



BANK OF GHANA FINANCIAL LITERACY - IMPROVING YOUR CREDIT WORTHINESS

You need to pay your loan on time to maintain a good credit history. This is because your credit history shows how you managed the repayment of your past loans including the timeliness of the payment. A weak credit history may affect your chances of getting new loans from any financial institution. For any enquiries;

Contact the BoG Market Conduct Office

 0302665005  0596912354, 0501502270

 www.bog.gov.gh  complaints.office@bog.gov.gh

 7th Floor Cedi House, Accra   @thebankofghana



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Did you know you are entitled to a free credit report once a year? Your credit report will contain your credit history which outlines your current and past loans, the institutions you took the loans from and how you are paying or repaid the loans. Contact the credit bureaus to see your credit status. Do not wait until you need a loan. For any enquiries or complaints;

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Did you know that Retailers, Telcos, Fintech Service Providers, Student Loan Trust, Utility Companies and other credit providers etc. may now share information on your indebtedness to them to Credit bureaus licensed by BoG? They will also obtain credit information about you when deciding to offer you credit. This will however be done with your consent. For any enquiries;

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Your consent is required before any authorised institution obtain access to your Credit Report or share your credit information. For any enquiries or complaints;

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Issuance of dud cheques adversely affects your credit report and your chance of securing a credit facility with any financial institution. For any enquiries;

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You may submit a complaint to the credit bureau or your financial institution, if you dispute the content of your credit report.
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