



NEWS RELEASE

For Immediate Release

SINGAPORE GETS NEW CREDIT BUREAU

Competition to benefit lending institutions and individuals

May 25, 2007 [Singapore] – DP Credit Bureau Pte Ltd (DPCB) is today recognised by the Monetary Authority of Singapore (MAS) as a credit bureau for the purposes of the Third Schedule to the Banking Act. The recognition is made in today's Government gazette.

DPCB is a wholly owned subsidiary of DP Information Group (DP Info), Singapore's leading provider of credit and business information.

DPCB will help Singapore's banks and financial institutions make better lending decisions by providing comprehensive information on an applicant's payment history and credit standing.

The Managing Director of DP Info, Ms Chen Yew Nah, welcomed the decision saying the new credit bureau will benefit banks as well as individuals.

"A new credit bureau will enhance Singapore's reputation as a global leader in the provision of financial services."

"By introducing competition into the market for credit bureau services, standards across the industry will be kept high, prices kept competitive and product innovation encouraged."

"A strong and effective credit management sector will increase the attractiveness of Singapore as a base for international financial institutions, as well as help local financial institutions better manage their risks through improved credit management techniques."

"We already have support from seven financial institutions and we are in active discussions with the others."

CONSUMER BENEFITS

"DPCB will work in partnership with Singaporeans to help them better manage and improve their credit standing. DP Info's 30 years experience in the credit information field has given us extensive experience with individuals, sole proprietors and businessmen interested in improving their creditworthiness and obtaining credit," Ms Chen said.

DP Info has implemented the latest data-security system and standards to ensure the privacy and accuracy of consumers' personal information. In 2006, the Group was awarded the prestigious ISO/IEC 27001 Information Security & Data Management certification.

DP Info and DPCB will offer banks and financial institutions a wide range of innovative products to help them make credit decisions. These products will dramatically improve their ability to manage risk and optimize their business proposition to different customer segments.

DP Info has a long and established history of providing credit and business information services to individuals and business owners in Singapore – especially SMEs. DP Info's major achievements include:

- Providing credit and litigation information services and checks to 95% of all banks and financial institutions and 75% of all leading law firms in Singapore;
- Assisting over 80,000 SMEs and individuals to set up businesses or to comply with regulations and filing requirements since 2002;
- Designing a DP Credit Rating methodology that more accurately reflects the credit standing of local firms by taking into account Singapore's size and economic behaviour. To date, more than 10,000 companies have been credit rated;
- DP Info works very closely with authorities, agencies and companies in the construction sector on their credit standing using the DP Credit Rating model;
- Ranking and publishing the Singapore 1000 and SME 500 Rankings and Awards for the last 20 years;
- Undertaking the annual SME Development Survey;

- Establishing Singapore's first on-line real-time information system, 'QuestNet - a system extensively used by financial institutions for corporate and consumer credit checks;
- Appointed by ACRA as an official service bureau for BizFile; and
- Appointed by MOF as a bureau for Government Supplier Registration Services.

DPCB aims to be operational by January 2008. For a start, members of the public can expect to access their own consumer credit report for free during a limited period. Details on individual access to information and participating members will be announced at a later date.

For further clarifications, please contact:-

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ABOUT DP INFORMATION GROUP



"Building trust in a connected world"



DP Information Group (DP Info) is Singapore's leading credit and business information bureau. A veteran of nearly 3 decades, we currently service 95% of Singapore's financial institutions and some 75% of leading law firms. Through our 24/7 online information portal, QuestNet, we enable our clients to make confident credit management decisions everyday based on comprehensive, accurate and reliable information.

DP Info Group is a partner with NYSE-listed credit analytics corporation, Fair Isaac, offering DP-FICO® Score, a credit management score for the national credit consumer market. It is also a developer of DP Credit Ratings, its own proprietary corporate credit ratings model based on the global probability of default approach.

DP Info is a strong advocate for the SME and entrepreneurial segment, managing and operating an ACRA-appointed service bureau, DP Bureau, which assists SMEs and entrepreneurs in starting their business and operating them effectively and efficiently through their initial years.

Information Services

- Corporate / Individual Information & Litigation Searches
- Industry Research & Survey Management
- Singapore 1000 & SME 500, Singapore International 100 & Fastest Growing 50 Rankings & Certification
- Marketing Lists & Campaign Management
- Credit and Legal Monitoring

Credit Management Services

- Corporate Credit Rating & Consumer Scoring
- Corporate & Consumer Credit Bureau
- Debt Recovery & Account Receivables Management & Training
- Credit Portfolio Analysis & Consultancy

SME Bureau & Advisory Services

- Registration & Filing of Local & Foreign Companies/Business
- SME Regulatory / Application / Business Services
- SME Advisory Services
- ACRA Appointed Service Bureau for BizFILE
- MOF Appointed Bureau for Government Supplier Registration Services (GSRS)
- Corporate Secretarial Services

DP Information Network Pte Ltd is an ISO/IEC 27001 Information Security & Data Management certified company. Certification No. GB06/68548

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