

BILL NO. 25 OF 2025

A BILL

FOR AN ACT TO AMEND THE FAIR REPORTING OF CREDIT ACT 2016

ENACTED by the Parliament of the Republic of Fiji—

Short title and commencement

1.—(1) This Act may be cited as the Fair Reporting of Credit (Budget Amendment) Act 2025.

(2) This Act comes into force on 1 August 2025.

Section 2 amended

2. The Fair Reporting of Credit Act 2016 is amended in the definition of “credit information” by—

(a) in paragraph (a), after “;,” deleting “or”;

(b) in paragraph (b), after “;,” inserting “or”; and

(c) after paragraph (b), inserting the following new paragraph—

“(c) information that is publicly available with respect to the status of bankruptcy or insolvency of a person;”.

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Suva*

June 2025

FAIR REPORTING OF CREDIT (BUDGET AMENDMENT) BILL 2025

EXPLANATORY NOTE

(This note is not part of the Bill and is intended only to indicate its general effect)

1.0 BACKGROUND

- 1.1 The Fair Reporting of Credit Act 2016 (**‘Act’**) provides for the business of credit reporting in Fiji. The Act allows for the collection of data and dissemination of such data.
- 1.2 The Fair Reporting of Credit (Budget Amendment) Bill 2025 (**‘Bill’**) seeks to amend the Act and expand the definition of “credit information” to include publicly available information of a person who is insolvent or bankrupt.

2.0 CLAUSES

- 2.1 Clause 1 of the Bill provides for the short title and commencement. If passed by Parliament, the amending legislation will come into force on 1 August 2025.
- 2.2 Clause 2 of the Bill amends section 2 of the Act by amending the definition of “credit information” to include any information that is publicly available with respect to the status of bankruptcy or insolvency of a person.

3.0 MINISTERIAL RESPONSIBILITY

- 3.1 The Act comes under the responsibility of the Minister responsible for finance.

S. D. TURAGA
Acting Attorney-General