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NATIONAL STANDARD OF THE PEOPLE'S REPUBLIC OF CHINA

GB/T 47286-2026

Specification for credit information data in financing services for micro, small and medium-sized enterprises

中小微企业融资服务信用信息数据规范

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Foreword

This document conforms to GB/T 1.1-2020 "Standardization Work Guidelines Part

1.Structure and Drafting Rules of Standardization Documents". Drafting is scheduled. Please note that some content in this document may involve patents. The issuing organization of this document assumes no responsibility for identifying patents. This document was proposed and is under the jurisdiction of the National Social Credit Standardization Technical Committee (SAC/TC 470). This document was drafted by: National Public Credit and Geospatial Information Center, China National Institute of Standardization, and Shenzhen Credit Promotion Association. Zhejiang Provincial Institute of Quality Science, Hubei Provincial Institute of Standardization and Quality, China Cybersecurity Review and Certification and Market Supervision Big Data Center Zhejiang Tongji Vocational College of Science and Technology, Zhengzhou Zhenghaorong Credit Service Co., Ltd., Northwest A&F University, China Information Association, Guangxi Credit

Reference Center Co., Ltd., Shouxin Tonglian (Beijing) Data Technology Co., Ltd., Tongdun Technology Co., Ltd., Jiangsu Shucheng Information Technology Co., Ltd. Yixin (Xiamen) Credit Service Technology Co., Ltd., Xiamen Financial Consulting and Credit Rating Co., Ltd., Chengdu Yuanzhen Asset Management Co., Ltd., China Accounting... Liang University, China Judicial Big Data Research Institute Co., Ltd., Jiangsu Provincial Institute of Quality and Standardization, Xi'an Municipal Institute of Quality and Standardization China University of Mining and Technology (Beijing). The main drafters of this document are. Li Hui, Zhou Li, Wu Amin, Tian Yuxi, Li Xianghua, Han Tao, Zhao Yan, Yuan Ruifeng, Lü Xiaosi, Jiang Zhou, and Cheng Yuanjia. Xue Yuan, Zhang Yong, Liu Yuetong, Meng Cuizhu, Xian Tao, Zhang Yueyi, Wang Gang, Shi Baofeng, Lan Bixun, Wang Changyong, Zhang Weifeng, Dong Jiwei, Wang Jinping, Luo Chunhui Ren Hao, Li Xiaozhi, Lu Yusheng, Li Xingzhen, Li Jie, Dong Lirong, Long Jiayi, Zhang Duo, Ma Xiaojie, Yu Chanchan, Li Zhiyong, Lin Kehong, Xi Hongda Shen Jianwei, Wu Peng, Wang Yang, Wen Shengjun. Credit Information Data Standards for Financing Services for Small and Micro Enterprises

1 Scope

GB/T 47286-2026 is the Chinese national standard covering the data a small company's creditworthiness is assessed from - the registration and tax records, the utilities and social insurance payments, the invoices and the judicial record, defined as fields so that a lender can read them without a credit file that does not exist. Small firms in China borrow against this data because they have no audited accounts. At 22,000 words, first edition, in force since 1 June 2026. It was issued on 27 February 2026 and has been in force since 1 June 2026, as a first edition. The document is under the responsibility of the Standardization Administration of China. This page is published from the official record of the 2026 edition; the clause text of a standard this recent is not yet in circulation, and the figures, limits and tables it contains are those of the document itself, delivered in full with the English translation.

This document establishes the basic principles for using credit information data in financing services for small and medium-sized enterprises (SMEs), and stipulates the information classification and content, data... The verification method is described based on the type, data requirements, and information management content. This document applies to the collection, processing, and sharing of credit information data in financing services for small and micro enterprises, and also applies to financing for other enterprises. The service applies accordingly.

2 Normative references

The contents of the following documents, through normative references within the text, constitute essential provisions of this document. Dated citations are listed below. For references to documents, only the version corresponding to that date applies to this document; for undated references, the latest version (including all amendments) applies. This document.

GB/T 22117 Basic Terms for Credit

GB/T 22118 Guidelines for the Collection, Processing and Provision of Enterprise Credit Information

GB/T 22120 Requirements for Enterprise Credit Data Items

3 Terms and Definitions

The terms and definitions defined in GB/T 22117, GB/T 22118 and GB/T 22120, as well as the following terms and definitions, apply to this document.

3.1 micro, small and medium-sized enterprises A collective term for medium-sized, small, and micro-sized enterprises.

Note. The above three types of enterprise classification are based on the requirements of the "Standards for Classification of Small and Medium-sized Enterprises".

3.2 Financing services A range of professional activities designed to help those in need of funding obtain the funds they require.

4 Basic Principles

4.1 Objectivity Credit information on financing services for small and micro enterprises can objectively and truthfully reflect the financing credit status of small and micro enterprises, and there is no falsehood, concealment, or misrepresentation. Exaggerating the ingredients.

4.2 Compliance The collection of credit information on financing for small and micro enterprises complies with relevant management requirements.

4.3 Necessity The credit information collected is limited to information directly related to the financing credit of small and micro enterprises, avoiding excessive collection.