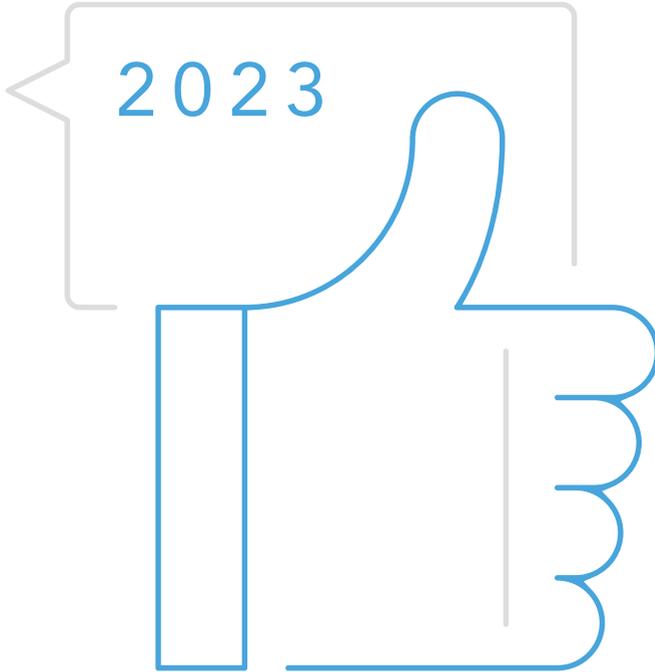


بيان  
BAYAN



قرارٌ على بيّنة  
INFORMED DECISION

## Guide to Complaints and Objections





## Objectives of the Consumer Complaints and Disputes Unit

---

- Emphasizing the consumer's right to submit a complaint and Dispute to the company.
- Receive and fully understand the complaint or dispute and review it with the consumer.
- Inform the consumer about the complaint or dispute number and estimated processing time.
- Full and prompt investigation of all complaints and Disputes.
- Maintaining a record of written complaints and Disputes and documenting the actions taken.
- Employees in contact with consumers must fully understand procedures.
- Educating consumers and informing them that the Complaints and Disputes Unit assists the consumer according to the regulations.

## Conditions that must be met in a complaint

---

- Must be clear and directed towards a specific individual or entity and include specific and logical requests and Disputes to be effective.
- The complainant must have a legitimate interest in raising it.
- When submitting a written complaint, it should include the signature of the complainant, the commercial registration number and address, contact information, and the contact information for the accused party if they are not members of Bayan.
- When submitting a complaint, it is necessary to attach supporting documents along with a copy of the commercial registration. For Saudi nationals, their national ID card is required while non-Saudis residing in the Kingdom need to provide their residency permit. Residents outside the Kingdom must provide a copy of their passport. In the case of institutions and companies, a copy of the valid and legal agency should be attached if the complainant is acting as an agent for the plaintiff.



## Complaint Handling Procedures

---

- Receiving complaints or Disputes through the available channels. \*
- Receive and register the complaint or dispute in detail.
- Provide the consumer with the complaint or dispute number and the follow-up mechanism.
- Ensure that complaints and disputes are handled promptly and in accordance with procedures.
- Escalate the complaint or dispute to the concerned administrator in case of failure to respond on time.
- Communicate with the customer and inform them of the response according to the established procedures when solving the problem.

## Complaints and Disputes

---

### **1.4. Disputes and complaints shall be verified and examined in accordance with the following procedures and deadlines:**

- on receiving an Disputes, the company has five working days to notify the member who issued the negative information, including all negative information related to the dispute, along with any information and documents provided by the objector. The member is given a period of no more than ten working days to respond. Failure to respond within the specified period is considered evidence of the validity of the information provided by the objector.
- The company will make a decision within seven working days of receiving a response from the member or the end of the period referred to in the above paragraph.
- After investigation, if the Dispute is proven totally or partially, or if the information cannot be verified, the company must delete or modify negative information from the record within a working day of the decision date.
- The company is not allowed to remove or modify any negative information in the consumer's credit report unless it can prove its inaccuracy.
- The company must inform the objector of the investigation procedures within 10 business days of the Dispute date.



**2.4. The company must inform the objector in writing of the investigation results within five business days of the decision, including:**

- A copy of the consumer's credit record after being amended when the Dispute is valid.
- A summary of the rights of the objector according to the system and its executive regulations in case the Dispute is proven to be invalid..

**3.4 During an investigation, the company must indicate any Dispute made to any information contained in the credit record it issues, and if the investigation does not lead to the settlement of the Dispute, the company must, upon request of the objector, take the following action:**

- The Dispute in any subsequent credit record referring to the objector and including the negative information Dispute to.
- include in the record a clear summary of the negative information Dispute to, as perceived by the objector.
- Any party specified by the objector shall receive a written notice indicating that they have obtained their credit report free of negative information for the previous year upon Dispute if the report contained any negative information subject to the Dispute.
- If any information in the objector's credit report is canceled or modified, the company must notify in writing any party designated by the objector who obtained a copy of their credit report within the previous year of filing the Dispute for cancellation or modification. This includes all licensed credit reporting companies that are associated with each other through an agreement or contract.
- Members are not authorized to re-add removed or modified negative credit information without committee approval.
- Consumers who reject an Dispute should apply to the committee specified in the executive regulations of the credit information system.



## Mechanism for filing a complaint with the Committee for Adjudicating Violations of the Credit Information System

---

**Consumers have the right to appeal to the Credit Information Violations Committee if their Dispute is rejected.**

**The committee is responsible for:**

1. Violations are reviewed and disputes are resolved if disputes arise between consumers, members, and companies, as well as public claims arising from the application of the credit information system and its executive regulations.
2. Any violation of the Credit Information System and its Executive Regulations will result in penalties.

According to Article 15 of the Credit Information System, anyone who has suffered damage resulting from violations specified in the Credit Information System may seek compensation for the damages they have suffered by resorting to the competent judicial authority after a decision has been issued by the committee.

- Article 52 of the Credit Information System's Executive Regulations requires the affected party to file a complaint with the Credit Information Company before submitting it to the committee for consideration and resolution of violations.
- Complaints can now be made to the Grievances Board within 60 days of receiving the decision.



## How to submit a lawsuit claim and the required documents

---

To file a complaint with the Credit Information System Violations Committee, you need to fill out the electronic form on the Banking and Finance Disputes and Violations Committees website.

<https://dispute.bfc.gov.sa/#/create>

\* The plaintiff must attach proof to the complaint of a previous rejection by “Bayan”.

### **1.1 The required documents that must be submitted along with the lawsuit application will be sent to the committee responsible for handling credit information system violations.**

1. A copy of the plaintiff's ID / commercial registration.
2. A copy of the founding contract should be provided if the plaintiff owns a company.
3. A copy of the agent's ID, if any, and a copy of the power of attorney.
4. A copy of the deed of limitation of heirs in case the plaintiffs are some or all of the heirs.
5. copies of supporting documents for the case such as agreements, account statements, etc.

For more information, you can visit the website of the Banking and Financial Disputes and Violations Committee.

[www.bfc.gov.sa/ar-sa/FAQ/Pages/default.aspx](http://www.bfc.gov.sa/ar-sa/FAQ/Pages/default.aspx)

بيان للمعلومات الائتمانية  
BAYAN CREDIT BUREAU

BAYANCB.COM | 920002772  
ترخيص رقم 1/37، تالعة ارفانة والشراك التبات المركزي السعودي  
License No. 1/37, Under supervision of the Saudi Central Bank

