



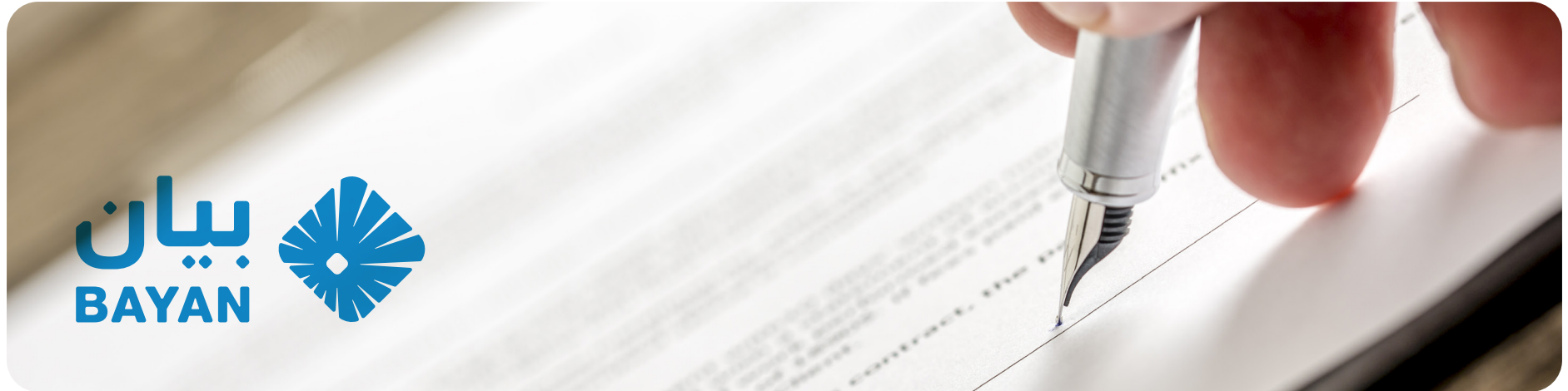
This is an interactive document
contains clickable links

قرارٌ على بَيَّنة
INFORMED DECISION

بيان
BAYAN



We Help Our Customers in Making Informed Credit Decisions



Bayan Company seeks to serve the Saudi economy by providing and sharing audited and reliable information on the volume of commercial credit transactions and financial indicators that enable establishments to have business opportunities with the best credit-worthy suppliers to ensure that supply chains are not interrupted.



Closed joint-stock Co.
(Government contribution 55%)



Established
In 2015



Licensed By
Saudi Central Bank No. 37/1



Head Office
Riyadh, KSA

The Owners

Bayan Credit Bureau is a closed joint stock company owned by



Integrated Trade Credit Solutions For the First Time in the Kingdom

Offering you credit, financial and trade intelligence solutions for your company so you can confidently and prudently make informed decisions while simultaneously strengthening the performance of your credit relationships. Bayan's products and services provide you with the latest commercial, credit and financial information of your clients based on official sources. In addition, Bayan's analytical tools improve your company's credit performance and profile relative to its peers.



To read more about Bayan's economical benefits, [click here](#).



Improving The Economy

Confidence boost

Enhancing confidence between Saudi companies internally and externally to enhance an attractive investment environment

International information

Ease of importing and making deals with suppliers.

Increase market share

Knowing the financial solvency of customers by providing financial information

Supply chains

Enabling enterprises to obtain the necessary credit to finance purchases

Get credit

Opening the way for commercial establishments to obtain financing



Promoting trust and transparency among Saudi companies through providing integrated trade credit information and services in line with the Kingdom's Vision 2030.



To read more about Bayan's economical benefits, [click here](#).



Bayan Products

Credit solutions designed to assist in optimizing your credit relationship management at every stage including prospecting, evaluation, management and collections for your current and prospective clients both inside and outside the Kingdom.

Customer prospecting and evaluation

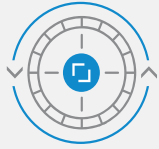


Bayan Report

Be well informed about your local credit relationships.

✓ 1 million +
Commercial
Registrations in
the Kingdom

For Corporations and
SMEs in Saudi Arabia



Bayan Global

Make an informed decision before signing a contract with your current or future international clients, suppliers or partners.



200 million +
registered
businesses
worldwide



For international
corporations
and SMEs

Management

Customer prospecting
and evaluation



Bayan Portfolio

Manage your company's credit relationships through analytics and interactive tools.



Interactive analytical tools and filters

Less Risk

More Growth

Advisory



Bayan Advise

Leading international credit experts to help achieve your credit, financial and trade goals.



Over 50 international credit and financial experts



Bayan Report

Be well informed about your local credit relationships

Bayan Report enables you to know the trade, credit and financial status of your current and prospective clients in the Kingdom through official sources of information.

To read more about BayanReport,
[click here.](#)



More Than

1 Million

Commercial Registrations
in the Kingdom



Records from official sources like government bodies, banks and trade partners



Packages designed specifically for large companies and SMEs in the Kingdom



Main Benefits

Trade Credit

Information about a company's trade credit activities including historical payment behaviour

Identity Information

Company's unique identification and trend thereof such as changes in the official company name, legal contact information and more

Financial Statements

Access the complete set of financial statements, including auditor's report and key indicators/ratios

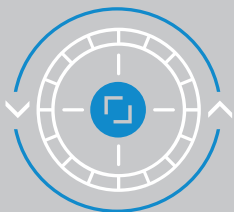
Bank Credit *

Present and past loans, finances and banking facilities information including total loan amounts, start and due dates, installments, payment trends (is the company paying on time or not)

Management Information

Company's shareholders, board members, number of shares, partnerships and more

* Not available in some packages



Bayan Global

Make an informed decision before signing a contract with your current or future international clients, suppliers or partners.

Bayan Global provides you with current credit, financial and business status of your international clients.

To read more about Bayan Global, [click here](#).



More Than

200 Million

Registered Companies
Worldwide



Official sources from credit bureaus present all across the world, including GCC, Middle East, Asia, Europe, Africa, Americas, Australia



Easy search capability to access latest and downloadable reports through an intuitive and user friendly interface



Main Benefits *

Identity Information

Be informed about who you are partnering with through identifying their registered legal entity in addition to their trademarks and trade policies

Risk Assessment

Information about the credit score in the country of origin and credit trend analysis

Financial Statements

Access the complete set of financial statements, including the auditor's report and key performance indicators/ratios

Management information

Information about a company's directors, their roles, addresses, nationalities, dates of birth, their relationship with other companies in addition to the organizational structure and headcount

* Details may differ from one country to another in terms of availability of such information, and its adherence to terms and conditions



Bayan Portfolio

Manage your company's credit relationships through analytics and interactive graphs and compare them against market averages.

Bayan Portfolio enables you to collate all your trade transactions and benchmark them against market averages in order to assess your credit portfolio and to identify the top and worse performing clients - so as to focus on the top performing ones. Bayan Portfolio also keeps you updated, through instant notifications, of any changes that may occur to a client's credit status.

To read more about Bayan [Portfolio](#),
[click here](#).





Main Benefits

Organize

Organize your current clients by sector, region, legal form or sales performance

Benchmark

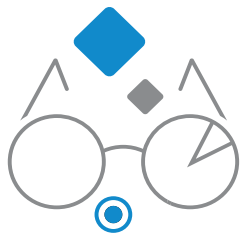
Know the averages of your portfolio together with average payment delays of the broader market, your portfolio's payment conditions and payments performance

View

You can zoom in to single clients to know more about their payment details and view their Bayan Report, or zoom out to see overall portfolio performance

Be Notified

Be notified when a client's payment is delayed in order to effectively manage the collections cycle



Bayan Advise

Leading international credit experts to help achieve your credit, financial and trade goals.

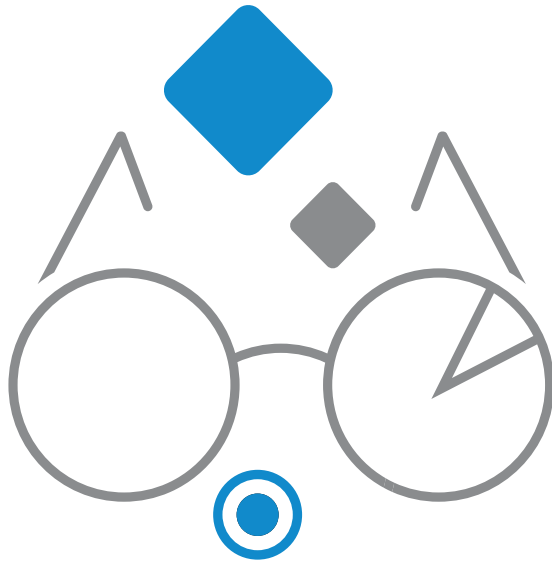
Bayan Advise provides you with exceptional strategic insight into financial and credit portfolio management while ensuring improvement and consistent credit performance.

Our consultants have deep understanding and knowledge of data analytics and software - they can help you improve your credit performance while taking into consideration your unique complex business needs and objectives.

To read more about Bayan Advise, [click here.](#)



- Improving short and long term credit goals.
- Improve overall strategic performance.
- Due diligence reports.



Main Benefits

Diverse International and Local Experts

Our team of experts come from various cultural backgrounds and understanding of local economy in order to provide advisory services that are tailored to your individual requirements and at par with international standards.

Industry Leading Experts

Get help from renowned global experts team with a proven track record of achievements and more than 50+ years of experience.



Bayan Portal

Increase the probability of your finance request being approved through staying on top of your credit information that is available to financiers.

What is Bayan Portal?

Bayan Portal is an online service by Bayan Credit Bureau that enables you to view your company's credit information and to allow access to third parties to view your credit - thereby promoting trust among SMEs, corporations and banks.

Bayan Portal Enables You To



Self Report

Obtain your company's credit report, view commercial, trade, financial and banking credit information of your company – Your first self-report is for FREE!



Global Credit Reports

Credit reports on 200 million+ companies globally, Obtain credit reports of international entities from all across the world, including GCC, Middle East, Asia, Europe, Africa, Americas, and Australia.



E-Consent

Approve or reject access requests by other third parties to view your credit report.



Disputes

You can raise objection or propose amendment to modify your credit information through the portal.



Eligibility Criteria

Registered business entities with a valid Saudi Commercial Registration



View your report now
Visit bayancb.com/portal



What Bayan Offers You

Easier access to bank financing and commercial credit through audited financial statements

Constant access to the sectors and market averages in order to discover opportunities to enter new markets

Take informative decisions in record time

Reduce credit risk and determine credit limits for customers

Ease of access to company information globally

Instant notifications on existing customers

Increase the efficiency of credit management and build effective collection strategies

بيان للمعلومات الائتمانية

BAYAN CREDIT BUREAU

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