

Passed in Parliament this 22nd day of *March*, in the year of our Lord two thousand and eleven.

VICTOR A. KAMARA,
Clerk of Parliament.

THIS PRINTED IMPRESSION has been carefully compared by me with the Bill which has passed Parliament and found by me to be a true and correct printed copy of the said Bill.

VICTOR A. KAMARA,
Clerk of Parliament.

ACT

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THE CREDIT REFERENCE ACT, 2011

ARRANGEMENT OF SECTIONS

Section No.

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1. Interpretation.

PART II—LICENSING OF CREDIT REFERENCE BUREAUS

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3. Application for licence.
4. Appeal against refusal of licence.
5. Licence to be displayed.
6. Non-transferability of licence.
7. Register of licence.
8. Renewal of licence.
9. Revocation and suspension of licence.

PART III—ACTIVITIES OF CREDIT REFERENCE BUREAUS

10. Permissible credit reference bureau activities.
11. Place of business.
12. Duties of a credit reference bureau.
13. Dissemination and usage of information by credit reference bureau.
14. Privacy and confidentiality.
15. Retention of information by credit reference bureau.
16. Data providers.