



BANK OF GHANA

NOTICE TO THE GENERAL PUBLIC REQUIREMENT TO PARTICIPATE IN THE CREDIT REPORTING SYSTEM

NOTICE NO.BG/GOV/SEC/2026/06

The Bank of Ghana, in its Notice No BG/GOV/SEC/2021/13, expanded the category of institutions required to participate in the Credit Reporting System (CRS), in accordance with the Credit Reporting Regulations, 2020 (L.I 2394) to include the following:

- i. Telecommunication Companies;
- ii. Utility Companies;
- iii. Retailers;
- iv. Mobile Money Operators;
- v. Financial Technology Companies (FinTechs);
- vi. Government institutions that offer credit to MSMEs;
- vii. Institutions that provide identification documents;
- viii. Entities that supply goods and services on a post-paid or instalment basis;
- ix. Student Loan Schemes provided by private or government agencies and;
- x. Other entities that have relevant data and information that comply with the permissible purposes of credit bureaus.

The CRS is a framework established under the Credit Reporting Act, 2007 (Act 726) to promote the sharing of credit information of debtors with lenders and other users of the CRS. Credit information sharing is beneficial to both lenders and borrowers/debtors as it helps lenders/creditors to better assess the credit risk of each borrower/debtor.

By this Notice, the Bank of Ghana wishes to reiterate the call for all institutions belonging to the above listed categories or engaged in any form of credit business to contact any of the three licenced credit bureaus (**XDS Data Ghana Limited**, **Dun & Bradstreet Credit Bureau Limited**, and **My Credit Score Limited**) for the necessary credit information or submit a request for participation to:

The Head
Financial Stability Department
Bank Square
4th floor, Urban Block, Accra
Email: credit.reporting@bog.gov.gh



Participation will allow institutions to obtain information on the credit behaviour and repayment history of their clients prior to establishing credit relationships while ensuring that the information they provide to the CRS on their customers' credit behaviour helps other creditors make prudent credit decisions.

For further enquiries, contact:

**The Head
Financial Stability Department
The Bank Square
4th floor, Urban Block, Accra**

**Email : credit.bureau@bog.gov.gh
Contact: 0596 912354**

**(SGD.)
AIMEE VYDA QUASHIE (MS.)
AG. SECRETARY**

5TH FEBRUARY 2026