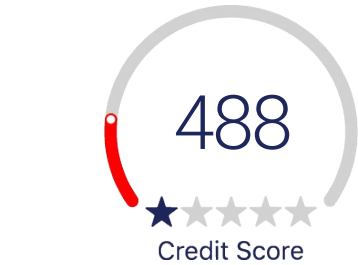


Customer Information

		Provider No	Date Of Last Update
CB Subject Id	K06354991		
Provider Subject No	-		
Title	MR	B02	28 September 2023
Last Name	SALEM ALKETBI	C01	13 October 2023
First Name	SALEM	C01	13 October 2023
Full Name	SALEM RASHED ALHAIRI SALEM ALKETBI	B02	28 September 2023
Arabic Last Name	-	-	-
Arabic First Name	-	-	-
Arabic Full Name	-	-	-
Gender	Male	C01	13 October 2023
Date of Birth	23 June 1988	C01	13 October 2023
Nationality	UNITED ARAB EMIRATES	B02	28 September 2023
Resident Flag	Yes	B02	28 September 2023

Credit Summary



To know more about what's affecting your score, [click here](#).

The customer has at least one Bounced Cheque

The Customer has at least 1 National Loan Scheme (NLS) facility active

Total Outstanding: 2,545,578

Total Overdue: 41,366

No. Of Default Contracts: 1

Total Outstanding (Telco & Utilities): 35,328

77 %

Expense-to-Salary Ratio

Title	Provider No	Date Of Last Update
MR	B02	28 September 2023
Historical Data		
MR	B08	10 September 2023
MR	T11	19 July 2021

Last Name	Provider No	Date Of Last Update
SALEM ALKETBI	C01	13 October 2023
Historical Data		
ALKETBI	B15	28 April 2023
ALHAIRI SALEM ALKETBI	B15	21 November 2022
SALEM	B15	21 November 2022
ALKETB	B13	02 November 2020
ALKETBI	B13	02 November 2020
ALKETBI	T07	21 December 2019

First Name	Provider No	Date Of Last Update
SALEM	C01	13 October 2023
Historical Data		
SALEM RASHED ALHAIRI SALEM	B15	28 April 2023

First Name	Provider No	Date Of Last Update
SALEM RASHED	B15	21 November 2022
SALEM RASHED ALHAIRI	B15	21 November 2022
SALEM RASHED AL HAIRI SALEM	B13	02 November 2020
SALEH RASHED AL HAIRI SALEM	B13	02 November 2020
SALEM RASHED	T07	21 December 2019
SALEM RASHED ALHAIRI	C01	28 July 2019

Full Name	Provider No	Date Of Last Update
SALEM RASHED ALHAIRI SALEM ALKETBI	B02	28 September 2023
Historical Data		
SALEM RASHED ALHAIRI SALEM ALKETBI	B08	10 September 2023
SALEM RASHED ALHAIRI SALEM ALKETBI	B10	15 December 2021
SALEM RASHED ALHAIRI SALEM ALKETBI	T11	21 July 2021
SALEM RASHED ALHAIRI SALEM ALKETBI	B12	02 January 2021
SALEM RASHED ALHAIRI SALEM ALKETBI	B13	02 November 2020
SALEM RASHED SALEM ALKETBI	B02	23 September 2023
SALEM RASHED ALHAIRI SALEM ALKETBI ALKETBI	B09	05 February 2023
SALEM RASHED ALHAIRI ALKETBI	B06	21 May 2022
SALEM-RASHED-ALHAIR-S-ALKETBI	B08	23 January 2022
SALEM-RASHED-ALHAIRI-SALEM-ALKETBI	B08	14 December 2021
SALEM-RASHED-ALHAIRI-SALEM-ALK	B08	28 September 2021
SALEM RASHID ALKETBI	B16	19 September 2021
SALEM RASHED ALHAIRI SALEM ALKETBI	B16	01 May 2021
SALEMRASHEDALHAIRISALEMALKETBI	B13	04 November 2020
SALEMRASHEDALHAIRISALEMALKETBI	B02	30 December 2018

Gender	Provider No	Date Of Last Update
Male	C01	13 October 2023
Historical Data		
Male	B02	28 September 2023
Male	B08	10 September 2023
Male	B15	28 April 2023
Male	B09	05 February 2023
Male	B06	21 May 2022
Male	B10	15 December 2021
Male	B16	19 September 2021
Male	T11	21 July 2021
Male	B12	02 January 2021
Male	B13	04 November 2020
Male	T07	21 December 2019

Gender	Provider No	Date Of Last Update
Unknown	B02	29 July 2022

Date of Birth	Provider No	Date Of Last Update
23 June 1988	C01	13 October 2023
Historical Data		
23 June 1988	B02	28 September 2023
23 June 1988	B08	10 September 2023
23 June 1988	B15	28 April 2023
23 June 1988	B09	05 February 2023
23 June 1988	B06	21 May 2022
23 June 1988	B10	15 December 2021
23 June 1988	B16	19 September 2021
23 June 1988	T11	21 July 2021
23 June 1988	B12	02 January 2021
23 June 1988	B13	04 November 2020
23 June 1988	T07	21 December 2019

Resident Flag	Provider No	Date Of Last Update
Yes	B02	28 September 2023
Historical Data		
Yes	B08	10 September 2023
Yes	B09	05 February 2023
Yes	B12	02 January 2021
Yes	B13	04 November 2020
No	T07	21 December 2019

Identification

Type	Number	Expiry Date	Provider No	Date Of Last Update
Passport	FFHK10558	01 September 2025	C01	13 October 2023
Historical Data				
Passport	NG7K35732	02 November 2020	B08	10 September 2023
Passport	DPN00000	31 December 2099	B05	06 October 2021
Passport	SSHK10558	-	B16	01 May 2021
Passport	NG7K35731	-	T07	21 December 2019
Passport	NG7K352732	-	B18	06 November 2017
Passport	08122015	-	B08	06 June 2017
Passport	NG7K357320	02 November 2020	B08	06 June 2017
Passport	A2576344	08 December 2015	B14	25 May 2016

Type	Number	Provider No	Date Of Last Update
Emirates Id	784-1988-0980515-7	C01	13 October 2023
Historical Data			
Emirates Id	784198809805157	C01	09 July 2018

Addresses

Address Type	Address	Arabic Address	Emirate	P.O.Box	Plot No	Provider No	Date Of Last Update
Address	PO BOX 11427 VILLA NO18	-	Abu Dhabi	-	-	B02	28 September 2023
Historical Data							
Address	MADINAT AL RIYAD	-	Abu Dhabi	-	18	P03	13 September 2023
Address	NA NA	-	Abu Dhabi	11427	-	B08	10 September 2023
Address	124,NASHAMIHAL FALAH	-	Dubai	11427	-	B04	26 May 2023
Address	ABU DHABI ALSHMKA CITY 124 VILLA 124 ABU DHABI	-	Abu Dhabi	000	-	B09	05 February 2023
Address	PO BOX 11427 PO BOX 11427	-	Abu Dhabi	-	-	B02	24 January 2023
Address	124,NASHAMIHAL FALAH	-	Abu Dhabi	11427	-	B04	07 December 2022
Address	PO BOX 8005	-	Abu Dhabi	122	-	B02	24 October 2022
Address	124,VILLA,VILLA NA,ABU DHABI	-	Abu Dhabi	999	-	B08	23 January 2022
Address	-	-	Sharjah	-	-	B10	15 December 2021
Address	3, PRIVATE VILLA 24, AL SHAMKHA, NOOR AL ISDIHAR SUPER MARKET	-	Abu Dhabi	11427	-	B10	06 November 2021
Address	NASALEMALKETBI691@GMAILCOM0543133977AL SABKHA	-	Dubai	0	-	T11	19 July 2021
Address	11427 MAHAWI	-	Abu Dhabi	-	-	B06	06 February 2021
Address	NA ABU DHABI	-	Dubai	0	-	T11	04 April 2020
Address	AL SHAMKHA	-	Abu Dhabi	122	-	T07	21 December 2019
Address	124ABU DHABI	-	Abu Dhabi	1142	-	B04	16 June 2019
Address	MAHAWI ABU DHABI AE	-	Abu Dhabi	-	VILLA 76	B14	25 March 2019
Address	1243755AUHAE	-	Abu Dhabi	3755	124	B04	15 September 2018
Address	ALFALAH AREAVILLA NO 5	-	Abu Dhabi	5	-	B13	13 August 2018
Address	NA11427AUHAE	-	Abu Dhabi	11427	NA	B04	04 September 2017

Contact

Contact Type	Contact	Provider No	Date Of Last Update
E-mail	SALEMALKETBI691@GMAIL.COM	B02	08 September 2022
Historical Data			
E-mail	SALEM_ALKETBI@HOTMAIL.COM	B08	13 December 2022

Contact Type	Contact	Provider No	Date Of Last Update
E-mail	SALEM_ALKETBI_@HOTMAIL.COM	B12	02 January 2021
E-mail	SALEM_ALKETBI@HOTMAIL.COM	B04	04 September 2017

Contact Type	Contact	Provider No	Date Of Last Update
Phone Number	+971509572272	B08	10 September 2023
Historical Data			
Phone Number	971525247317	B08	23 January 2022
Phone Number	971501223217	B12	02 January 2021
Phone Number	+971529976669	T07	21 December 2019
Phone Number	+9712	B14	25 March 2019
Phone Number	971529976669	B04	04 September 2017
Phone Number	000	B02	05 May 2015

Contact Type	Contact	Provider No	Date Of Last Update
Mobile Number	+971525247317	C01	13 October 2023
Historical Data			
Mobile Number	+971509572272	T07	09 October 2023
Mobile Number	0525247317	B02	28 September 2023
Mobile Number	052524731	B02	25 September 2023
Mobile Number	971509572272	B08	10 September 2023
Mobile Number	971529955996	B04	26 May 2023
Mobile Number	525247317	B15	28 April 2023
Mobile Number	0508716166	C01	19 April 2023
Mobile Number	971525247317	B02	20 February 2023
Mobile Number	0509572272	B02	09 September 2022
Mobile Number	971543133977	B06	20 September 2021
Mobile Number	543133977	B16	19 September 2021
Mobile Number	0506735355	T11	21 July 2021
Mobile Number	0501223217	B02	04 April 2021
Mobile Number	971501223217	B12	02 January 2021
Mobile Number	0543133977	B02	30 December 2020
Mobile Number	00971525247317	B13	02 November 2020
Mobile Number	024439319	T11	08 October 2020
Mobile Number	+971508716166	B02	01 April 2020
Mobile Number	+971529976669	T07	21 December 2019
Mobile Number	508716166	B16	05 May 2018
Mobile Number	0585060644	B18	06 November 2017
Mobile Number	0529976669	B19	10 September 2017
Mobile Number	+971 52 9976669	B05	07 September 2017
Mobile Number	971529976669	B04	04 September 2017

Contact Type	Contact	Provider No	Date Of Last Update
Mobile Number	00971529976669	B19	04 September 2017
Mobile Number	529976669	B16	22 August 2017
Mobile Number	971508716166	B02	05 May 2015

Contact Type	Contact	Provider No	Date Of Last Update
Additional Mobile Number	+971529955996	B04	16 June 2019

Employment

Employment Name	Employment Type	Gross Annual Income	Date Of Employment	Date Of Termination	Provider No	Date Of Last Update
MINISTRY OF DEFENCE	-	310,620	-	-	B02	28 September 2023
Historical Data						
UNITED ARAB ARMED FORCES	Full Time	-	28 January 2016	-	B08	10 September 2023
NA	Full Time	-	02 August 2019	-	B08	23 January 2022
ARMED FORCES COOPERATIVE SOCIETY	-	321,600	-	-	B02	27 April 2023
OTHERS	-	276,000	-	-	B10	15 December 2021
ABU DHABI BANI YAS ARMED FOR	-	1	-	-	B10	15 December 2021
NA	Full Time	-	-	-	B08	07 December 2021
GHQ ARMED FORCES	Full Time	306,000	-	-	B02	30 November 2020
MINISTRYOFDEFENCE	Full Time	288,600	-	-	B04	04 September 2017

Salary Credits

No.	Account Type	Phase	IBAN	CB Account No	DP Account No	Provider No	Start Date	Closed Date	Date Of Last Update					
1	Current Account	Active	AE61***1071001985919018	G00017764	BNK-1071001985919018	B02	22 June 2017	-	30 September 2023					
			JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2020	Total Salary Amount												16,315	16,315
	Number Of Salaries Transferred												N/A	N/A
2021	Total Salary Amount	16,115	17,115	16,515	16,515	16,515	18,958	17,085	17,085	17,085	17,085	29,346	23,585	
	Number Of Salaries Transferred	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2022	Total Salary Amount	23,585	23,585	N/A	N/A	68,069	23,585	23,585	23,585	21,382	23,585	23,585	25,962	
	Number Of Salaries Transferred	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2023	Total Salary Amount	25,885	25,885	25,885	25,885	25,885	25,885	19,804	19,385	20,017	N/A			
	Number Of Salaries Transferred	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A			

Other Income

Source	Gross Annual Income	Provider No	Date Of Last Update
Other	0	B02	28 September 2023
Source	Gross Annual Income	Provider No	Date Of Last Update
No Income	1	B04	04 September 2017

Payment Order

Type	Beneficiary Name	IBAN	Number	Amount	Reason	Return Date	Severity	Provider No	Reference Date
Bounced Cheques	-	AE61***1071001985919018	960453	34,292	Insufficient Funds	01 February 2022	Single	B02*	01 February 2022
Bounced Cheques	-	AE61***1071001985919018	960461	6,500	Insufficient Funds	13 March 2023	Single	B02*	13 March 2023
Bounced Cheques	-	AE61***1071001985919018	960460	6,500	Insufficient Funds	10 February 2023	Single	B02*	10 February 2023
Bounced Cheques	-	AE61***1071001985919018	960456	34,292	Insufficient Funds	01 July 2022	Single	B02*	01 July 2022

(*) This bounced cheque record is as per banks' cheque clearance submission in the UAE-wide cheque clearing system.

CONTRACTS SUMMARY

Credit Facilities

No Of Records	24
Total No Of Reporting Data Providers	8

Record Distribution	Requested	Rejected	Not Taken Up	Declined	Active	Closed
● Instalments	3	0	0	0	2	0
● Not Instalments	0	0	0	0	2	0
● Credit Cards	11	4	1	0	1	0

Telco & Utilities

No Of Records	8
Total No Of Reporting Data Providers	3

Record Distribution	Requested	Rejected	Not Taken Up	Declined	Active	Closed
● Telco	1	0	0	0	6	0
● Utilities	0	0	0	0	1	0

Total Summary

Total Exposure	2,593,118
Total exposure for the non-funded facilities	0
Credit Utilization Rate On Credit Cards (%)	55
Worst Current Payment Delay	180
Worst Payment Delay Last 24 Months	180
Worst Status L24M	Service disconnected
Oldest Contract Start Date	24 April 2012
Newest Contract Start Date	17 June 2021
Number of Enquiries Last 90 Days	1
Total Outstanding Balance of Guaranteed Contracts	0
Total Overdue of Guaranteed Contracts	0

Summary

● Instalments

No. Of Active Contracts: 2	Main & Co-Contract Holder	Guarantor
Total Payment Amount	13,728	0
Total Outstanding Balance Amount	2,523,490	0
Total Overdue Amount	0	0

● Not Instalments

No. Of Active Contracts: 2	Main & Co-Contract Holder	Guarantor
Total Credit Limit	0	0
Total Outstanding Balance Amount	3,004	0
Total Overdue Amount	3,004	0

● Credit Cards

No. Of Active Contracts: 1	Main & Co-Contract Holder	Guarantor
Total Credit Limit	35,000	0
Total Outstanding Balance Amount	19,084	0
Total Overdue Amount	4,154	0

● Telco

No. Of Active Contracts: 6	Main & Co-Contract Holder	Guarantor
Total Outstanding Balance Amount	34,628	0
Total Overdue Amount	34,208	0

Consolidated Historical Data

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2020												
2021												
2022												
2023												

Balance to Overdue Ratio

Contract Type	Overdue	Balance
Installments (Personal Loan)	0	0
Installments (Islamic Credits)	0	0
Installments (Mortgage)	0	1,250,000
Installments (Car Loan)	0	0
Installments (Others)	0	1,273,490
Installments (Total)	0	2,523,490
Not Installments (Overdraft)	0	0
Not Installments (Commercial Credits)	0	0
Not Installments (Others)	3,004	3,004
Not Installments (Total)	3,004	3,004
Credit Cards (Credit card)	4,154	19,084
Credit Cards (Covered card)	0	0
Credit Cards (Total)	4,154	19,084
Telco (Total)	34,208	34,628

Credit Facilities Details

Active

Instalments

No.	Type Of Contract	Phase	Role	Start Date	Date Last Updated	CB Contract Id	DP Contract No	Outstanding Balance				
1	National Loan Scheme - NLS	Active	Main Contract Holder	30 May 2020	13 October 2023	O21818265	BNK-MG2014900112	1,273,490				
	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2020											OK	OK
2021	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2022	OK	OK	OK	30	60	OK	OK	OK	OK	OK	OK	OK
2023	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK		

Detail of Instalment 1: National Loan Scheme - NLS, Active

CB Contract Id	O21818265
Provider No	B02
Type of Contract	National Loan Scheme - NLS
Phase	Active
Role	Main Contract Holder
Method of Payment	Salary Transfer
Original Currency Code	UAE Dirham
Outstanding Balance	1,273,490
Total Amount	1,555,000
Total No Of Instalments	197
No Of Remaining Instalments	157
Payments Frequency	Monthly Instalments - 30 Days
Payment Amount	9,728
Start Date	30 May 2020
Closed Date	30 October 2036
Islamic Contract Flag	No
Secured Contract Flag	No
Overdue Amount	0
No Of Days Payment Delay	0

Maximum Overdue Amount	24,775
Maximum Overdue Amount Date	31 May 2022
Maximum No Of Days Of Payment Delay	60
Maximum No Of Days Of Payment Delay Date	31 May 2022
Worst Status	Active Payments
Worst Status Date	31 October 2023

Security

Code	Description
-	Security Type not reported

[illegible]

Detail of Instalment 2: Mortgage, Active

CB Contract Id	I22944029
Provider No	B02
Type of Contract	Mortgage
Phase	Active
Role	Main Contract Holder
Method of Payment	Cash
Original Currency Code	UAE Dirham
Outstanding Balance	1,250,000
Total Amount	1,250,000
Total No Of Instalments	300
No Of Remaining Instalments	300
Payments Frequency	Monthly Instalments - 30 Days
Payment Amount	4,000
Start Date	22 November 2020
Closed Date	01 October 2055
Islamic Contract Flag	No
Secured Contract Flag	No
Overdue Amount	0
No Of Days Payment Delay	0

Maximum Overdue Amount	0
Maximum Overdue Amount Date	30 September 2023
Maximum No Of Days Of Payment Delay	0
Maximum No Of Days Of Payment Delay Date	30 September 2023
Worst Status	Active Payments
Worst Status Date	30 September 2023

Security

Code	Description
-	Security Type not reported

Non Instalments

[illegible]

Detail of Non Instalment 1: Current/Saving Account with Negative Balance, Active

CB Contract Id	C16358607
Provider No	B02
Type of Contract	Current/Saving Account with Negative Balance
Phase	Active
Role	Main Contract Holder
Original Currency Code	UAE Dirham
Credit Limit	0
Overdue Amount	26
Start Date	22 June 2017
Closed Date	-
Islamic Contract Flag	No
Secured Contract Flag	No

Maximum Overdue Amount	307
Maximum Overdue Amount Date	31 March 2023
Maximum No Of Days Of Payment Delay	30
Maximum No Of Days Of Payment Delay Date	30 April 2023
Worst Status	Active Payments
Worst Status Date	31 October 2023

Security

Code	Description
63	Other

Historical Data

Year	Month	Credit Limit	Outstanding Balance	Status
2023	Oct	0	26	Active Payments
2023	Sep	0	0	Active Payments
2023	Aug	0	0	Active Payments
2023	Jul	0	0	Active Payments
2023	Jun	0	0	Active Payments
2023	May	0	0	Active Payments
2023	Apr	0	0	Active Payments
2023	Mar	0	175	Active Payments
2023	Feb	0	0	Active Payments
2023	Jan	0	0	Active Payments
2022	Dec	0	0	Active Payments
2022	Nov	0	0	Active Payments
2022	Oct	0	0	Active Payments
2022	Sep	0	0	Active Payments
2022	Aug	0	0	Active Payments
2022	Jul	0	175	Active Payments
2022	Jun	0	175	Active Payments
2022	May	0	0	Active Payments
2022	Apr	0	578	Active Payments
2022	Mar	0	376	Active Payments
2022	Feb	0	175	Active Payments
2022	Jan	0	175	Active Payments
2021	Dec	0	175	Active Payments
2021	Nov	0	175	Active Payments
2021	Oct	0	175	Active Payments
2021	Sep	0	175	Active Payments
2021	Aug	0	175	Active Payments
2021	Jul	0	0	Active Payments
2021	Jun	0	174	Active Payments
2021	May	0	174	Active Payments
2021	Apr	0	0	Active Payments
2021	Mar	0	175	Active Payments
2021	Feb	0	0	Active Payments
2021	Jan	0	0	Active Payments
2020	Dec	0	0	Active Payments
2020	Nov	0	0	Active Payments

[illegible]

Detail of Non Instalment 2: Current/Saving Account with Negative Balance, Active

CB Contract Id	F16982234
Provider No	B02
Type of Contract	Current/Saving Account with Negative Balance
Phase	Active
Role	Main Contract Holder
Original Currency Code	UAE Dirham
Credit Limit	0
Overdue Amount	2,978
Start Date	24 April 2012
Closed Date	-
Islamic Contract Flag	No
Secured Contract Flag	No

Maximum Overdue Amount	2,978
Maximum Overdue Amount Date	31 October 2023
Maximum No Of Days Of Payment Delay	180
Maximum No Of Days Of Payment Delay Date	31 October 2023
Worst Status	Default
Worst Status Date	31 October 2023

Security

Code	Description
63	Other

Historical Data

Year	Month	Credit Limit	Outstanding Balance	Status
2023	Oct	0	2,978	Default
2023	Sep	0	2,951	Default
2023	Aug	0	2,898	Default
2023	Jul	0	2,846	Default
2023	Jun	0	2,793	Default
2023	May	0	2,741	Default
2023	Apr	0	2,688	Default
2023	Mar	0	2,636	Default
2023	Feb	0	2,583	Active Payments
2023	Jan	0	2,531	Active Payments
2022	Dec	0	2,478	Active Payments
2022	Nov	0	2,426	Active Payments
2022	Oct	0	2,373	Active Payments
2022	Sep	0	2,321	Active Payments
2022	Aug	0	2,268	Active Payments
2022	Jul	0	2,216	Active Payments
2022	Jun	0	2,163	Active Payments
2022	May	0	2,111	Active Payments
2022	Apr	0	2,058	Active Payments
2022	Mar	0	2,006	Active Payments
2022	Feb	0	1,953	Active Payments
2022	Jan	0	1,901	Active Payments
2021	Dec	0	1,848	Active Payments
2021	Nov	0	1,796	Active Payments
2021	Oct	0	1,743	Active Payments
2021	Sep	0	1,691	Active Payments
2021	Aug	0	1,639	Active Payments
2021	Jul	0	1,588	Active Payments
2021	Jun	0	1,537	Active Payments
2021	May	0	1,486	Active Payments
2021	Apr	0	1,409	Active Payments
2021	Mar	0	1,383	Active Payments
2021	Feb	0	1,332	Active Payments
2021	Jan	0	1,281	Active Payments
2020	Dec	0	1,229	Active Payments
2020	Nov	0	1,178	Active Payments

Credit Cards

No.	Type Of Contract	Phase	Role	Start Date	Date Last Updated	CB Contract Id	DP Contract No	Outstanding Balance
1	Credit Card	Active	Main Contract Holder	15 August 2018	11 October 2023	716162201	4200012086606000	19,084

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2020											5	5
2021	OK	OK	OK	MIN	MIN	MIN	MIN	OK	MIN	MIN	OK	5
2022	5	OK	120	OK	OK	OK	OK	30	60	60	5	5
2023	OK	MIN	MIN	MIN	OK	5	OK	30	60	60		

Credit Cards 1: Credit Card, Active

CB Contract Id	716162201
Provider No	B13
Type of Contract	Credit Card
Phase	Active
Role	Main Contract Holder
Original Currency Code	UAE Dirham
Balance	19,084
Credit Limit	35,000
Amount Spent till date	-
Overdue Amount	4,154
No Of Days Of Payment Delay	60
Payment Frequency	Monthly Instalments - 30 Days
Start Date	15 August 2018
Closed Date	-
Card Used Flag	No
Islamic Contract Flag	Yes
Secured Contract Flag	No
Payment Due Date	-
Statement Due Amount	-
Actual Payment Amount	-

Maximum Overdue Amount	48,081
Maximum Overdue Amount Date	29 February 2020
Maximum No Of Days Of Payment Delay	180
Maximum No Of Days Of Payment Delay Date	31 March 2020
Worst Status	Default
Worst Status Date	31 March 2020

Security

Code	Description
-	Security Type not reported

Historical Data

Year	Month	Utilization Rate (%)	Outstanding Balance	Status
2023	Oct	55	19,084	Arrangement
2023	Sep	55	19,084	Arrangement
2023	Aug	54	18,848	Arrangement
2023	Jul	53	18,611	Arrangement
2023	Jun	60	21,053	Arrangement
2023	May	59	20,817	Arrangement
2023	Apr	63	22,057	Arrangement
2023	Mar	66	23,205	Arrangement
2023	Feb	70	24,354	Arrangement
2023	Jan	73	25,502	Arrangement
2022	Dec	78	27,428	Arrangement
2022	Nov	83	28,928	Arrangement
2022	Oct	90	31,428	Arrangement
2022	Sep	93	32,578	Arrangement
2022	Aug	92	32,341	Arrangement
2022	Jul	96	33,541	Arrangement
2022	Jun	95	33,305	Arrangement
2022	May	98	34,454	Arrangement
2022	Apr	98	34,454	Arrangement
2022	Mar	99	34,690	Arrangement
2022	Feb	101	35,440	Arrangement
2022	Jan	106	37,112	Arrangement
2021	Dec	110	38,612	Arrangement
2021	Nov	110	38,612	Arrangement
2021	Oct	110	38,612	Arrangement
2021	Sep	110	38,612	Arrangement
2021	Aug	115	40,112	Arrangement
2021	Jul	118	41,376	Arrangement
2021	Jun	118	41,376	Arrangement
2021	May	118	41,140	Active Payments
2021	Apr	121	42,379	Active Payments
2021	Mar	125	43,619	Active Payments
2021	Feb	127	44,622	Active Payments
2021	Jan	127	44,622	Active Payments
2020	Dec	130	45,622	Active Payments
2020	Nov	130	45,622	Active Payments

Telco & Utilities Details

Active

Telco

No.	Type Of Contract	Phase	Role	Start Date	Date Last Updated	CB Contract Id	DP Contract No	Outstanding Balance
1	Telco Services	Active	Main Contract Holder	03 February 2015	19 September 2023	621458721	713390926	13,374

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2020										150	N/A	150
2021	150	150	150	150	150	150	150	150	150	150	150	150
2022	150	150	150	150	150	150	150	150	150	150	150	150
2023	150	150	150	150	150	150	150	150	150			

Telco 1: Telco Services, Active

CB Contract Id	621458721
Provider No	T11
Type of Contract	Telco Services
Communication Type	Mobile Postpaid
No Of Mobile Services	-
No Of Fixed Line Services	-
No Of Other Services	-
Phase	Active
Role	Main Contract Holder
Original Currency Code	UAE Dirham
Start Date	03 February 2015
Closed Date	26 June 2016
Holder Is Not Liable Flag	-

Maximum Overdue Amount	13,374
Maximum Overdue Amount Date	30 September 2023
Maximum No Of Days Of Payment Delay	150
Maximum No Of Days Of Payment Delay Date	30 September 2023
Worst Status	Service disconnected
Worst Status Date	30 September 2023

Security

Code	Description
-	Security Type not reported

Historical Data

Year	Month	Billed	Outstanding Balance	Overdue	Status
2023	Sep	0	13,374	13,374	Service disconnected
2023	Aug	0	13,374	13,374	Service disconnected
2023	Jul	0	13,374	13,374	Service disconnected
2023	Jun	0	13,374	13,374	Service disconnected
2023	May	0	13,374	13,374	Service disconnected
2023	Apr	0	13,374	13,374	Service disconnected
2023	Mar	0	13,374	13,374	Service disconnected
2023	Feb	0	13,374	13,374	Service disconnected
2023	Jan	0	13,374	13,374	Service disconnected
2022	Dec	0	13,374	13,374	Service disconnected
2022	Nov	0	13,374	13,374	Service disconnected
2022	Oct	0	13,374	13,374	Service disconnected
2022	Sep	0	13,374	13,374	Service disconnected
2022	Aug	0	13,374	13,374	Service disconnected
2022	Jul	0	13,374	13,374	Service disconnected
2022	Jun	0	13,374	13,374	Service disconnected
2022	May	0	13,374	13,374	Service disconnected
2022	Apr	0	13,374	13,374	Service disconnected
2022	Mar	0	13,374	13,374	Service disconnected
2022	Feb	0	13,374	13,374	Service disconnected
2022	Jan	0	13,374	13,374	Service disconnected
2021	Dec	0	13,374	13,374	Service disconnected
2021	Nov	0	13,374	13,374	Service disconnected
2021	Oct	0	13,374	13,374	Service disconnected
2021	Sep	0	13,374	13,374	Service disconnected
2021	Aug	0	13,374	13,374	Service disconnected
2021	Jul	0	13,374	13,374	Service disconnected
2021	Jun	0	13,374	13,374	Service disconnected
2021	May	0	13,374	13,374	Service disconnected
2021	Apr	0	13,374	13,374	Service disconnected
2021	Mar	0	13,374	13,374	Service disconnected
2021	Feb	0	13,374	13,374	Service disconnected
2021	Jan	0	13,374	13,374	Service disconnected
2020	Dec	0	13,374	13,374	Service disconnected
2020	Oct	0	13,374	13,374	Service disconnected

No.	Type Of Contract	Phase	Role	Start Date	Date Last Updated	CB Contract Id	DP Contract No	Outstanding Balance
2	Telco Services	Active	Main Contract Holder	07 August 2020	20 September 2023	822434716	752088001	1,934

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2020										OK	N/A	OK
2021	OK	OK	OK	OK	OK	OK	30	OK	OK	OK	OK	OK
2022	30	OK	N/A	30	30	30	150	150	150	150	150	150
2023	150	150	150	150	150	150	150	150	150			

Telco 2: Telco Services, Active

CB Contract Id	822434716
Provider No	T11
Type of Contract	Telco Services
Communication Type	Bundle
No Of Mobile Services	-
No Of Fixed Line Services	-
No Of Other Services	-
Phase	Active
Role	Main Contract Holder
Original Currency Code	UAE Dirham
Start Date	07 August 2020
Closed Date	-
Holder Is Not Liable Flag	-

Maximum Overdue Amount	1,934
Maximum Overdue Amount Date	30 September 2023
Maximum No Of Days Of Payment Delay	150
Maximum No Of Days Of Payment Delay Date	30 September 2023
Worst Status	Service disconnected
Worst Status Date	30 September 2023

Security

Code	Description
-	Security Type not reported

Historical Data

Year	Month	Billed	Outstanding Balance	Overdue	Status
2023	Sep	0	1,934	1,934	Service disconnected
2023	Aug	0	1,934	1,934	Service disconnected
2023	Jul	0	1,934	1,934	Service disconnected
2023	Jun	0	1,934	1,934	Service disconnected
2023	May	0	1,934	1,934	Service disconnected
2023	Apr	0	1,934	1,934	Service disconnected
2023	Mar	0	1,934	1,934	Service disconnected
2023	Feb	0	1,934	1,934	Service disconnected
2023	Jan	0	1,934	1,934	Service disconnected
2022	Dec	0	1,934	1,934	Service disconnected
2022	Nov	0	1,934	1,934	Service disconnected
2022	Oct	0	1,934	1,934	Service disconnected
2022	Sep	0	1,934	1,934	Service disconnected
2022	Aug	0	1,934	1,934	Service disconnected
2022	Jul	646	1,934	1,934	Service disconnected
2022	Jun	10	1,288	1,288	Suspended
2022	May	639	1,278	1,278	Suspended
2022	Apr	639	639	639	Suspended
2022	Feb	639	0	0	Active Payments
2022	Jan	639	1,116	1,116	Suspended
2021	Dec	639	477	477	Active Payments
2021	Nov	639	318	318	Active Payments
2021	Oct	639	639	639	Active Payments
2021	Sep	487	0	0	Active Payments
2021	Aug	445	0	0	Active Payments
2021	Jul	418	835	835	Suspended
2021	Jun	418	417	417	Active Payments
2021	May	418	418	418	Active Payments
2021	Apr	445	0	0	Active Payments
2021	Mar	418	0	0	Active Payments
2021	Feb	418	418	418	Active Payments
2021	Jan	418	0	0	Active Payments
2020	Dec	445	0	0	Active Payments
2020	Oct	418	0	0	Active Payments

No.	Type Of Contract	Phase	Role	Start Date	Date Last Updated	CB Contract Id	DP Contract No	Outstanding Balance
3	Telco Services	Active	Main Contract Holder	26 November 2020	20 September 2023	K23018823	753449731	8,750

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2020										N/A	N/A	OK
2021	OK	OK	OK	OK	OK	OK	OK	90	90	30	90	150
2022	150	150	150	150	150	150	150	150	150	150	150	150
2023	150	150	150	150	150	150	150	150	150			

Telco 3: Telco Services, Active

CB Contract Id	K23018823
Provider No	T11
Type of Contract	Telco Services
Communication Type	Mobile Postpaid
No Of Mobile Services	-
No Of Fixed Line Services	-
No Of Other Services	-
Phase	Active
Role	Main Contract Holder
Original Currency Code	UAE Dirham
Start Date	26 November 2020
Closed Date	-
Holder Is Not Liable Flag	-

Maximum Overdue Amount	8,750
Maximum Overdue Amount Date	30 September 2023
Maximum No Of Days Of Payment Delay	150
Maximum No Of Days Of Payment Delay Date	30 September 2023
Worst Status	Service disconnected
Worst Status Date	30 September 2023

Security

Code	Description
-	Security Type not reported

Historical Data

Year	Month	Billed	Outstanding Balance	Overdue	Status
2023	Sep	0	8,750	8,750	Service disconnected
2023	Aug	0	8,750	8,750	Service disconnected
2023	Jul	0	8,750	8,750	Service disconnected
2023	Jun	0	8,750	8,750	Service disconnected
2023	May	0	8,750	8,750	Service disconnected
2023	Apr	0	8,750	8,750	Service disconnected
2023	Mar	0	8,750	8,750	Service disconnected
2023	Feb	0	8,750	8,750	Service disconnected
2023	Jan	0	8,750	8,750	Service disconnected
2022	Dec	0	8,750	8,750	Service disconnected
2022	Nov	0	8,750	8,750	Service disconnected
2022	Oct	0	8,750	8,750	Service disconnected
2022	Sep	0	8,750	8,750	Service disconnected
2022	Aug	0	8,750	8,750	Service disconnected
2022	Jul	0	8,750	8,750	Service disconnected
2022	Jun	0	8,750	8,750	Service disconnected
2022	May	0	8,750	8,750	Service disconnected
2022	Apr	0	8,750	8,750	Service disconnected
2022	Mar	0	8,750	8,750	Service disconnected
2022	Feb	0	8,750	8,750	Service disconnected
2022	Jan	0	8,750	8,750	Service disconnected
2021	Dec	341	8,750	8,750	Service disconnected
2021	Nov	0	8,409	8,409	Suspended
2021	Oct	0	8,409	8,409	Suspended
2021	Sep	6,394	8,409	8,409	Suspended
2021	Aug	2,014	2,014	2,014	Suspended
2021	Jul	375	0	0	Active Payments
2021	Jun	368	0	0	Active Payments
2021	May	342	0	0	Active Payments
2021	Apr	343	0	0	Active Payments
2021	Mar	263	0	0	Active Payments
2021	Feb	265	0	0	Active Payments
2021	Jan	286	0	0	Active Payments
2020	Dec	57	57	57	Active Payments

No.	Type Of Contract	Phase	Role	Start Date	Date Last Updated	CB Contract Id	DP Contract No	Outstanding Balance
4	Telco Services	Active	Main Contract Holder	17 June 2021	12 October 2023	K24655473	756376933	1,157

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2020										N/A	N/A	N/A
2021	N/A	N/A	N/A	N/A	N/A	N/A	OK	90	90	30	90	150
2022	150	150	150	150	150	150	150	150	150	150	150	150
2023	150	150	150	150	150	150	150	N/A	150			

Telco 4: Telco Services, Active

CB Contract Id	K24655473
Provider No	T11
Type of Contract	Telco Services
Communication Type	Mobile Postpaid
No Of Mobile Services	-
No Of Fixed Line Services	-
No Of Other Services	-
Phase	Active
Role	Main Contract Holder
Original Currency Code	UAE Dirham
Start Date	17 June 2021
Closed Date	-
Holder Is Not Liable Flag	-

Maximum Overdue Amount	1,157
Maximum Overdue Amount Date	30 September 2023
Maximum No Of Days Of Payment Delay	150
Maximum No Of Days Of Payment Delay Date	30 September 2023
Worst Status	Service disconnected
Worst Status Date	30 September 2023

Security

Code	Description
-	Security Type not reported

Historical Data

Year	Month	Billed	Outstanding Balance	Overdue	Status
2023	Sep	0	1,157	1,157	Service disconnected
2023	Jul	0	1,157	1,157	Service disconnected
2023	Jun	0	1,157	1,157	Service disconnected
2023	May	0	1,157	1,157	Service disconnected
2023	Apr	0	1,157	1,157	Service disconnected
2023	Mar	0	1,157	1,157	Service disconnected
2023	Feb	0	1,157	1,157	Service disconnected
2023	Jan	0	1,157	1,157	Service disconnected
2022	Dec	0	1,157	1,157	Service disconnected
2022	Nov	0	1,157	1,157	Service disconnected
2022	Oct	0	1,157	1,157	Service disconnected
2022	Sep	0	1,157	1,157	Service disconnected
2022	Aug	0	1,157	1,157	Service disconnected
2022	Jul	0	1,157	1,157	Service disconnected
2022	Jun	0	1,157	1,157	Service disconnected
2022	May	0	1,157	1,157	Service disconnected
2022	Apr	0	1,157	1,157	Service disconnected
2022	Mar	0	1,157	1,157	Service disconnected
2022	Feb	0	1,157	1,157	Service disconnected
2022	Jan	0	1,157	1,157	Service disconnected
2021	Dec	289	1,157	1,157	Service disconnected
2021	Nov	0	868	868	Suspended
2021	Oct	0	868	868	Suspended
2021	Sep	289	868	868	Suspended
2021	Aug	383	579	579	Suspended
2021	Jul	196	196	196	Active Payments

No.	Type Of Contract	Phase	Role	Start Date	Date Last Updated	CB Contract Id	DP Contract No	Outstanding Balance
5	Telco Services	Active	Main Contract Holder	31 January 2016	09 October 2023	322610368	133672055	8,993

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2020										150	150	150
2021	150	150	150	150	150	150	150	150	150	150	150	150
2022	150	150	150	150	150	150	150	150	150	150	N/A	150
2023	150	150	150	150	150	150	N/A	N/A	150			

Telco 5: Telco Services, Active

CB Contract Id	322610368
Provider No	T07
Type of Contract	Telco Services
Communication Type	-
No Of Mobile Services	0
No Of Fixed Line Services	0
No Of Other Services	1
Phase	Active
Role	Main Contract Holder
Original Currency Code	UAE Dirham
Start Date	31 January 2016
Closed Date	-
Holder Is Not Liable Flag	No

Maximum Overdue Amount	8,993
Maximum Overdue Amount Date	30 September 2023
Maximum No Of Days Of Payment Delay	150
Maximum No Of Days Of Payment Delay Date	30 September 2023
Worst Status	Service disconnected
Worst Status Date	30 September 2023

Security

Code	Description
-	Security Type not reported

Historical Data

Year	Month	Billed	Outstanding Balance	Overdue	Status
2023	Sep	0	8,993	8,993	Service disconnected
2023	Jun	0	8,993	8,993	Service disconnected
2023	May	0	8,993	8,993	Service disconnected
2023	Apr	0	8,993	8,993	Service disconnected
2023	Mar	0	8,993	8,993	Service disconnected
2023	Feb	0	8,993	8,993	Service disconnected
2023	Jan	0	8,993	8,993	Service disconnected
2022	Dec	0	8,993	8,993	Service disconnected
2022	Oct	0	8,993	8,993	Service disconnected
2022	Sep	0	8,993	8,993	Service disconnected
2022	Aug	0	8,993	8,993	Service disconnected
2022	Jul	0	8,993	8,993	Service disconnected
2022	Jun	0	8,993	8,993	Service disconnected
2022	May	0	8,993	8,993	Service disconnected
2022	Apr	0	8,993	8,993	Service disconnected
2022	Mar	0	8,993	8,993	Service disconnected
2022	Feb	0	8,993	8,993	Service disconnected
2022	Jan	0	8,993	8,993	Service disconnected
2021	Dec	0	8,993	8,993	Service disconnected
2021	Nov	0	8,993	8,993	Service disconnected
2021	Oct	0	8,993	8,993	Service disconnected
2021	Sep	0	8,993	8,993	Service disconnected
2021	Aug	0	8,993	8,993	Service disconnected
2021	Jul	0	8,993	8,993	Service disconnected
2021	Jun	0	8,993	8,993	Service disconnected
2021	May	0	8,993	8,993	Service disconnected
2021	Apr	0	8,993	8,993	Service disconnected
2021	Mar	0	8,993	8,993	Service disconnected
2021	Feb	0	8,993	8,993	Service disconnected
2021	Jan	0	8,993	8,993	Service disconnected
2020	Dec	0	8,993	8,993	Service disconnected
2020	Nov	0	8,993	8,993	Service disconnected
2020	Oct	0	8,993	8,993	Service disconnected

No.	Type Of Contract	Phase	Role	Start Date	Date Last Updated	CB Contract Id	DP Contract No	Outstanding Balance				
6	Telco Services	Active	Main Contract Holder	22 March 2016	05 August 2020	B16847607	134009330	420				
	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2015									N/A	N/A	N/A	N/A
2016	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2017	OK	N/A	N/A	OK	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2018	N/A	N/A	N/A	N/A	N/A	OK	N/A	OK				

Telco 6: Telco Services, Active

CB Contract Id	B16847607
Provider No	T07
Type of Contract	Telco Services
Communication Type	-
No Of Mobile Services	0
No Of Fixed Line Services	0
No Of Other Services	1
Phase	Active
Role	Main Contract Holder
Original Currency Code	UAE Dirham
Start Date	22 March 2016
Closed Date	-
Holder Is Not Liable Flag	No

Historical Data

Year	Month	Billed	Outstanding Balance	Overdue	Status
2018	Aug	420	420	0	Active Payments
2018	Jun	420	420	0	Active Payments
2017	Apr	400	0	0	Active Payments
2017	Jan	400	0	0	Active Payments

Maximum Overdue Amount	0
Maximum Overdue Amount Date	31 August 2018
Maximum No Of Days Of Payment Delay	Regular
Maximum No Of Days Of Payment Delay Date	31 August 2018
Worst Status	Active Payments
Worst Status Date	31 August 2018

Security

Code	Description
-	Security Type not reported

Utilities

No.	Phase	Role	Start Date	Date Last Updated	DP Contract No	Outstanding Balance	Provider No
1	Active	Customer	25 November 2021	13 September 2023	0882863026	700	P03

APPLICATIONS

Applications

CB Application Id	Provider No	Type of Contract	Phase	Role	Enquiry Date	Date Of Last Update	Total Amount	Number of Instalments	Credit Limit	Links
D28861482	B15	Credit Card	Not Taken Up	Main Contract Holder	21 November 2022	11 October 2023	-	-	3,000	
I32436679	B02	Credit Card	Requested	Main Contract Holder	23 September 2023	23 September 2023	-	-	200,000	
J30677824	B15	Credit Card	Rejected	Main Contract Holder	28 April 2023	11 August 2023	-	-	3,000	
330757328	B02	Personal Loan	Requested	Main Contract Holder	10 May 2023	10 May 2023	350,000	48	-	
M30836989	B02	Personal Loan	Requested	Main Contract Holder	10 May 2023	10 May 2023	350,000	48	-	

CB Application Id	Provider No	Type of Contract	Phase	Role	Enquiry Date	Date Of Last Update	Total Amount	Number of Instalments	Credit Limit	Links
O29879385	B02	Credit Card	Requested	Main Contract Holder	20 February 2023	20 February 2023	-	-	200,000	
L29874889	B10	Credit Card	Requested	Main Contract Holder	19 February 2023	19 February 2023	-	-	100,000	
L29510459	B02	Credit Card	Requested	Main Contract Holder	18 January 2023	18 January 2023	-	-	200,000	
026945412	B06	Credit Card	Requested	Main Contract Holder	21 May 2022	21 May 2022	-	-	5,000	
225687670	B05	Credit Card	Requested	Main Contract Holder	10 December 2021	10 December 2021	-	-	0	
F25644114	B10	Personal Loan	Requested	Main Contract Holder	08 December 2021	08 December 2021	1,500,000	240	-	
125435106	B05	Credit Card	Requested	Main Contract Holder	08 November 2021	08 November 2021	-	-	5,000	
125047526	B16	Credit Card	Rejected	Main Contract Holder	19 September 2021	26 September 2021	-	-	1	
K25074223	B06	Credit Card	Requested	Main Contract Holder	20 September 2021	20 September 2021	-	-	5,000	
O25066015	B05	Credit Card	Requested	Main Contract Holder	20 September 2021	20 September 2021	-	-	5,000	
724674988	T11	Telco Services	Requested	Main Contract Holder	21 July 2021	21 July 2021	-	-	-	
E23855940	B16	Credit Card	Rejected	Main Contract Holder	01 May 2021	08 May 2021	-	-	1	
323143168	B13	Covered card	Requested	Main Contract Holder	13 January 2021	13 January 2021	-	-	5,000	
L22923919	B06	Credit Card	Requested	Main Contract Holder	10 December 2020	10 December 2020	-	-	5,000	
C22708367	B16	Credit Card	Rejected	Main Contract Holder	06 November 2020	13 November 2020	-	-	1	

INFORMATION PROVIDERS

Information Providers

For additional information on the Credit Report and Credit Score, please visit the FAQs section in our website aecb.ae

Provider No	Provider Code	Provider Description	Provider Address	Emirates	Data Correction Contact Details	Phone No	Web Address
B02	035	FAB	NBAD Main Branch Khalifa street Abu Dhabi	Abu Dhabi	aecbupdates@bankfab.com	02-61112305	-
P03	U02	ADDC	PO Box 219, Abu Dhabi	Abu Dhabi	-	055 2017592	https://www.addc.ae
B04	034	Emirates Islamic	Islamic Main Branch, Emirates Islamic Bank, Al Gurg Tower 2, P.O.BOX 6564, Riggat Al Buteen, Dubai, United Arab Emirates	Dubai	AECBDisputes@Emiratesislamic.ae	-	-
B05	023	CBD	Al Itihad Road, Port Saeed, Street # 8	Dubai	customerfeedbackunit@cbd.ae	97145907676	http://www.cbd.ae
B06	003	ADCB	Abu Dhabi Commercial Bank P.O Box 939 Electra Street Abu Dhabi	Abu Dhabi	Contactus@adcb.com	-	-
T07	T02	Du	Al Salam Tower, Dubai Media City P.O.Box: 502666	Dubai	AECBDupdate@du.ae	800-155	http://www.du.ae
B08	026	Emirates NBD	Group Head Office Branch, Emirates NBD Bank, P.O. Box 777, Deira, Dubai, United Arab Emirates	Dubai	AECBDisputes@EmiratesNBD.com	-	-
B09	053	Al Hilal Bank PJSC	Sheikh Mohammed Bin Khalid Al Nahayan Towers Al Sahel Tower - Corniche street - Khaldiya	Abu Dhabi	DISPUTES@alhilalbank.ae	800666666	www.alhilalbank.ae
B10	033	Mashreq	Marina Mall Branch, GN 9/Ground floor, Abudhabi Marina Mall	Abu Dhabi	AECBEnquiry@mashreq.com	04 424 4444	http://www.mashreqbank.com/uae/ar/contact-us/credit-bureau-c
T11	T01	Etisalat	Etisalat Head Office PO BOX 3838 Abu Dhabi	Abu Dhabi	aecb.etisalat@etisalat.ae	+97126283333	http://www.etisalat.ae
B12	050	ADIB	Al Bateen – Main Branch – Abu Dhabi, Al Bateen Area next to Central Bank, P.O Box 313	Abu Dhabi	customerfeedback@adib.ae	+97124128029	-
B13	024	DIB	Port Saeed, Deira	Dubai	AECB.Disputes@dib.ae	+97146092222	http://www.dib.ae
B14	045	Union National Bank	AL SALAM ST	Abu Dhabi	Creditbureau@unb.ae	+97126984638	http://www.unb.ae
B15	020	HSBC	HSBC Tower, LEVEL 13, DOWNTOWN DUBAI, P O BOX 66, DUBAI, UNITED ARAB EMIRATES	Dubai	customerexperience@hsbc.com	600554722	www.hsbc.ae

Provider No	Provider Code	Provider Description	Provider Address	Emirates	Data Correction Contact Details	Phone No	Web Address
B16	021	Citibank UAE	Citibank House, Khalid Bin Waleed Street	Abu Dhabi	CBDisputes@citi.com	+97146044790	www.citibank.ae
B17	027	FGB	KHUBEIRAH, ZAYED 1ST STREET, KHALIDIYA AREA, P O BOX 6316, ABU DHABI.	Abu Dhabi	aecbupdates@bankfab.com	02-6920420	www.fgb.ae/en/contact-us.aspx
B18	041	Sharjah Islamic Bank	Sharjah Main Branch, Pobox 4	Sharjah	aecbquery@sib.ae	-	www.sib.ae
B19	040	RAK BANK	P. O. Box - 1531, 5th Floor, DSO.	Dubai	aecbquery@rakbank.ae	042130000	-
B20	092	NAJM	POST BOX 35995, SOFITEL OFFICE, 4TH FLOOR, NEAR PULLMAN HOTEL, DEIRA CITY CENTER MALL, DUBAI	Dubai	NajmAECB@maf.co.ae	+97142054000	https://www.maffinance.com/
B21	022	CBI	Dubai Main Branch, Rigga Road,	Dubai	CBINotifications.ecbdisputes@cbi.ae	+97142126372	www.cbi.ae
L22	311	Tabby	HD 13A, In 5 Tech, Dubai Internet City	Dubai	-	+971528608150	Tabby.ai
P23	R35	AD	8th Floor, CI Tower, Corniche Road	Abu Dhabi	-	0503215950	www.adss.com
C01	99999	Self-Provided	Authorized AECB Channel	Abu Dhabi	-	-	https://aecb.gov.ae

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