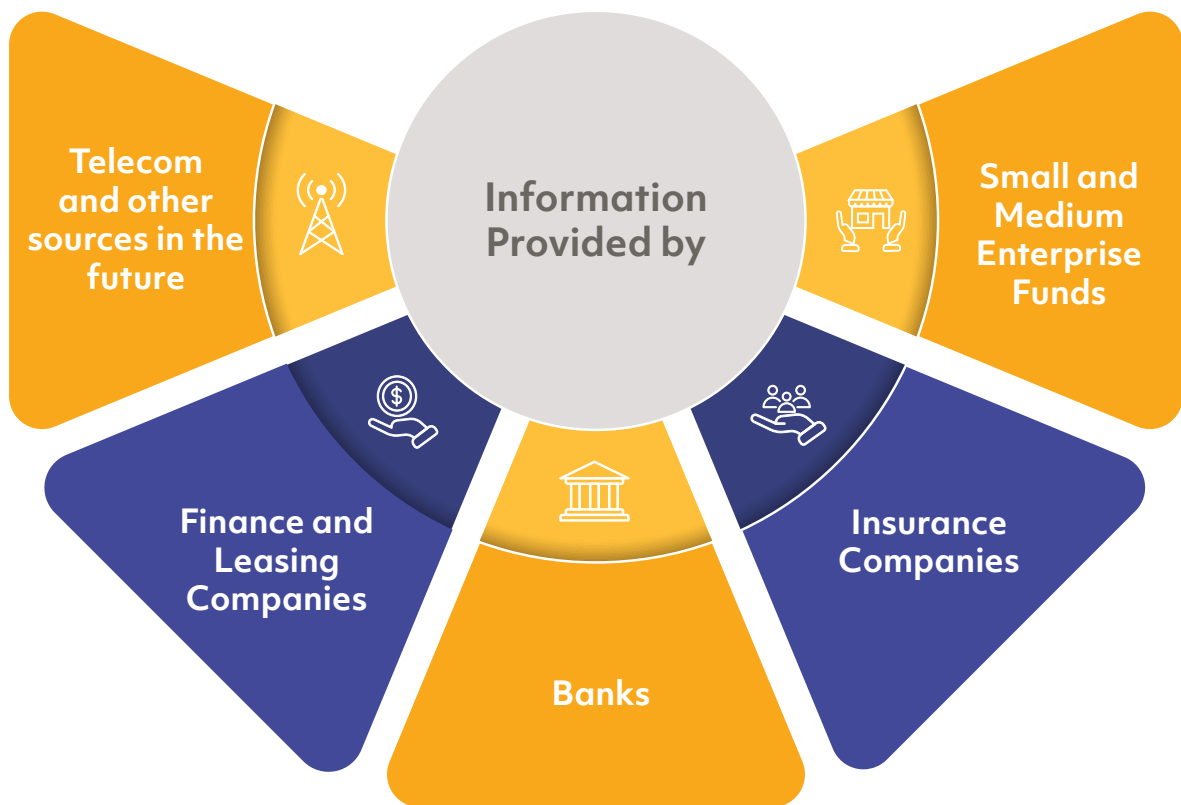
# 1.Mala'a Report



Mala'a Report is a comprehensive report that contains all the details of your credit exposures and credit history with Lenders.



## 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 ?



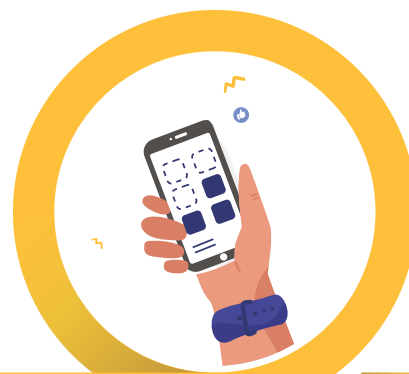
### Electronic Form

Submit the Electronic Form through [www.malaa.gov.om](http://www.malaa.gov.om)



### A Visit

Personally visit your nearest Bank/Finance Company/ SMEs Fund Branch



### Portal / App

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

### Customers Rights



1

The Customers are 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 Credit-Provider (Lender)

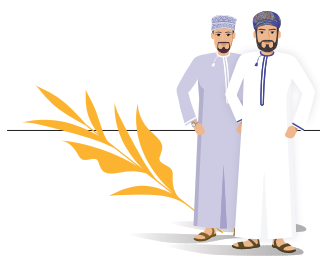
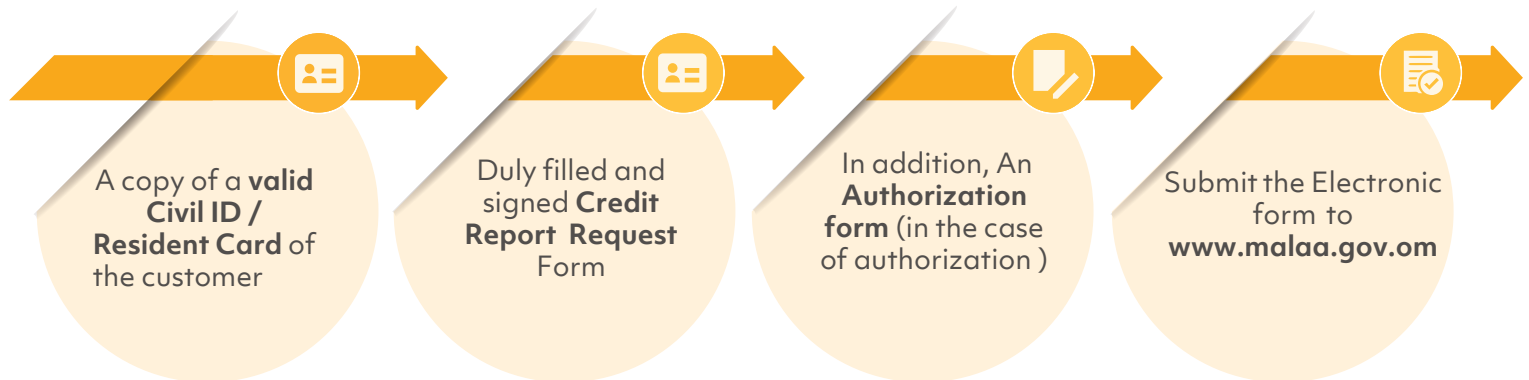
3

The Individual /Corporate can view the list of inquires made about their credit report.

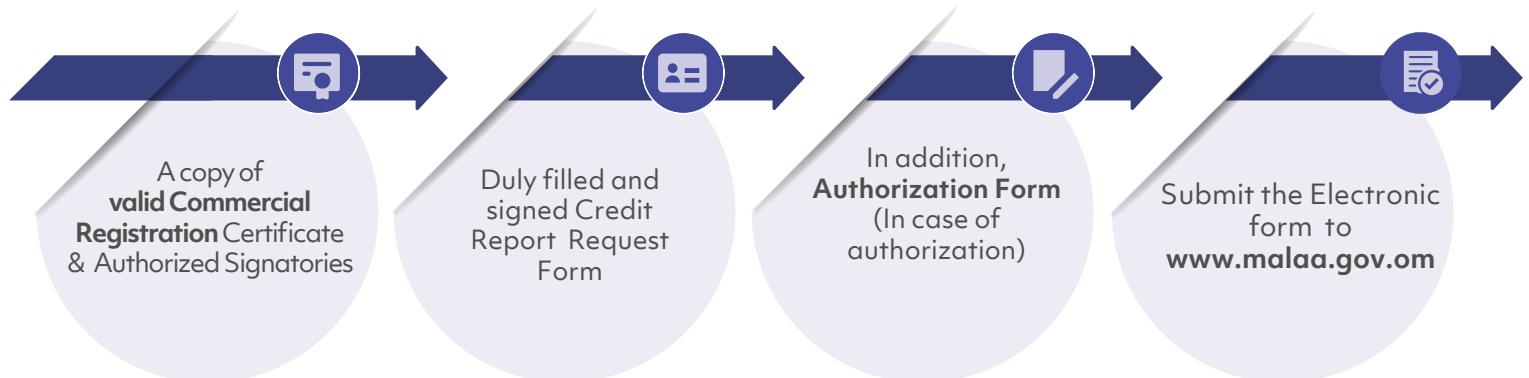
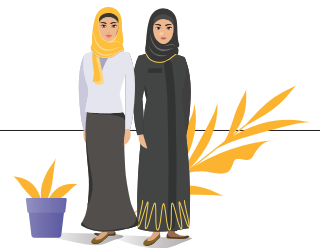
4

Mala'a does not interfere with the decision to grant or reject 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



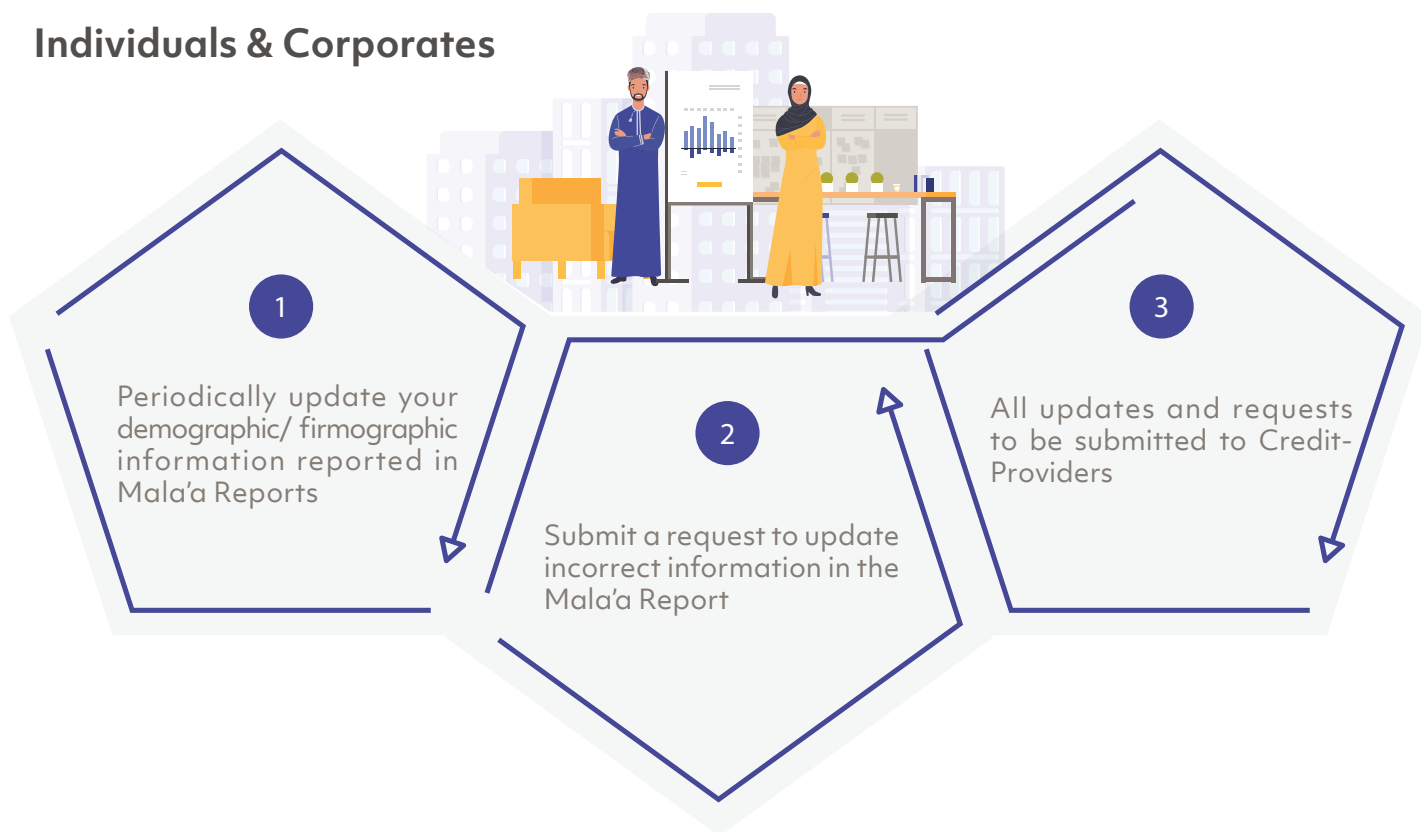


**Dear Customer,**

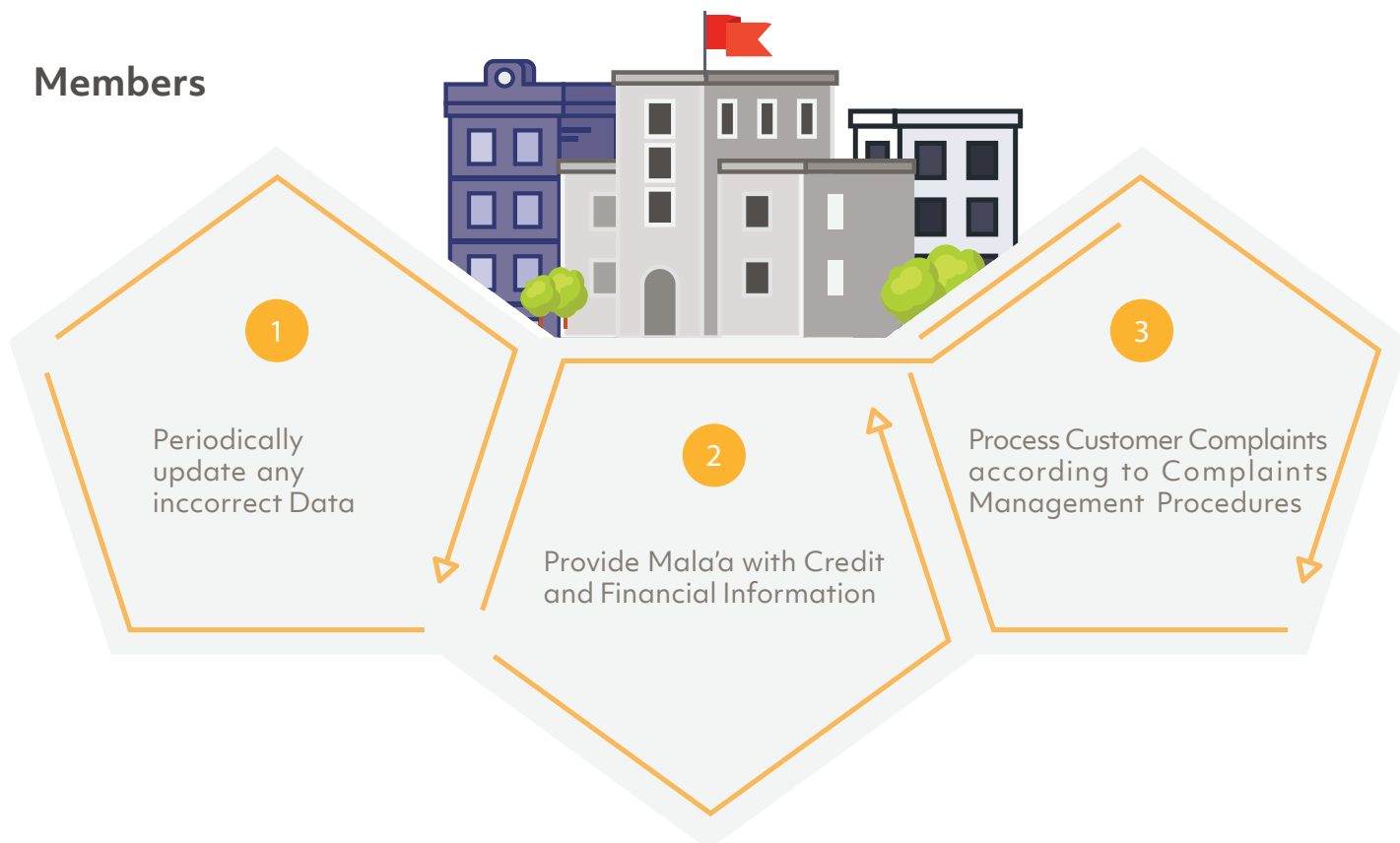
**If you have any observations about the accuracy of the information in your report; please raise a complaint through Mala'a website E-Form along with the supporting documents.**

# Roles and Responsibilities

## Individuals & Corporates



## Members

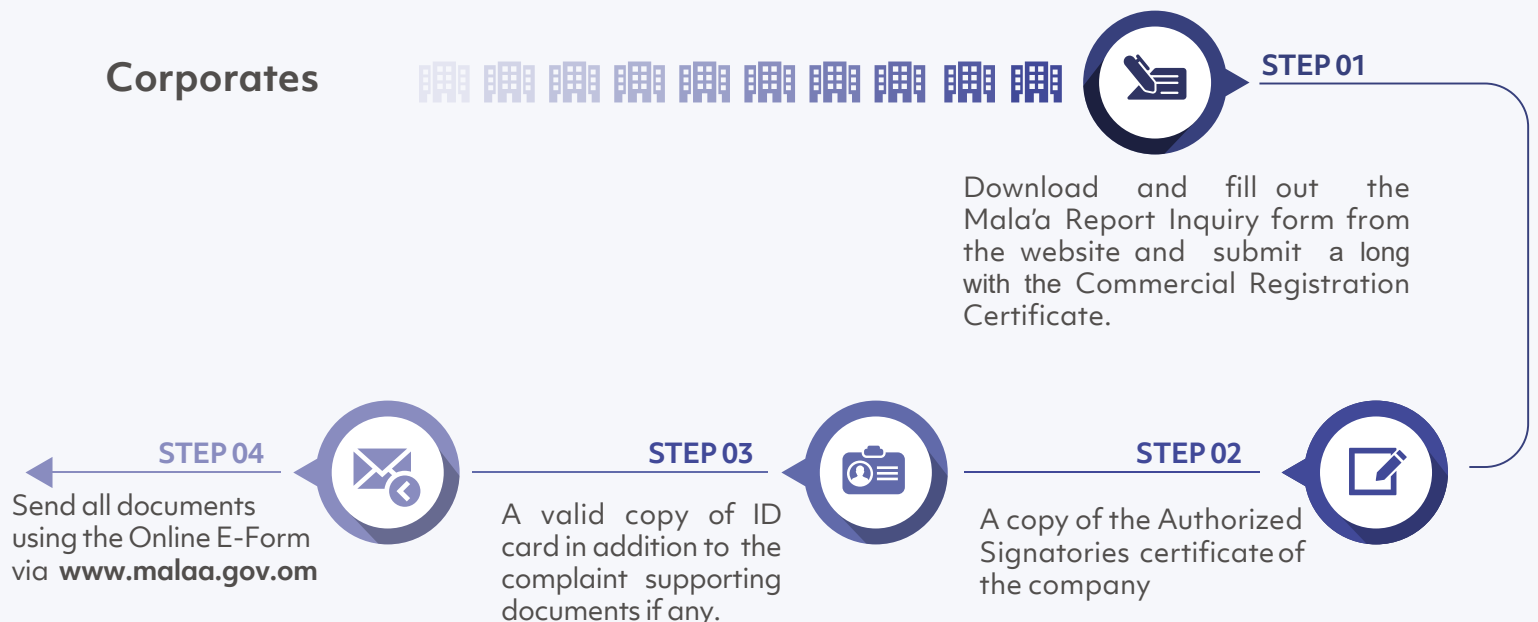


# Complaint Mechanism

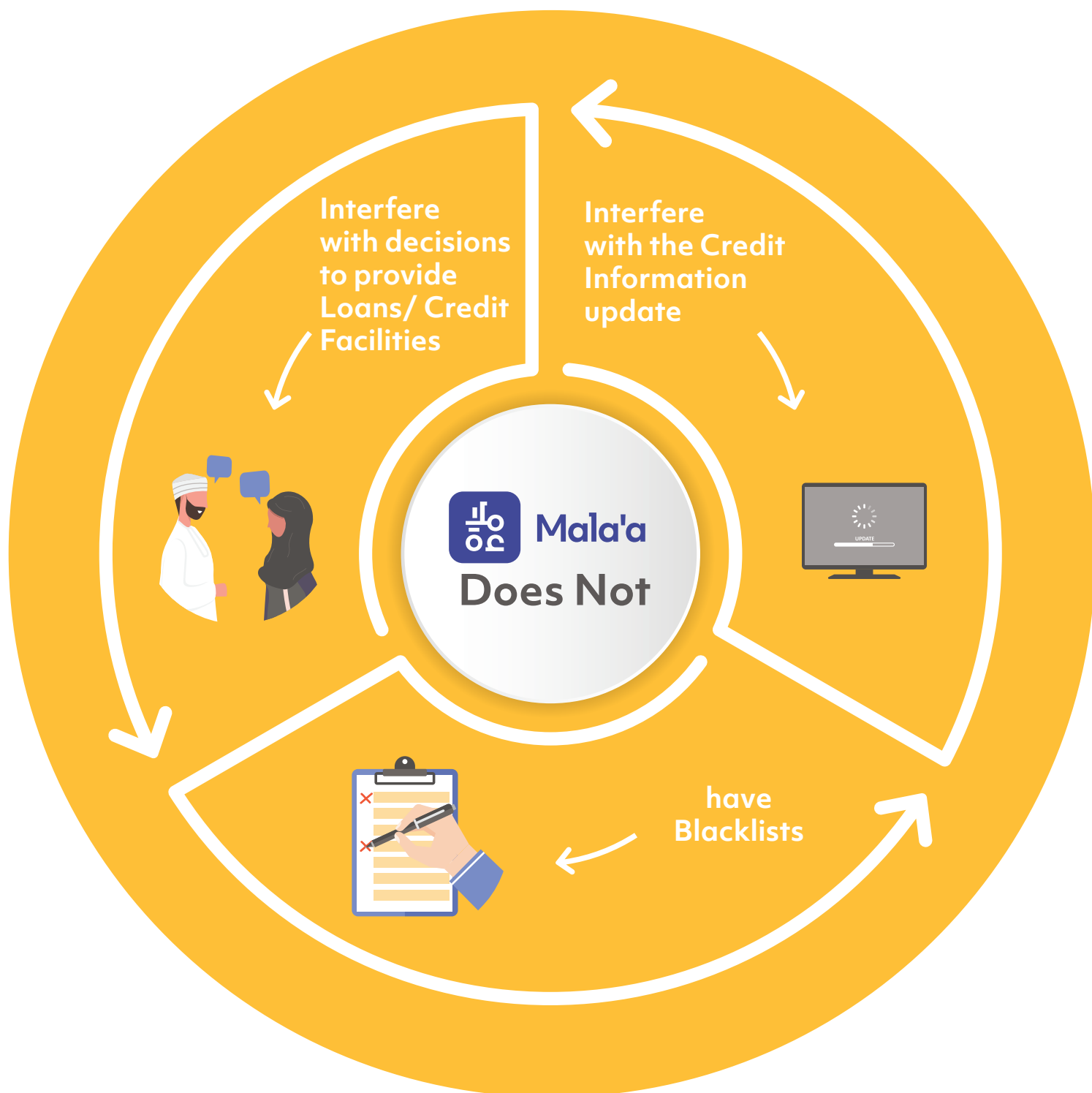
## Individuals



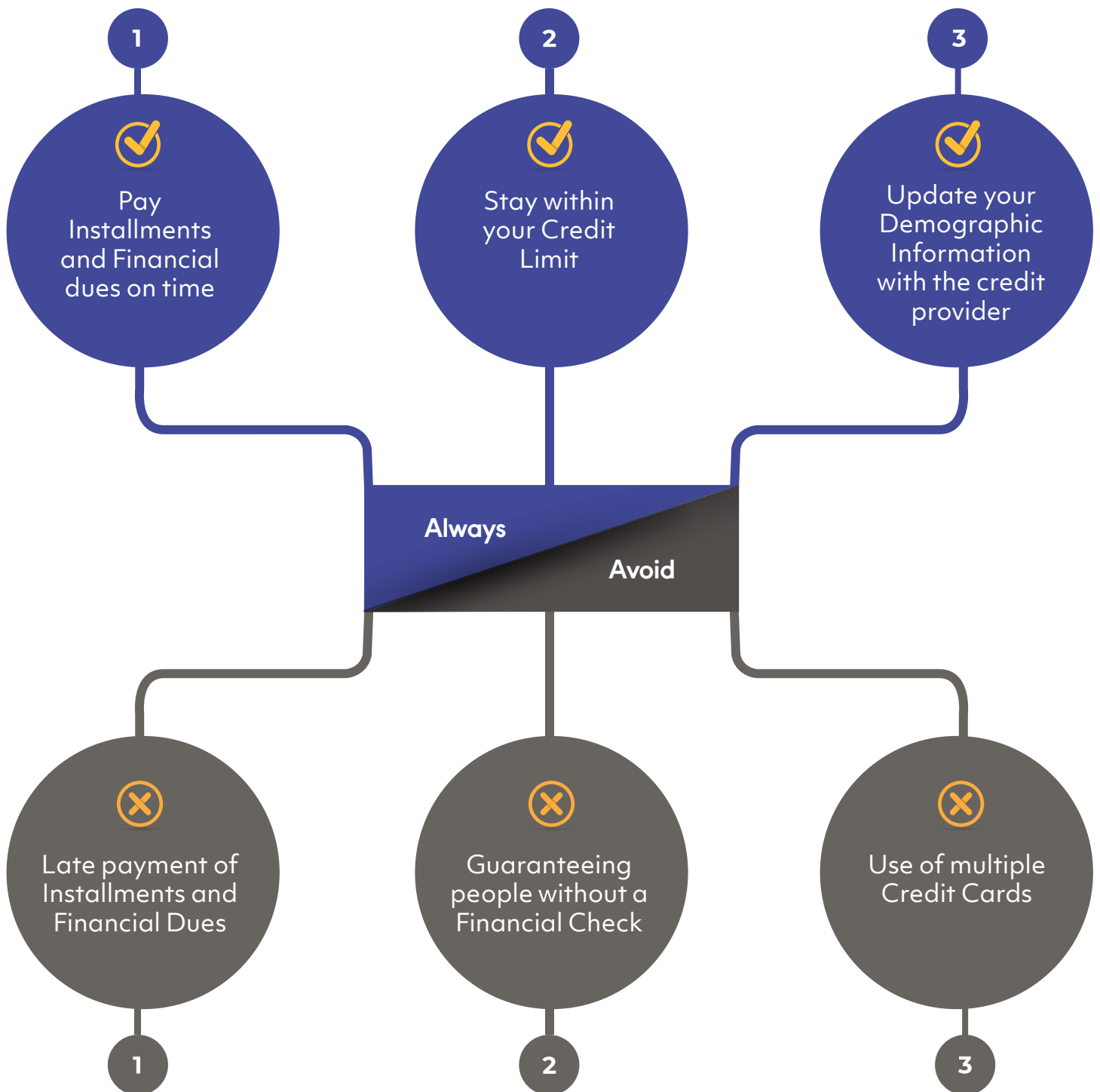
## Corporates



## Clarification About Mala'a Role



## Important Tips



For more information visit  
[www.malaa.gov.om](http://www.malaa.gov.om)



**Mala'a**

Oman Credit and Financial Information Center

Oman Credit & Financial Information Center  
Knowledge Oasis Muscat, CBO Building  
Muscat, Sultanate of Oman  
P.O Box:38, Postal Code:135

[www.malaa.gov.om](http://www.malaa.gov.om)



malaa'a



malaa\_oman