RIGHT TO EXPLANATION

"Right to Explanation" Regulations around the World

| Regulation | Country/ region | Description |
|---------------------------------------|--------------------|--|
| Equal Credit Opportunity Act | USA | Regulates adverse credit score decisions in the USA by compelling creditors to provide applicants with clear reasons their credit application was denied, other than the creditor's internal policies |
| General Data Protection Regulation | European Union | A data subject has the right to have the reasons behind legal or financial decisions reached by automated systems impacting them clearly explained |
| Digital Republic Act | France | Regulates legal and administrative decisions made by public sector organizations about an individual, where the decision-making process need not be fully automated, giving the individual a right to a clear explanation of the details behind the entire process |