

A credit history shows how you have met and continue to meet all of your financial obligations.

The sources of formation of credit history are ACRA member organizations (banks, credit organizations, insurance companies, organizations carrying out transactions with delayed payments, as well as state bodies providing information about individuals to the credit bureau from public databases in accordance with the procedure established by the Government of the Republic of Armenia).

Credit history is kept for 5 years.

It does not contain any personal information.