

No. S 56

**CONSTITUTION OF BRUNEI DARUSSALAM  
(Order made under Article 83(3))**

**AUTORITI MONETARI BRUNEI DARUSSALAM (AMENDMENT) ORDER, 2012**

**ARRANGEMENT OF SECTIONS**

**Section**

1. Citation.
  2. Insertion of new section 42A into S 103/2010.
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CONSTITUTION OF BRUNEI DARUSSALAM  
(Order made under Article 83(3))

AUTORITI MONETARI BRUNEI DARUSSALAM (AMENDMENT) ORDER, 2012

In exercise of the power conferred by Article 83(3) of the Constitution of Brunei Darussalam, His Majesty the Sultan and Yang Di-Pertuan hereby makes the following Order —

**Citation.**

1. This Order may be cited as the Autoriti Monetari Brunei Darussalam (Amendment) Order, 2012.

**Insertion of new section 42A into S 103/2010.**

2. The Autoriti Monetari Brunei Darussalam Order, 2010 is amended by inserting the following new section immediately after section 42 —

**“Credit bureau.**

42A. (1) The Authority may establish a credit bureau to collect, in such manner and to such extent as the Authority thinks fit, credit information (including information on and relating to the rejection of any cheque by a paying bank by reason of insufficiency of funds in the account of the drawer of the cheque) or any other information which the Authority considers relevant in the assessment of the creditworthiness of the customers of any bank or financial institution.

(2) The Authority may disclose, in such manner and to such extent as the Authority thinks fit, the credit information so collected, to —

(a) any bank or financial institution for the purpose of assisting in assessing the creditworthiness of its existing and potential customers, or for the purpose of assisting a bank or financial institution, to assess the eligibility of a customer to secure a credit facility with the bank or financial institution to operate a credit facility, provided that the information disclosed by the credit bureau shall be confidential between the credit bureau and the bank or financial institution;

(b) a customer of a bank or financial institution in respect of his own account, or to a customer or any person in respect of any account in which such customer or person has incurred any financial obligation, for the purpose of verifying the accuracy of the credit information provided by the bank or financial institution, or for any other purpose as the Authority thinks fit, provided that the

information disclosed by the credit bureau to such customer or person in respect of any account in which such customer or person has incurred any financial obligation, shall be confidential between the credit bureau and the customer or person concerned;

*(c)* such other persons as the Authority thinks fit, in order to compile information or data or conduct research for the purpose of giving effect to the objects and carrying out the functions of the Authority under this Order, provided that any publication by the Authority or such other person of the information, data or research, shall be consolidated or aggregated and shall not in any manner lead to the identification of any customer of a bank or financial institution to which such information, data or research relates; and

*(d)* such other persons as the Authority considers necessary in respect of the account of a customer of a bank or financial institution, for any purpose as the Authority thinks fit.”.

Made this 30th. day of Rejab, 1433 Hijriah corresponding to the 20th. day of June, 2012 at Our Istana Nurul Iman, Bandar Seri Begawan, Brunei Darussalam.

HIS MAJESTY  
THE SULTAN AND YANG DI-PERTUAN  
BRUNEI DARUSSALAM