

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