

## TOP 5

CREDIT BUREAUS AUTHORIZED BY  
THE CENTRAL BANK

EQUIFAX

BoaVista

QuOD

Serasa  
experian.

SPC  
BRASIL

TransUnion

## WHAT IS A CREDIT SCORE?

An indicator that reflects consumer and business behavior regarding credit.

Works like a "financial résumé," showing how financial obligations are managed.

A number or credit score that ranges from 0 to 1000. The higher the score, the greater the likelihood of paying loan installments on time.

Influences financing terms, loans, and other credit-related operations.

# CREDIT SCORE IN BRAZIL

*Tool that strengthens trust  
in the credit market*

The credit score, also referred to as credit rating, reflects how consumers and companies handle their financial obligations, such as keeping payments up to date. Calculated by authorized credit bureaus, it allows for a fairer credit assessment and facilitates access to better conditions. Monitoring and understanding your score is essential to obtain credit with confidence.

Today, the credit score is the most widely used tool by companies and financial institutions to assess or analyze the repayment capacity of debts assumed by consumers and businesses when applying for any type of credit.

## HOW TO IMPROVE YOUR CREDIT SCORE?



Pay your bills  
on time.



Avoid  
delinquencies and  
missed payments.



Maintain a  
good financial  
history.



Regularly check  
your score with  
credit bureaus.

## WHY MONITOR YOUR CREDIT SCORE?

- ⌚ Empowers borrowers.
- ⌚ Improves your market positioning.
- ⌚ Helps you understand how to optimize your score.
- ⌚ Avoids surprises when applying for credit.

## TRANSPARENCY AND FINANCIAL EDUCATION

- ⌚ Consumers can check their scores on authorized credit bureau websites.
- ⌚ Transparency reinforces trust in the financial market.

## DATA SHARING AND ITS BENEFITS

Data sharing includes  
information such as:

- ⌚ On-time payments
- ⌚ Based on your credit and financial history
- ⌚ Other relevant databases for assessment

### Benefits

- ⌚ More complete and fair evaluation
- ⌚ More balanced relationship between lenders and borrowers
- ⌚ Access to better credit conditions