



**BANKA
SLOVENIJE**

EVROSISTEM

SisBon

Data Exchange System
on individuals indebtedness

SISBON is an information system for exchanging information on the indebtedness of private individuals

- Its aim is to facilitate effective assessment and management of credit risk for members of the **SISBON** system and included credit providers, to encourage policies and measures for responsible lending and sustainable borrowing, and to prevent excessive indebtedness on the part of borrowers. Alongside the data already held by members and included credit providers, the information is solely used as an aid to determining the creditworthiness of borrowers and to monitoring credit operations.
- The legal basis for collecting and processing data and information on the indebtedness of individuals is set out by the Central Credit Register Act (the ZCKR) and the corresponding secondary legislation.
- Data in **SISBON** is confidential, and is treated as personal data in accordance with regulations on personal data protection. Access to the data is recorded and monitored, and is permitted solely for authorised persons at members, included credit providers, and other users in accordance with the ZCKR, who identify themselves using qualified digital certificates issued by qualified trust service providers in Slovenia.

For more about SISBON, see:
<https://sisbon.si>

Access to own data

Moj SISBON online app

- The **Moj SISBON** online app allows individuals to view the data held about them in the **SISBON** system. Access to the data in the online app is granted by means of an electronic personal identity card or qualified digital certificate issued to the individual in question. The **Moj SISBON** mobile app is also activated via the online app.
- The online app works 24/7, every day of the year, and is free to use. It can be found at <https://moj.sisbon.si/moj>.

Moj SISBON mobile app

- The **Moj SISBON** mobile app allows individuals to view their data in the **SISBON** system anywhere and anytime. To access their data, individuals should install the mobile app on their mobile device (for Android or iOS), before activating it on the **Moj SISBON** online app after successful installation.
- The mobile app works 24/7, every day of the year, and is free to use.

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