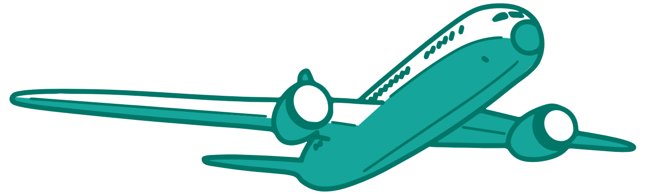
How they work together for you

Credit Bureau	Collateral Registry
Helps you qualify for unsecured credit	Enables borrowing with movable assets
Tracks your repayment history	Records assets pledged as collateral
Builds your credit score	Makes loans/financing safer for lenders

For more information about your credit report or how to register your collateral:

Contact us or visit our website!



Credit Bureau	Collateral Registry
www.bdcb.gov.bn/birokredit	www.bdcb.gov.bn/collateral-registry
birokredit@bdcb.gov.bn	+673 238 4627
+673 223 3369	

Stay informed. Borrow smart. Build your future with confidence.

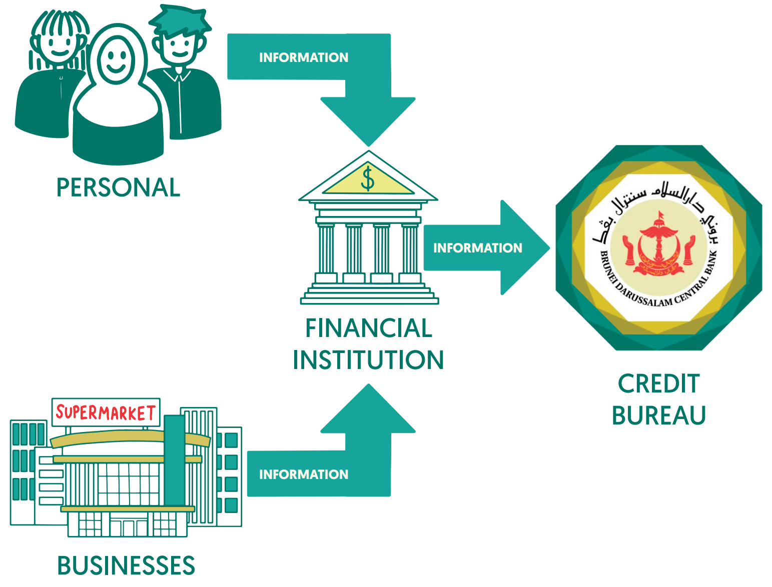
BDCB
BRUNEI DARUSSALAM
CENTRAL BANK

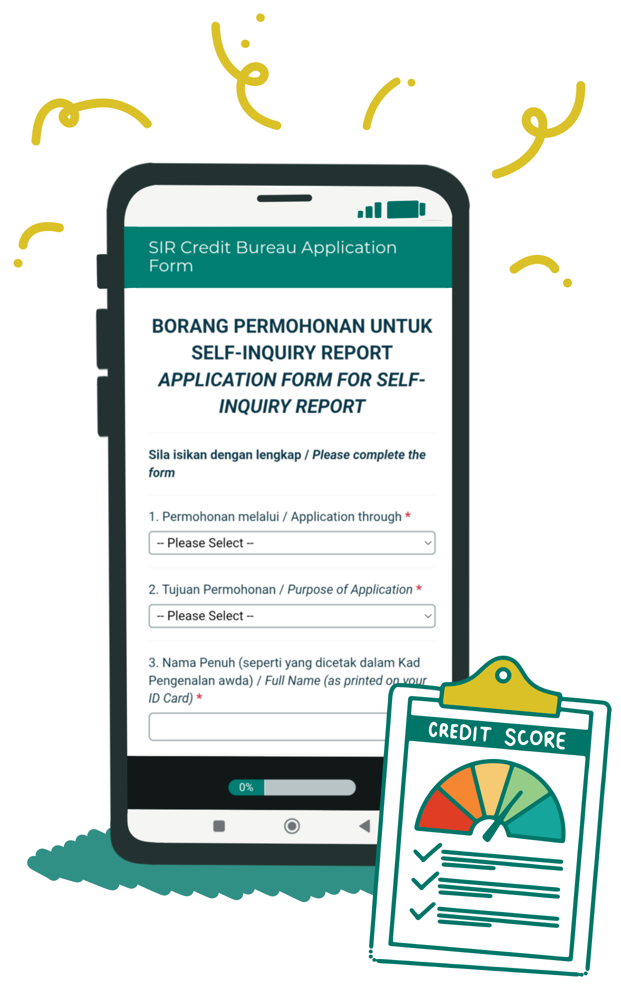
Better Credit,
Better Opportunities!

Learn how the Credit Bureau and Collateral Registry in Brunei Darussalam can help you manage credit and access loans/financing safely.

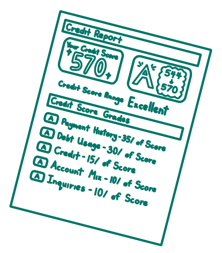
What is the Credit Bureau?

The Credit Bureau collects and maintains credit information about individuals and businesses from financial institutions in Brunei Darussalam. This information will be consolidated into a credit report, which helps lenders assess your creditworthiness based on your borrowing history.

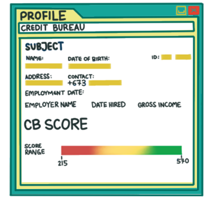




How it benefits you



Stay informed about your credit report: Checking your credit status helps you spot errors early.



Build a strong and trusted financial profile: Positive credit behaviour helps build trust with lenders.

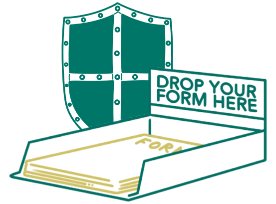
Become a responsible borrower: Learn to manage debt wisely to improve your creditworthiness.

What is the Collateral Registry?

A Collateral Registry is a secure, official database where **movable assets** (like vehicles, machinery, or inventory) can be registered as collateral for loans/financing.

How it benefits you

Leverage what you own: No land or property? No problem. Secure loans/financing with your movable assets, such as vehicles, machineries, inventories, jewelleries, etc.



Protect your rights: Clear registration secures your ownership and prevents disputes.

Improve your chances of approval: Lenders are more willing to approve loans/financing when they know the collateral is officially registered.