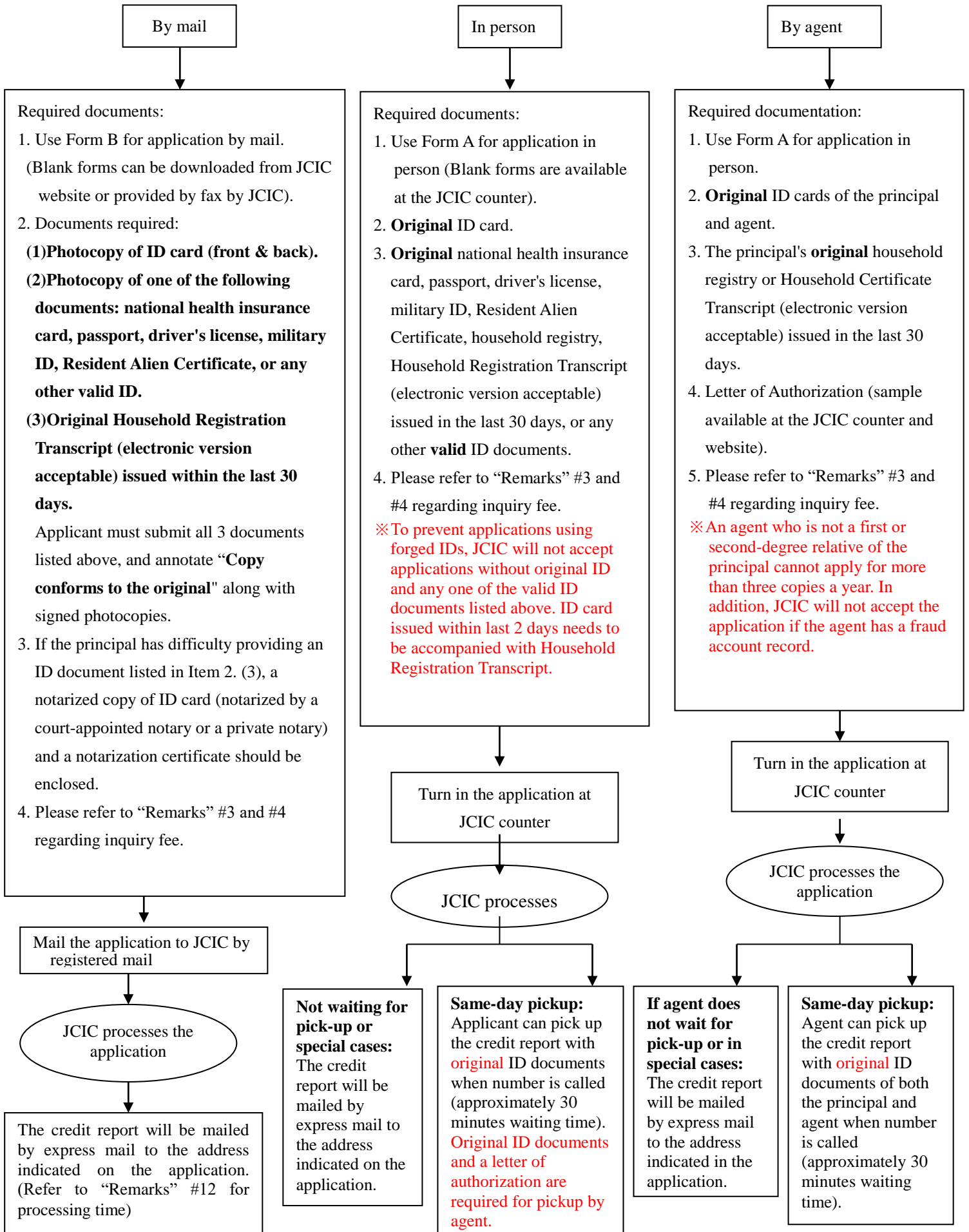


Procedures for Applying for Credit Reports



Remarks:

1. Foreign nationals please use form Consumer Credit Report Application – Foreign Nationals. **Original IDs listed** are required for processing. Those applying by mail need to annotate “**Copy conforms to the original**” along with signature on all photocopies.

* Record of ID number in the Republic of China is issued by National Immigration Agency, Ministry of the Interior.

2. Credit reports for the deceased, those under guardianship, or minors, use Form C for applications in person, or Form D for applications by mail, and provide documents as instructed in the application forms. Inquiry fees are explained below. Applications by mail should be sent to JCIC by registered mail.

3. Inquiry fee:

Consumer credit reports:

- a. One free Chinese-language consumer credit report per person per annum (January 1 to December 31), additional copies of the same version are available for NT\$50 each.
- b. NT\$100 for each application of credit reports thereafter.
- c. Credit reports in English cost NT\$200 (inquiry of additional credit information is not available for reports in English).
- d. Credit reports for the following eight types of applicants is **free of charge when valid proof is provided**, but additional copies cost NT\$50 each.

Valid proof required is listed as follows (originals for applications in person, photocopies for those by mail).

- (1) For those with mental or physical disability, valid Physical or Mental Disability Handbooks issued by the government.
- (2) For the unemployed, unemployment identification stub or payment receipt stamped by Employment Services Center. If the documents have expired or there is no identification date (applied for unemployment over 6 times already), re-identification is necessary.
- (3) For low-income people, valid low-income household certificates issued by the county, city or township office.
- (4) For those over age 65, original ID cards.
- (5) For aborigines over age 55, if aborigine status is not noted on the ID card, Household Registration Transcripts (electronic version acceptable) issued within the last 30 days need to be provided.
- (6) For those specified in “Assistance for Households in Special Circumstances Act”, a valid certificate or approval document with applicant’s name indicated on it. Such documents are issued by the 5th Division of the Department of Social Welfare, Taipei City Government, or the township offices in other cities and counties.
- (7) For those with major illnesses, valid Major Illness Card or certificate of diagnosis (with hospital seal) issued by a regional hospital or medical center within the last 2 months.
- (8) For victims of major natural disasters, proof of damage issued by the competent county, city or township office.

Corporate credit reports:

- a. NT\$300 per copy in Chinese, NT\$400 per copy in English, NT\$600 for one copy in both Chinese and English.
- b. Credit reports with corporate score cost NT\$400 per copy in Chinese, NT\$500 per copy in English, NT\$800 for one copy in both Chinese and English.
- c. Additional copies of the same version are available for NT\$100 each.

4. Payment method of inquiry fee by mail:

- (1) Purchase postal money order, payable to Joint Credit Information Center, and mail it along with the application.
- (2) Use registered mail to prevent loss and provide applicant’s name and phone number.

5. When additional credit information is needed in special cases (such as court cases), please specify the type of information needed (such as about loans, guarantees, credit cards, or credit card accounts) and the period of such information (month and year) in the application form under *Additional Credit Information*.
6. To ensure the principal's rights, credit reports will be issued only after proper verification is made. (Please leave daytime contact phone number.)
7. When applying for English credit reports, the name in English or a photocopy of passport has to be provided.
8. Should any information provided in the application is found to be false, credit reports will not be issued.
9. If the ID documents provided are found to be fake, the case will be reported to the police for investigation.
10. If the ID card was re-issued in the last 2 days, the applicant has to provide a Household Registration Transcript (electronic version acceptable) for verification, otherwise the application will not be accepted until the ID card is verified by the Ministry of Interior ID verification system.
11. Processing time:
 - (1) For applications in person: waiting time is approximately 30 minutes for same-day pickup, but it may be longer when there are more applicants..
 - (2) For applications by mail: 5-7 working days after receipt of application by JCIC (not including delivery time), but 7-10 days may be required when there are more applications, with the exception of credit reports that require further verification.
13. For applications by mail, an original employment certificate needs to be provided when the credit reports are to be mailed to the workplace; proof of residence (such as telephone bills, water and electricity bills) has to be provided when the credit reports are to be mailed to the residence. If the address specified cannot be verified, the application will be returned to the household registration address.

Inquiry Phone Number: 02-23813939 Extension 232

Telephone Service Hours: Monday through Friday, 9:00am – 5:00pm.

Counter Service Hours: Monday through Friday, 9:00am – 5:00pm (open during lunch time)

Address: 16F, No.2, Sec.1, Chong Ching South Road, Taipei, Taiwan 100

Joint Credit Information Center