Understand your **credit position** with confidence.

IN THIS GUIDE

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THE CORE DOCUMENT

Credit Report

Your credit report is a comprehensive snapshot of every credit obligation you hold including loans, cards, BNPL, and any defaults. Lenders rely on it to assess your eligibility for new financing.

001

Validity window

Your report will remain available for re-download in the app for two months from the date it was issued, whether it was obtained free of charge or purchased.

60 days

002

Source of truth

Every amount, date, and legal indication is supplied directly by lenders or government entities like PACI. CINET does not infer or estimate any data.

003

Accepted globally

The CINET report is recognized both within Kuwait and internationally, supporting cross-border financing decisions.

004

No blacklist

CINET maintains no blacklist. The decision to approve or decline financing rests entirely with the lender.

Your report reflects every credit obligation that you hold across all institutions. It is the unified source that financial institutions and lenders depend on for their decisions.

THE NUMBER

Credit Score

Your score is a number between **60 and 960** that reflects your overall credit behavior. It is calculated using four key factors and can improve within **6 to 8** months through consistent, on-time payments.

How is the score calculated?

01
Payment behavior

Maintaining on-time payments is the key factor affecting your score. The more consistent you are with your repayments, the better your score.

02
Outstanding balances

Credit used relative to the limit available to you. A lower outstanding balance improves your score.

03
Length of history

Longer credit histories support a stronger score by providing a fuller picture of your behavior over time.

04
Credit mix

A mix of loans, cards, and credit facilities provides a more complete view of your credit behavior, helping generate a more accurate score.

With consistent on-time payments, your score can typically improve within **6 to 8 months**. Small financial habits can lead to meaningful long term improvements.

THE COLOR

Five Tiers

Risk	Severe	Prime	Ultimate	Elite

60 120 480 720 820 960

Risk
60 – 119

Lender Confidence: very low

The risk zone. Reflects clear defaults or active legal proceedings, severely limiting access to new credit.

Severe
120 – 479

Lender Confidence: low

Caution level. Some payment delays or high debt ratio. Close monitoring needed to improve the score.

Prime
480 – 719

Lender Confidence: moderate

Good commitment. Stable credit profile with a generally regular payment record.

Ultimate
720 – 819

Lender Confidence: high

Excellent commitment. High discipline in paying all installments and obligations on time.

Elite
820 – 960

Lender Confidence: very high

The highest degree of commitment. Ideal credit history and very low risk, giving the customer maximum confidence from financing entities.

Credit Indicators

Legal Indicator

- Existence of a legal case or proceeding.
- It appears for a period of 3 years.

Arrears Indicator

- Installments not paid on time.
- It remains visible even after payment.

BNPL & Bounced Cheques

Buy Now, Pay Later

Licensed BNPL companies will review your credit score and report before granting you the facility to split your payment into installments.

Does not count toward your borrowing limit. (40% employed / 30% retired)

500 KD
BNPL borrowing limit

4 monthly
payments

Bounced Cheques

When you apply for a cheque book at any bank, your **Bounced Cheque Report** is extracted to review your cheque history and any previously or closed account due to bounced cheques.

3 bounced cheques due to insufficient balance within the defined period or 1 bounced cheque due to bad intention

All local banks
contribute data daily

CBK governed
specific terms set by the Central Bank of Kuwait

Disputes

If you believe there's an error in your credit report, you have a clear, time-bound process for raising a dispute.

01

File the dispute

Submit your dispute through the CINET app or official channels or in person at the CINET office. It is logged and routed to the relevant team.

Day 0

02

CINET investigates

CINET liaises directly with the lender that reported the data, verifies the records, and responds to you in writing.

Within 15 days

03

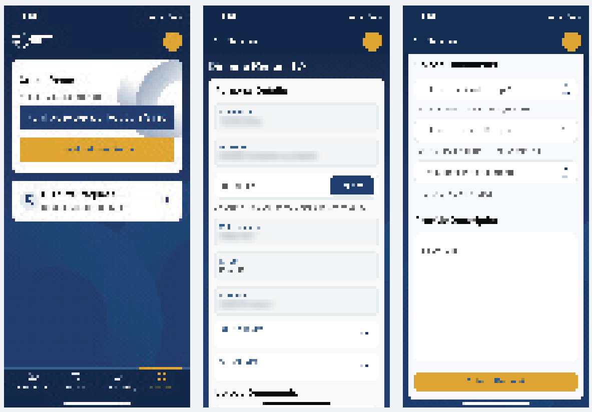
Escalate to CBK if needed

Not satisfied with the outcome? Per **Law No. 9,** all credit report grievances are escalated to the Central Bank of Kuwait.

Within 15 days of reply

Raise a dispute through the CINET app

The fastest and most convenient way to raise a dispute is through the CINET app.



01 Open the CINET app and view your credit report

02 Tap on Services

03 Choose “Dispute Request” and provide details

04 Submit

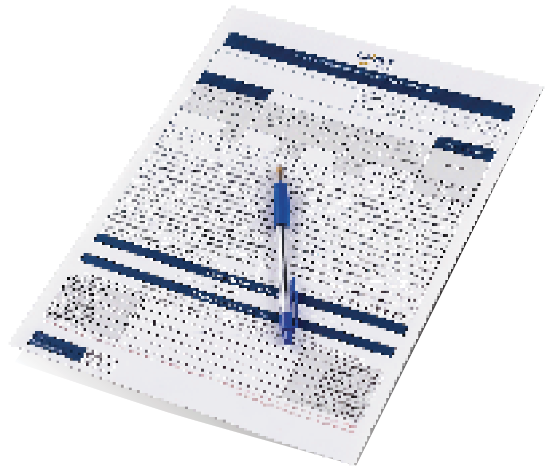
THE PERMISSION

Consent

Before any lender views your credit data, your explicit consent is required. Two consent options are available:

Method 01
Manual Consent

A signed paper consent form, submitted to the lender.



Method 02
Kuwait Mobile ID - Authentication

A digital consent through the Kuwait Mobile ID app, which allows you to approve and authenticate access to your credit information in seconds and from anywhere.

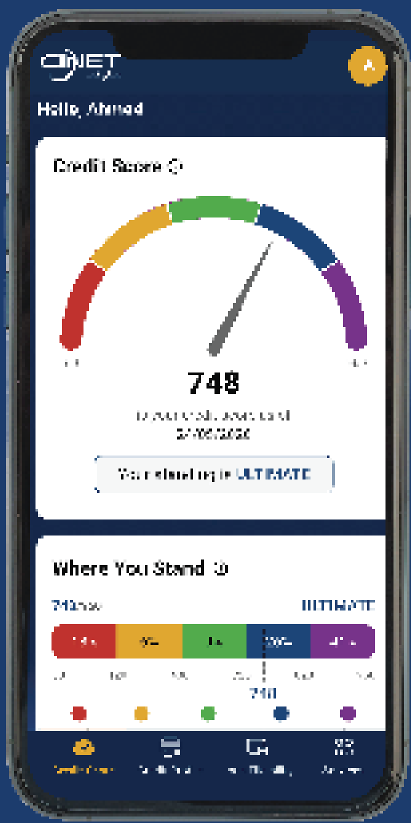
SELF-SERVICE

The CINET App

Your credit report, **in your pocket.**

Download the CINET app and sign in with Kuwait Mobile ID. View your full credit profile, monitor changes in your behavior over time, manage consents, and file disputes, all in one place.

Scan QR codes below to download the app



Kuwait Credit Information Network Company K.S.C.C.—Kuwait's national credit bureau, established to support transparent, data-driven financial decisions.

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