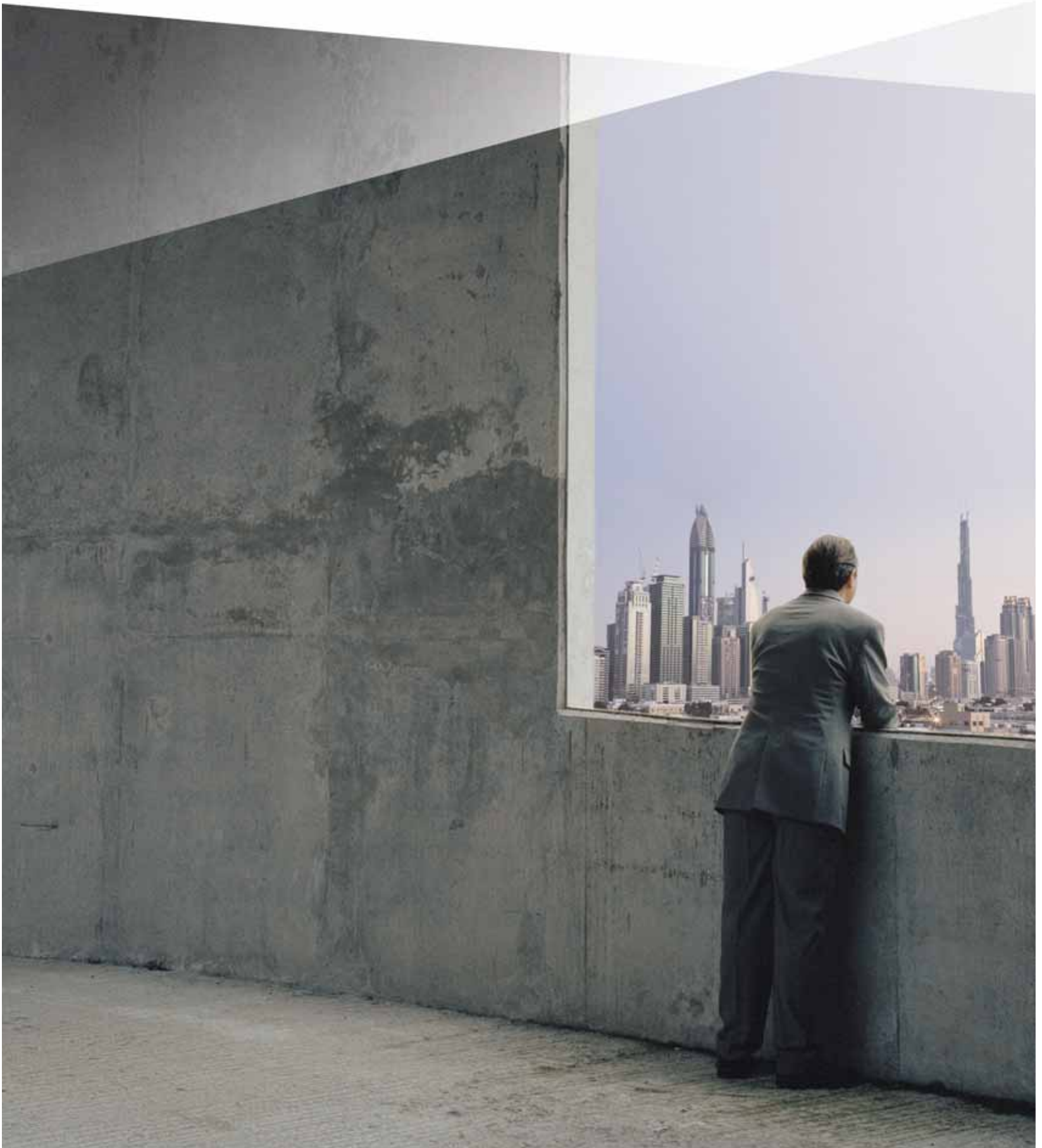


Welcome to Emcredit



Gain perspective... and profit


Perspective is the benefit we offer all our clients.

By correlating disparate streams of data we give them a better perspective of their customers, their business and their ambitions. Equipped with this perspective, they can make more accurate – and thus more profitable – decisions.

The United Arab Emirates is a fast-growing market situated at the crossroads between the old and new economies of the world. It offers exciting opportunities for businesses in every sector.

At the same time, there is a need for more sophisticated trade and finance tools to enable businesses to realise the full potential on offer. Our goal is to help clients gain the perspective they need to profit in this rapidly-evolving environment.

Ultimately, we aim to be a single point of reference for all commercial and consumer business information needs, forever changing the way commerce is done in the UAE.

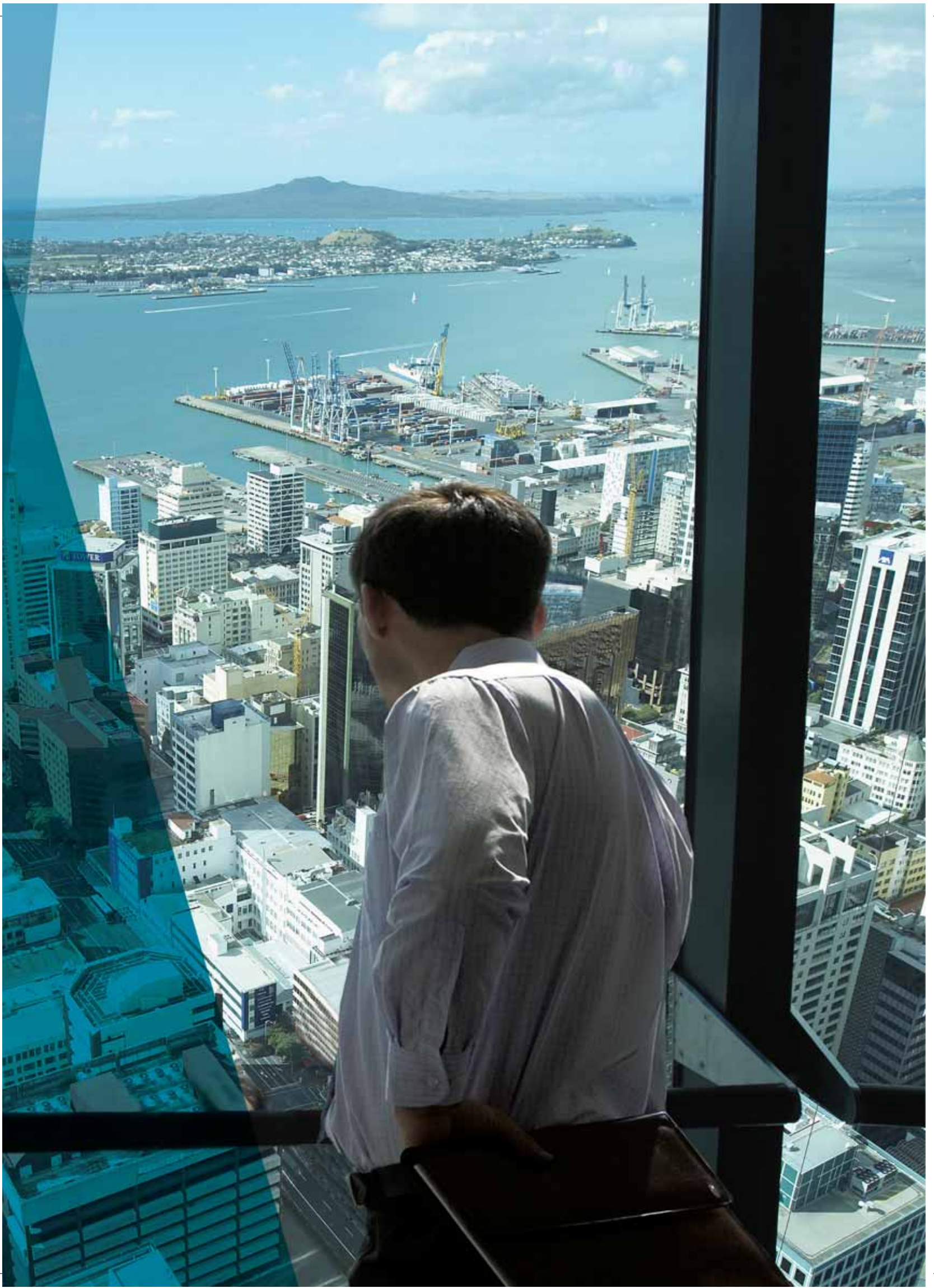
An aerial photograph of a city skyline, likely Dubai, viewed from a high vantage point. The image is overlaid with a semi-transparent teal color. The text is positioned on the left side of the image.

Emcredit provides enterprise and credit information solutions. We offer identity and data verification, data enrichment, decision support analytics and other tools necessary to improve customer acquisition, servicing, debt collection and portfolio management.

Our background

Emcredit was formed in January 2006 as The Emirates Credit Information Company Limited, in accordance with the directives of His Highness Sheikh Mohammed bin Rashid Al Maktoum, Vice President and Prime Minister of the UAE and Ruler of Dubai.

As it is incorporated in the Dubai International Financial Centre, Emcredit is fully compliant with international standards of data protection and security.



At Emcredit, we harness the power of multiple information sources. We transform raw data into information, then transform that information into an asset that provides the perspective our clients need to make better decisions.

What need does Emcredit fill?

The business activity of the UAE has developed exponentially over the last decade. Foreign investment and credit levels are increasing by leaps and bounds. However, this growth has been accompanied by calls for greater transparency and more sophisticated business and customer information. If the UAE is to achieve its goal of being a world-class business centre it needs to create an environment where businesses can assess risk, identify opportunities and make accurate decisions within an effective corporate and legal infrastructure.

The four challenges for business

There are four main challenges to doing business efficiently in the UAE that Emcredit aims to address.

1. Accurate risk assessment

Without accurate knowledge of an applicant's credit history, banks and other credit providers tend to adopt a 'one size fits all' approach where good and bad borrowers are treated the same way. With greater knowledge of an applicant's credit history it is possible to differentiate more accurately between applicants and ensure good borrowers are given preferential terms.

2. Better lending and credit policies

Increased liquidity from oil revenues, higher demand for loans and the rise of home financing has led to an abundance of easy credit. Because credit grantors lack a complete view of an applicant's credit exposure they may offer credit facilities to people who cannot afford them or who do not understand the obligations involved.

3. Transient population

A very high percentage of the UAE population is expatriate. They bring little or no credit history with them. Good borrowers have to start building their reputation afresh whereas bad borrowers start with a clean slate.

4. The needs of SMEs

Small and medium-sized enterprises make up more than 60% of the GDP of the UAE. Most SMEs depend on credit to grow. But without the ability to supply or obtain accurate information SMEs may face difficulties in obtaining those all-important lines of credit.

The solution to these problems is to provide relevant and accurate credit information. Assembling disparate data into meaningful information, that is instantly accessible, is an enormous challenge. As a government-backed initiative with a strong commercial focus Emcredit is ideally placed to fill the need.

Over 80% of the UAE population is expatriate, many with no credit history.



Gaining perspective is seeing the bigger picture

Where we get our data from

Emcredit collects, collates and disseminates credit-related information from government departments, financial institutions, businesses and consumers. This includes the credit history and identification of individuals and companies registered in the UAE.

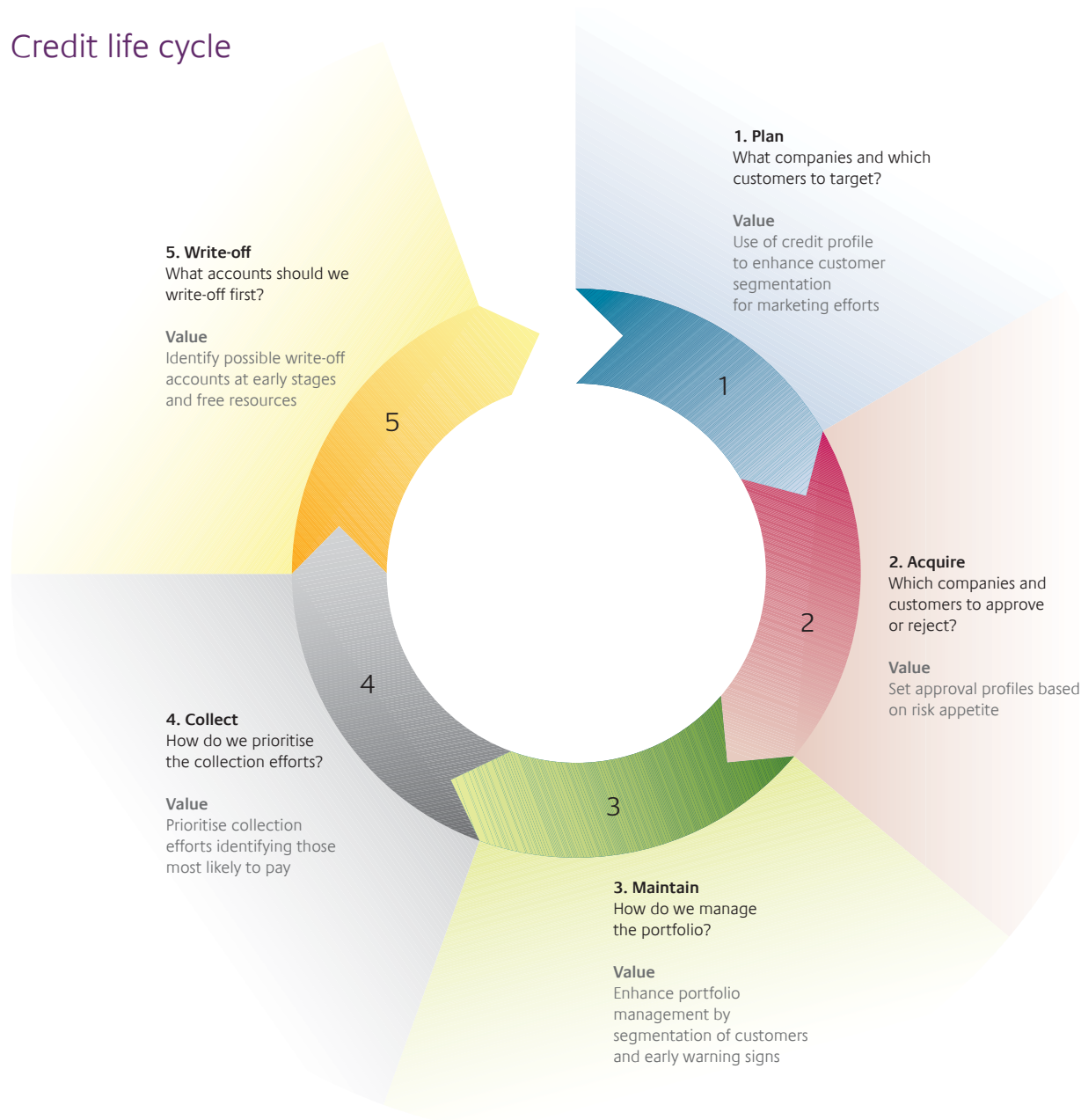
We use stringent procedures to ensure that the data is relevant, accurate and up-to-date. All our data is managed and processed in a way that ensures the utmost protection and integrity.

What our information is used for

- To ensure an accurate depiction of a borrower's credit exposure
- To protect creditors against unnecessary risk exposure
- To prevent application fraud
- To protect consumers against financial mismanagement
- To increase profit-making opportunities for lenders and borrowers

Emcredit helps businesses to make better and thus more profitable decisions at every stage.

Credit life cycle



How we can help businesses

Customer targeting

We provide powerful tools that enable businesses to understand their customers' needs, their payment behaviour and their risk profiles. Equipped with this information, they can identify the most efficient way to market their offerings to them.

Customer acquisition

We help to assess customers, automate business decisions, verify identities and detect fraud.

Portfolio management

We enrich our clients' own records with valuable data from other sources to build up a more complete picture of their customers. This helps our clients realise the hidden potential of their customer base, increasing the possibilities for growth and customer retention.

Debt management

As well as improving debt collection, we can help businesses to identify the early warning signs of possible default so that preventative action can be taken.

How we help consumers

By enabling individuals to review and verify their report details via a secure online portal, Emcredit improves personal financial planning and helps individuals succeed in their plans for the future.

All Emcredit solutions help
reduce our clients' costs
and grow their profits.

By enabling individuals to review and verify their report details via a secure online portal, Emcredit improves personal financial planning and helps individuals succeed in their plans for the future.

The services we offer

Emcredit Integrated Solutions

As new trends emerge in a market the need to know each customer has become crucial to commercial success. Emcredit Integrated Solutions enable businesses from different sectors to collaborate in building a centralised database of their experiences. This can take the form of credit information, trade references or claims information. As a neutral third party and expert in information management, Emcredit is the natural port of call for businesses wishing to access comprehensive, real-time information to enhance their customer relationships and risk assessment processes while ensuring the highest standards of data protection and confidentiality.

Emcredit Information Services

Emcredit has a unique expertise in gathering, processing and managing large volumes of data from public and private sources. This database is rigorously maintained, updated and collated. Whatever sector a business is in, our search and matching engines can produce a number of relevant information reports.

Emcredit Decision Analytics

Emcredit Decision Analytics allow clients to combine the intelligence of their own databases with Emcredit's comprehensive information pool. This enables them to gain a unique perspective and maximize the opportunity of each customer relationship.

Emcredit Data Management

With Emcredit's access to vast amounts of public and private data we can offer the most comprehensive range of data enhancement services in the market. Emcredit helps businesses capture accurate information about their customers and reduce the costs of inaccurate or irrelevant data.

Emcredit Direct

Emcredit provides consumers and businesses with the personal information and analysis they need to make important decisions. We can advise individuals how to update the personal information on their credit reports and monitor changes in their profile.

Five key benefits of Emcredit

Managing risk

We help protect clients against unnecessary risk exposure by providing access to more complete information about a prospective borrower's financial status.

Improving efficiency

We reduce the cost and turnaround time for credit evaluations and decisions.

Market penetration

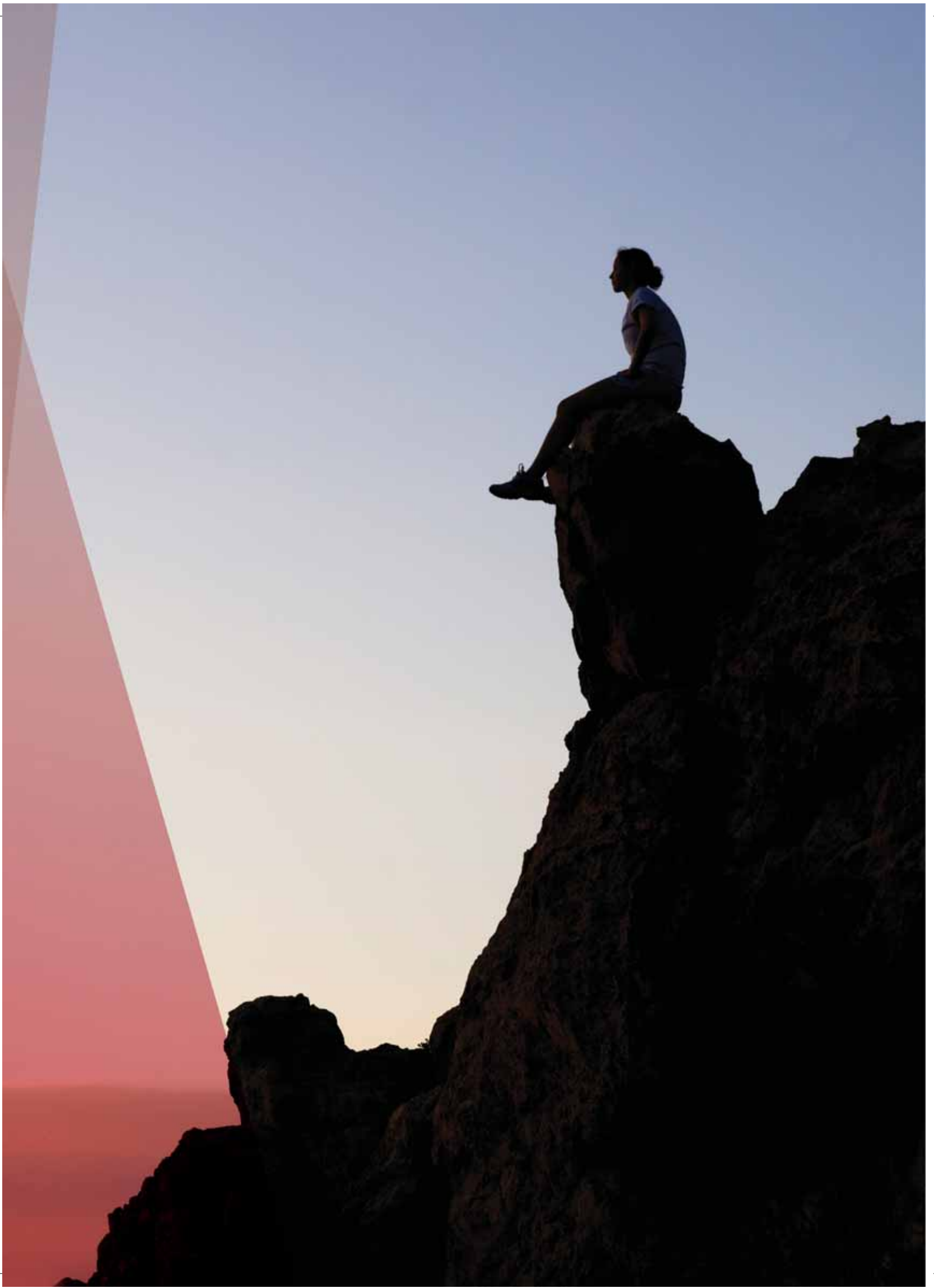
We make it easier for clients to penetrate under-exploited markets by improving the way they evaluate risk and acquire new customers.

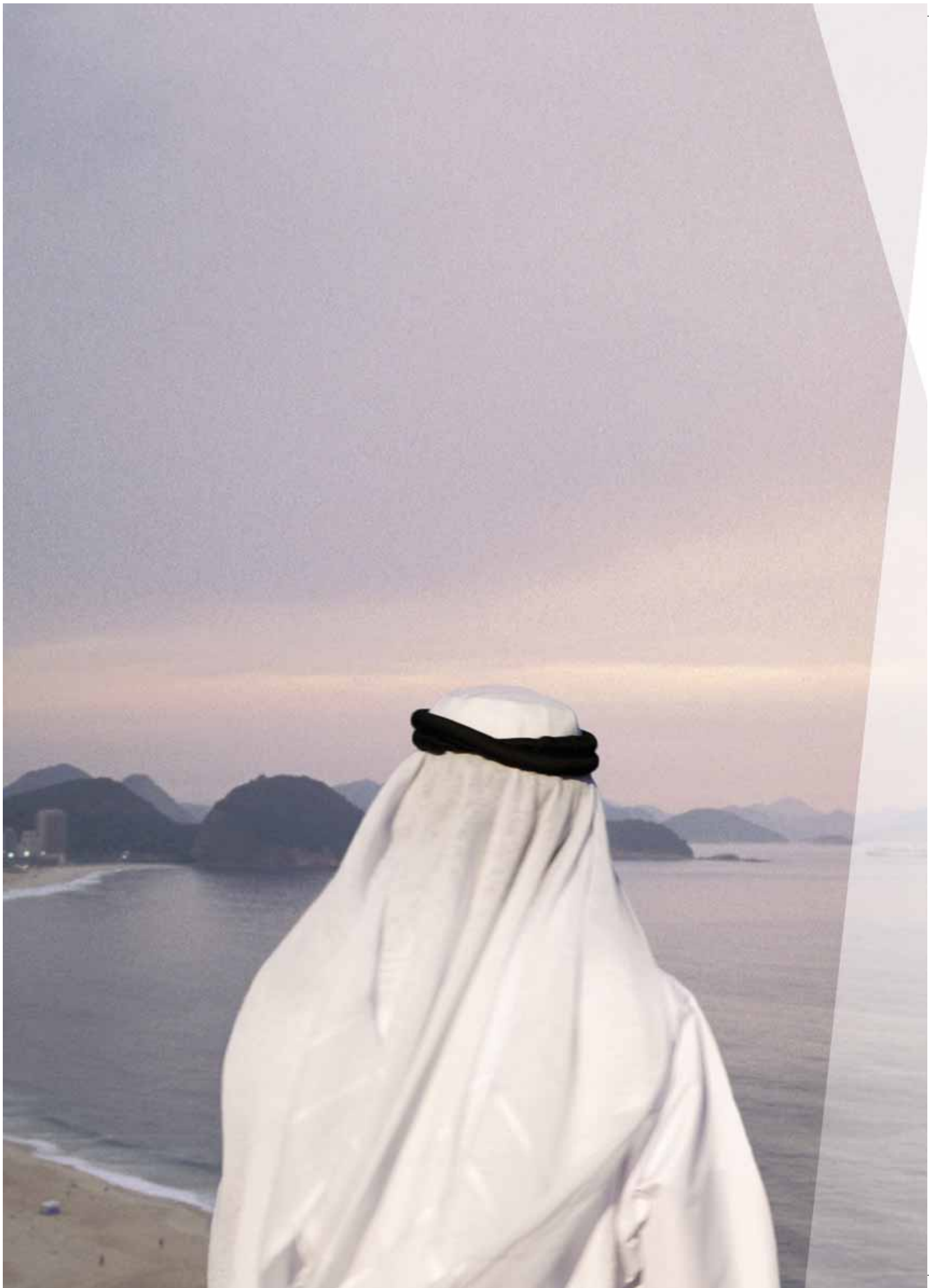
Risk Premium pricing

We enable clients to create premium credit pricing through better evaluation of risk.

Reassurance

We protect borrowers against financial mismanagement and offer international standards of data integrity and security.





Both Emcredit and our network members abide by a strict Code of Conduct when collecting, processing and disseminating credit information.

Data privacy and regulation

As part of the Dubai International Financial Centre (DIFC), Emcredit operates in accordance with DIFC's data protection regulation. The stringent legal framework is backed up by rigorous data protection standards.

The key rules of the Code are:

Private

All data processing is governed by DIFC Data Protection Law No. 9.

Confidential

Request for information is allowed for relevant business purposes only.

Reciprocal

Members can only access data in return for data of their own, which is validated before being uploaded onto our database.

Up-to-date

Data is constantly updated and error-checked to ensure it is timely and accurate.

Secure

All data is securely managed, physically and electronically.

How members access our data

The network members of Emcredit form a closed-user group. They can access data securely in 3 ways: via an internet browser using username(s) and password(s), by sending a batch request through FTP, or by choosing a direct B2B data connection with Emcredit.

By joining Emcredit clients gain the perspective they need to profit in a fast-changing market. They also collaborate on the vital goal of increasing efficiency, improving lending practices and building confidence in the UAE.

What we have achieved so far

We have recruited the brightest and best to come and work for Emcredit, both from the UAE and abroad. We have partnered with Dun & Bradstreet, who act as our technical providers. We have built a comprehensive knowledge base with world-class functionality. We have invested extensively in technology and we have adopted international standards of corporate governance and data security.

Becoming a member of Emcredit

Our members gain instant, 24/7 access to all the information they need to achieve a better understanding of their business and customers. Joining Emcredit is simple and straightforward. It includes intensive training to show staff how to handle the user interface, interpret reports and understand administrative procedures.

Since 2006, we have built up a large and steadily-growing list of members. And we've only just started.



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