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Specification for Credit Investigation of Enterprises

企业信用调查规范

（English Translation）

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Shenzhen r Credit Promotion Association

Contents

Foreword

This document is drafted in accordance with the rules given in the GB/T 1.1—2020 *Directives for standardization—Part 1: Rules for the structure and drafting of standardizing documents. Some of the content in this document may involve patents. The publishing institution of this document does not assume responsibility for identifying patents.*

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Introduction

This document standardizes the credit investigation conducted by domestic and foreign credit service agencies within the country, which is beneficial for enterprises to improve their market reputation and regulate their behavior and market economic order as market entities.

Specification for credit investigation of enterprises

1 Scope

This document specifies terminology and definitions, basic principles, institutional and personnel requirements, investigation procedures, technical requirements, and report formats. This document is applicable to regulating credit service agencies to conduct credit investigation activities on enterprises.

2 Normative references

The contents of the following documents constitute essential clauses of this document through normative references in the text. The corresponding version of the referenced document with a clear date is applicable to this document. If this document does not have a clear date, the latest version applies to this document.
GB/T 43391-2023 Market, opinion and social research—Guidelines for preparation of the research reports

3 Terms and definitions

For the purposes of this document, the following terms and definitions apply.

3.1

investigation

The process of directly obtaining information based on specific purposes, collecting and organizing it according to certain standards, and analyzing and presenting it.

3.2

credit investigation

Credit management services that aim to prevent credit risks, accept customer commissions, and collect necessary credit information through information inquiry, interviews, and on-site inspections based on customer survey objectives, to form survey results.

4 Basic principles

4.1 Principle of legitimacy

Not infringing upon the legitimate rights and interests of others, protecting trade secrets and personal privacy, and respecting the laws and regulations of the location of the investigated subject.

4.2 Principle of independence

Independently investigate and report during the process.

4.3 Principle of objectivity

Rigorous, objective, without subjective speculation, and without producing biased conclusions.

4.4 Principle of accuracy

The survey data is authentic and reliable, and can reflect the actual situation of the survey target.

5 Institutional and personnel requirements

5.1 Credit investigation agencies require:

Credit investigation agencies should meet the following requirements when accepting credit investigation commissions and conducting credit investigations:
——Establish a legal entity in accordance with the law and abide by national, industry, and regional laws and regulations.
——Having independent office space and complete hardware facilities for investigation and research, able to successfully complete investigation projects.
——Full time personnel with professional knowledge, capable of independently writing investigation reports based on technical requirements and relevant data.
——Independent operation, with strict and sound data confidentiality system and technical support capability; Provide continuous professional training for our investigative personnel (including part-time staff).
——There has been no significant record of illegal activities in the past two years.

5.2 Credit investigators request

Credit investigators should meet the following requirements when accepting credit investigation commissions and conducting credit investigations:
——Credit investigation personnel should possess corresponding work qualities, proficiently master relevant investigation business knowledge, investigation interview skills, computer knowledge, writing and analysis skills, and be familiar with the policies and regulations of the location of the institution and the location of the investigated object.
——When conducting on-site investigations, credit investigators should wear relevant investigation credentials, maintain a dignified appearance, behave in a civilized manner, and communicate clearly with the investigated parties.
——When credit investigators engage in special investigation work, they must strictly follow the work procedures stipulated in the investigation plan, strictly abide by work discipline, and keep work secrets confidential.
——Credit investigators have no vested interest in the subject of the investigation, and the interview transcript should be confirmed by the subject's signature or verified by written materials provided by the investigated company.

6 Credit investigation process

6.1 Communication work objectives

Communicate with the client to clarify the scope and focus of the investigation, as well as the key questions answered in the investigation report.

6.2 Sign the power of attorney

Provide professional advice to the client on the investigation items and methods based on the target audience and purpose of the investigation.
If the client has no doubts, they shall reach an agreement with the client on the amount and method of fees, and sign a commission contract.

6.3 Develop a investigation plan

Based on the investigation purpose, items, and methods determined in the contract, develop a detailed and comprehensive investigation plan to ensure the collection of credit information that meets the requirements.

6.4 Conduct credit investigation

After the investigation plan is formulated, the investigators will carry out the investigation. After collecting the information, further verification and processing are required to make it meet the requirements, such as removing unreliable and logically unreasonable data.

6.5 Write a credit investigation report

Based on the data and information obtained from the survey, various data processing and analysis methods are used to evaluate the credit status of the surveyed subjects.
During the process of writing the investigation report, the following points should be noted: firstly, it is necessary to clearly inform the client of the scope of use and precautions. Secondly, an objective evaluation should be given based on the level of cooperation of the surveyed individuals in the notification investigation.
Thirdly, the evaluation of the performance ability of the surveyed subjects should be cautious and objective.
Fourthly, unless the information source requests confidentiality, the information source should be disclosed to the client.

6.6 Communicate and review credit reports

Carefully review the report to ensure its accuracy, completeness, and consistency.
Correct any errors, unclear or unnecessary information to ensure the quality and readability of the report.

6.7 Publish investigation report

Specialized investigators conduct the final review and make necessary modifications and adjustments to ensure that the report meets the organization's standards and requirements. Submit the complete credit investigation report to the client.

7 Technical requirement

7.1 Investigation method

The method of conducting credit investigation should be determined based on the actual situation, including but not limited to the following credit investigation methods:
——Field investigation: Conduct on-site visits to the surveyed individuals to understand their actual business situation, production facilities, inventory status, etc; Go to the affiliated parties of the surveyed object (such as shareholders, partners, etc.) to collect relevant credit information.
——Information inquiry: Obtain credit information of target objects through public channels, such as government departments, industry associations, public databases, etc; Obtain various data information of the surveyed subjects through third-party organizations.
——Data technology survey: By using credit technology models, mining and analyzing the data of the surveyed subjects.

7.2 Information management

7.2.1 The results of credit investigation are generally not disclosed to the public and are only for the use of the client. Unless the information source requests confidentiality, the information source should be disclosed to the client.

7.2.2 For credit investigations that are required to be conducted without the knowledge of the investigated party (investors, credit providers, etc. may entrust institutions to understand the true situation of the counterparty without the counterparty's knowledge), special attention should be paid to keeping confidentiality for the principal and properly safeguarding the commission contract and credit investigation report.
7.2.3 The credit investigation results, as well as the materials generated during this process, shall be classified, organized, and archived, with a retention period of not less than five years, unless otherwise requested by the client.

7.3 Overseas credit investigation

7.3.1 When it comes to overseas survey subjects, institutions may jointly conduct investigations with credit service agencies in the regions to which the survey subjects belong.
7.3.2 If conducting on-site investigations in the area where the surveyed subject belongs involves qualification permits, the on-site investigation should be carried out after obtaining the relevant permits. If the credit investigation of domestic enterprises involves sensitive or confidential information, they shall not entrust foreign-funded credit investigation agencies to conduct it.
7.3.3 Institutions and overseas credit service agencies should also comply with the regulatory requirements of this document when conducting joint credit investigations.

8 Credit report format

8.1 Cover

Include the title and date of the report, the name of the investigation project, the author of the report, and information about relevant institutions.

8.2 Directory

List the chapters and sub chapters of the report to help the client quickly navigate the content of the report.

8.3 Abstract

Provide a brief summary of the report, including investigation objectives, methods, key findings, and recommendations.
The abstract should have independence and enable the client to understand the core content of the report.

8.4 Introduction

Introduce the background, purpose, and scope of the investigation.

8.5 Method Description

Provide a detailed description of the survey methods and techniques used. This includes the steps of data collection tools, sample selection, survey process, and data processing.
This section should provide sufficient details so that the client can have a clear understanding of the investigation process.

8.6 Result analysis

Analyze and interpret the collected data.
Use charts, tables, descriptive statistics, and inferential statistics to transform data into easily understandable and interpretable forms, analyze trends and key findings behind the data.

8.7 Conclusion and Recommendation

Based on the survey results, draw conclusions and insights, answer research questions, and provide corresponding suggestions and recommended measures.
The conclusion should be based on reliable data and analysis, with logic and practicality.

8.8 Appendix

Additional materials can be added at the end of the report, including but not limited to the following additional materials, to facilitate the client's understanding of the investigation methods and results.
——Disclose approximate data sources (such as public information, interview information, etc.);
——Provide an evaluation system for data analysis results to assist the client in reading the analysis results;
—— Survey questionnaires, supplementary data, survey tools, or other supplementary materials.