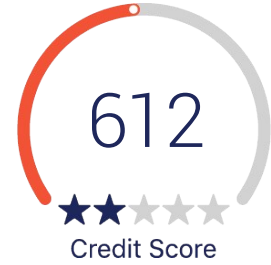


Customer Information

		Provider No	Date Of Last Update
CB Subject Id	A05399994		
Provider Subject No	-		
Title	MR	B02	05 June 2023
Last Name	KAMAR	C01	10 August 2023
First Name	MANAF	C01	10 August 2023
Full Name	MANAF NAWAF KAMAR	B02	05 June 2023
Arabic Last Name	-	-	-
Arabic First Name	-	-	-
Arabic Full Name	-	-	-
Gender	Male	C01	10 August 2023
Date of Birth	15 March 1979	C01	10 August 2023
Nationality	Stateless	B02	05 June 2023
Resident Flag	Yes	B02	05 June 2023

Credit Summary



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

Total Outstanding: 27,752

Total Overdue: 0

No. Of Default Contracts: 0

Total Outstanding (Telco & Utilities): 0

19 %

Expense-to-Salary Ratio

Title	Provider No	Date Of Last Update
MR	B02	05 June 2023
Historical Data		
MR	B03	27 May 2023
MR	B04	08 February 2023
MR	T05	19 August 2021
MR	B06	12 August 2021
MR	B07	01 September 2020

Last Name	Provider No	Date Of Last Update
KAMAR	C01	10 August 2023
Historical Data		
KAMAR	B12	13 April 2023
KAMAR	B07	14 December 2020
NAWAF KAMAR	B11	18 February 2020

First Name	Provider No	Date Of Last Update
MANAF	C01	10 August 2023
Historical Data		
MANAF	B12	13 April 2023
MANAF	B07	01 September 2020
MANAF	B11	18 February 2020
MANAF NAWAF	B07	14 December 2020

Full Name	Provider No	Date Of Last Update
MANAF NAWAF KAMAR	B02	05 June 2023
Historical Data		
MANAF NAWAF KAMAR	T05	21 March 2023
MANAF NAWAF KAMAR	B04	08 February 2023
MANAF-KAMAR	B03	27 May 2023
MANAF-NAWAF-KAMAR	B02	27 May 2023
MANAF KAMAR	B03	26 May 2023
MANAF KAMAR	B04	10 May 2023
MANAF KAMAR	B09	28 April 2023
MANAF KAMAR	B03	28 April 2023
MANAF KAMAR	B04	18 March 2023
MANAF KAMAR	B02	14 March 2023
MANAF KAMAR	B06	12 August 2021
MR MANAF NAWAF KAMAR	B08	08 July 2019
MANAF KAMAR	B08	18 June 2019

Gender	Provider No	Date Of Last Update
Male	C01	10 August 2023
Historical Data		
Male	B02	05 June 2023
Male	B03	27 May 2023
Male	B04	10 May 2023
Male	B12	13 April 2023
Male	T05	21 March 2023
Male	B06	12 August 2021
Male	B07	14 December 2020
Male	B11	18 February 2020
Male	B08	08 July 2019
Unknown	B09	28 April 2023

Date of Birth	Provider No	Date Of Last Update
15 March 1979	C01	10 August 2023
Historical Data		
15 March 1979	B02	05 June 2023
15 March 1979	B03	27 May 2023
15 March 1979	B04	10 May 2023
15 March 1979	B09	28 April 2023
15 March 1979	B12	13 April 2023
15 March 1979	T05	21 March 2023
15 March 1979	B06	12 August 2021

Date of Birth	Provider No	Date Of Last Update
15 March 1979	B07	14 December 2020
15 March 1979	B11	18 February 2020
15 March 1979	B08	08 July 2019

Nationality	Provider No	Date Of Last Update
Stateless	B02	05 June 2023
Historical Data		
SYRIA	B09	28 April 2023

Resident Flag	Provider No	Date Of Last Update
Yes	B02	05 June 2023
Historical Data		
Yes	B03	27 May 2023
Yes	B04	08 February 2023
Yes	B06	12 August 2021
Yes	B07	01 September 2020

Identification

Type	Number	Expiry Date	Provider No	Date Of Last Update
Passport	N015775757	16 April 2025	B02	05 June 2023
Historical Data				
Passport	015775757	16 April 2024	B04	10 May 2023
Passport	N012285211	06 May 2020	B02	14 March 2023
Passport	N006718654	14 April 2018	B06	12 August 2021
Passport	N013985161	-	B07	14 December 2020
Passport	A1	-	B08	18 June 2019

Type	Number	Provider No	Date Of Last Update
Emirates Id	784-1979-6064832-3	C01	10 August 2023

Type	Number	Provider No	Date Of Last Update
Driving License	015775757	B04	08 February 2023

Addresses

Address Type	Address	Arabic Address	Emirate	P.O.Box	Plot No	Provider No	Date Of Last Update
Address	AL QANDEL ELECT AND SANITARY STANDARDCHARTED BLD 10TH FLOOR BAHARA CORNISH 3714SHARJAH SHARJAH UNITED ARAB EMIRATES	-	Dubai	3714	-	B02	05 June 2023
Historical Data							
Address	02,0,VILLA 26 0,RIYAD CITY,.	-	Abu Dhabi	35193	-	B03	27 May 2023
Address	PO BOX 111311 BADREAH NO36	-	Abu Dhabi	-	-	B04	08 February 2023
Address	AL QANDEL ELECT AND SANITARY STANDARDCHARTED BLD 10TH FLOOR BAHARA CORNISH 3714SHARJAH SHARJAH UNITED ARAB EMIRATES	-	Sharjah	3714	-	B02	25 January 2023
Address	DUBAI	-	Dubai	6556556	-	T05	19 August 2021
Address	PO BOX 64122 AVIS DIERA	-	Dubai	-	-	B06	12 August 2021
Address	RMB CONTRACTING LLC DIP AREA	-	Dubai	200	-	B07	01 September 2020
Address	6	-	Sharjah	3714	-	B02	07 May 2019
Address	KAD CONSTRUCTION LLC NAD AL SHABA	-	Dubai	119058	-	B07	04 February 2019
Address	AL HAMDA BLDG	-	-	-	VILLA 1711	B02	10 July 2016

Contact

Contact Type	Contact	Provider No	Date Of Last Update
E-mail	MANAF-79@OUTLOOK.COM	B04	08 February 2023
Historical Data			
E-mail	MANAF.KAMAR@GMAIL.COM	B02	29 December 2020

Contact Type	Contact	Provider No	Date Of Last Update
Phone Number	00971569328899	B03	27 May 2023
Historical Data			
Phone Number	97142731005	B07	01 September 2020
Phone Number	97143434898	B07	08 August 2019
Phone Number	97165754945	B02	10 July 2016

Contact Type	Contact	Provider No	Date Of Last Update
Mobile Number	+971569328899	C01	10 August 2023
Historical Data			
Mobile Number	971501002424	C01	15 June 2023
Mobile Number	971569328899	B02	05 June 2023
Mobile Number	00971569328899	B03	27 May 2023
Mobile Number	971932889956	B03	28 April 2023
Mobile Number	0501002424	B09	28 April 2023
Mobile Number	0569328899	B12	13 April 2023
Mobile Number	0502151588	T05	21 March 2023
Mobile Number	056932889	B04	03 February 2023
Mobile Number	+971501002424	B08	08 July 2019
Mobile Number	501002424	B08	18 June 2019
Mobile Number	971562742242	B07	04 February 2019

Employment

Employment Name	Employment Type	Gross Annual Income	Date Of Employment	Date Of Termination	Provider No	Date Of Last Update
AL QANDEL ELECT AND SANITARY	Full Time	12,000	28 May 2012	-	B02	05 June 2023
Historical Data						
R M B CONTRACTING LLC	Full Time	147,264	28 September 2018	-	B03	27 May 2023
NOT AVAILABLE	Full Time	-	28 May 2012	-	B02	26 May 2023
KAD CONSTRUCTION LLC	Full Time	165,900	01 June 2015	-	B07	04 February 2019
DETECH CONTRACTING LLC	-	147,000	-	-	B06	12 August 2021
ALQANDELECTANDSANITARY	Full Time	132,000	-	-	B02	10 July 2016

CONTRACTS SUMMARY

Credit Facilities

No Of Records	13
Total No Of Reporting Data Providers	8

Record Distribution	Requested	Rejected	Not Taken Up	Declined	Active	Closed
● Instalments	1	0	0	0	0	1
● Not Instalments	0	0	0	0	0	0
● Credit Cards	8	0	0	0	3	0

Telco & Utilities

No Of Records	3
Total No Of Reporting Data Providers	1

Record Distribution	Requested	Rejected	Not Taken Up	Declined	Active	Closed
● Telco	1	0	0	0	2	0
● Utilities	0	0	0	0	0	0

Total Summary

Total Exposure	32,900
Total exposure for the non-funded facilities	0
Credit Utilization Rate On Credit Cards (%)	84
Worst Current Payment Delay	30
Worst Payment Delay Last 24 Months	30
Worst Status L24M	Active Payments
Oldest Contract Start Date	25 June 2015
Newest Contract Start Date	10 May 2023
Number of Enquiries Last 90 Days	0
Total Outstanding Balance of Guaranteed Contracts	0
Total Overdue of Guaranteed Contracts	0

Summary

● Credit Cards

No. Of Active Contracts: 3	Main & Co-Contract Holder	Guarantor
Total Credit Limit	32,900	0
Total Outstanding Balance Amount	27,752	0
Total Overdue Amount	0	0

● Telco

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

Consolidated Historical Data

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

Credit Cards 1: Credit Card, Active

CB Contract Id	830819666
Provider No	B03
Type of Contract	Credit Card
Phase	Active
Role	Main Contract Holder
Original Currency Code	UAE Dirham
Balance	8,400
Credit Limit	11,000
Amount Spent till date	0
Overdue Amount	0
No Of Days Of Payment Delay	0
Payment Frequency	Monthly Instalments - 30 Days
Start Date	10 May 2023
Closed Date	-
Card Used Flag	No
Islamic Contract Flag	-
Secured Contract Flag	No
Payment Due Date	27 July 2023
Statement Due Amount	0
Actual Payment Amount	700

Maximum Overdue Amount	0
Maximum Overdue Amount Date	31 July 2023
Maximum No Of Days Of Payment Delay	0
Maximum No Of Days Of Payment Delay Date	31 July 2023
Worst Status	Active Payments
Worst Status Date	31 July 2023

Historical Data

Year	Month	Utilization Rate (%)	Outstanding Balance	Status
2023	Jul	76	8,400	Active Payments
2023	Jun	82	9,018	Active Payments
2023	May	0	0	Active Payments

Security

Code	Description
-	Security Type not reported

No.	Type Of Contract	Phase	Role	Start Date	Date Last Updated	CB Contract Id	DP Contract No	Outstanding Balance
2	Credit Card	Active	Main Contract Holder	10 May 2023	06 August 2023	130812336	5521919228BDC024D178	10,039

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

Credit Cards 2: Credit Card, Active

CB Contract Id	130812336
Provider No	B03
Type of Contract	Credit Card
Phase	Active
Role	Main Contract Holder
Original Currency Code	UAE Dirham
Balance	10,039
Credit Limit	11,000
Amount Spent till date	271
Overdue Amount	0
No Of Days Of Payment Delay	0
Payment Frequency	Monthly Instalments - 30 Days
Start Date	10 May 2023
Closed Date	-
Card Used Flag	Yes
Islamic Contract Flag	-
Secured Contract Flag	No
Payment Due Date	03 August 2023
Statement Due Amount	805
Actual Payment Amount	1,500

Maximum Overdue Amount	0
Maximum Overdue Amount Date	31 July 2023
Maximum No Of Days Of Payment Delay	0
Maximum No Of Days Of Payment Delay Date	31 July 2023
Worst Status	Active Payments
Worst Status Date	31 July 2023

Historical Data

Year	Month	Utilization Rate (%)	Outstanding Balance	Status
2023	Jul	91	10,039	Active Payments
2023	Jun	87	9,568	Active Payments
2023	May	0	0	Active Payments

Security

Code	Description
-	Security Type not reported

No.	Type Of Contract	Phase	Role	Start Date	Date Last Updated	CB Contract Id	DP Contract No	Outstanding Balance
3	Credit Card	Active	Main Contract Holder	25 June 2015	02 August 2023	B12295095	4138410004D07F12E3F6	9,313

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

Credit Cards 3: Credit Card, Active

CB Contract Id	B12295095
Provider No	B02
Type of Contract	Credit Card
Phase	Active
Role	Main Contract Holder
Original Currency Code	UAE Dirham
Balance	9,313
Credit Limit	10,900
Amount Spent till date	580
Overdue Amount	0
No Of Days Of Payment Delay	0
Payment Frequency	Monthly Instalments - 30 Days
Start Date	25 June 2015
Closed Date	-
Card Used Flag	Yes
Islamic Contract Flag	Yes
Secured Contract Flag	No
Payment Due Date	-
Statement Due Amount	0
Actual Payment Amount	0

Maximum Overdue Amount	1,793
Maximum Overdue Amount Date	31 October 2021
Maximum No Of Days Of Payment Delay	30
Maximum No Of Days Of Payment Delay Date	31 October 2022
Worst Status	Active Payments
Worst Status Date	31 July 2023

Security

Code	Description
-	Security Type not reported

Historical Data

Year	Month	Utilization Rate (%)	Outstanding Balance	Status
2023	Jul	85	9,313	Active Payments
2023	Jun	81	8,815	Active Payments
2023	May	44	4,742	Active Payments
2023	Apr	44	4,823	Active Payments
2023	Mar	45	4,900	Active Payments
2023	Feb	49	5,333	Active Payments
2023	Jan	47	5,078	Active Payments
2022	Dec	50	5,396	Active Payments
2022	Nov	48	5,248	Active Payments
2022	Oct	58	6,346	Active Payments
2022	Sep	54	5,926	Active Payments
2022	Aug	51	5,541	Active Payments
2022	Jul	52	5,630	Active Payments
2022	Jun	53	5,726	Active Payments
2022	May	53	5,818	Active Payments
2022	Apr	54	5,918	Active Payments
2022	Mar	55	6,012	Active Payments
2022	Feb	56	6,129	Active Payments
2022	Jan	59	6,464	Active Payments
2021	Dec	58	6,327	Active Payments
2021	Nov	59	6,436	Active Payments
2021	Oct	62	6,793	Active Payments
2021	Sep	65	7,138	Active Payments
2021	Aug	64	7,003	Active Payments
2021	Jul	66	7,207	Active Payments
2021	Jun	74	8,068	Active Payments
2021	May	72	7,900	Active Payments
2021	Apr	68	7,359	Active Payments
2021	Mar	77	8,404	Active Payments
2021	Feb	72	7,866	Active Payments
2021	Jan	80	8,728	Active Payments
2020	Dec	79	8,637	Active Payments
2020	Nov	74	8,062	Active Payments
2020	Oct	75	8,191	Active Payments
2020	Sep	85	9,289	Active Payments
2020	Aug	80	8,710	Active Payments

Telco 2: Telco Services, Active

CB Contract Id	N24858878
Provider No	T05
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	05 July 2021
Closed Date	-
Holder Is Not Liable Flag	-

Maximum Overdue Amount	277
Maximum Overdue Amount Date	31 March 2023
Maximum No Of Days Of Payment Delay	Regular
Maximum No Of Days Of Payment Delay Date	31 July 2023
Worst Status	Active Payments
Worst Status Date	31 July 2023

Security

Code	Description
-	Security Type not reported

Historical Data

Year	Month	Billed	Outstanding Balance	Overdue	Status
2023	Jul	176	0	0	Active Payments
2023	Jun	154	0	0	Active Payments
2023	May	205	0	0	Active Payments
2023	Apr	156	0	0	Active Payments
2023	Mar	259	277	277	Active Payments
2023	Feb	169	19	19	Active Payments
2023	Jan	168	168	168	Active Payments
2022	Dec	181	0	0	Active Payments
2022	Nov	153	0	0	Active Payments
2022	Oct	236	0	0	Active Payments
2022	Sep	237	0	0	Active Payments
2022	Aug	234	0	0	Active Payments
2022	Jul	186	0	0	Active Payments
2022	Jun	236	0	0	Active Payments
2022	May	199	0	0	Active Payments
2022	Apr	411	0	0	Active Payments
2022	Mar	262	0	0	Active Payments
2022	Feb	191	0	0	Active Payments
2022	Jan	264	0	0	Active Payments
2021	Dec	168	0	0	Active Payments
2021	Nov	74	0	0	Active Payments
2021	Oct	81	81	81	Active Payments
2021	Sep	93	0	0	Active Payments
2021	Aug	151	4	4	Active Payments

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
830785496	B04	Credit Card	Requested	Main Contract Holder	10 May 2023	10 May 2023	-	-	200,000	
F30652294	B03	Credit Card	Requested	Main Contract Holder	28 April 2023	28 April 2023	-	-	0	
H30645236	B09	Covered card	Requested	Main Contract Holder	28 April 2023	28 April 2023	-	-	10	
830502766	B12	Credit Card	Requested	Main Contract Holder	13 April 2023	13 April 2023	-	-	100,000	
I30218709	T05	Telco Services	Requested	Main Contract Holder	21 March 2023	21 March 2023	-	-	-	
A30204707	B04	Credit Card	Requested	Main Contract Holder	18 March 2023	18 March 2023	-	-	10,000	
I30119879	B02	Credit Card	Requested	Main Contract Holder	14 March 2023	14 March 2023	-	-	36,000	

CB Application Id	Provider No	Type of Contract	Phase	Role	Enquiry Date	Date Of Last Update	Total Amount	Number of Instalments	Credit Limit	Links
D22953502	B07	Personal Loan	Requested	Main Contract Holder	14 December 2020	14 December 2020	20,000	48	-	
122347856	B03	Credit Card	Requested	Main Contract Holder	21 September 2020	21 September 2020	-	-	5,000	
022340252	B03	Credit Card	Requested	Main Contract Holder	21 September 2020	21 September 2020	-	-	5,000	

INFORMATION PROVIDERS

Information Providers

Provider No	Provider Code	Provider Description	Provider Address	Emirates	Data Correction Contact Details	Phone No	Web Address
B02	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	-	-
B03	026	Emirates NBD	Group Head Office Branch, Emirates NBD Bank, P.O. Box 777, Deira, Dubai, United Arab Emirates	Dubai	AECBDisputes@Emiratesnbd.com	-	-
B04	035	FAB	NBAD Main Branch Khalifa street Abu Dhabi	Abu Dhabi	aecbupdates@bankfab.com	02-61112305	-
T05	T01	Etisalat	Etisalat Head Office PO BOX 3838 Abu Dhabi	Abu Dhabi	aecb.etisalat@etisalat.ae	+97126283333	http://www.etisalat.ae
B06	003	ADCB	Abu Dhabi Commercial Bank P.O Box 939 Electra Street Abu Dhabi	Abu Dhabi	Contactus@adcb.com	-	-
B07	082	Deem	DUBAI OUTSOURCE ZONE BUILDING 5	Dubai	customercare@Deem.io	-	-
B08	021	Citibank UAE	Citibank House, Khalid Bin Waleed Street	Abu Dhabi	CBDIsputes@citi.com	+97146044790	www.citibank.ae
B09	040	RAK BANK	P. O. Box - 1531, 5th Floor, DSO.	Dubai	aecbquery@rakbank.ae	042130000	-
K10	F16	DXB Courts	Bur Dubai, Um Hurair 2, Al Riyadh St, Near Al Maktoum Bridge, P.O.Box:4700,	Dubai	-	043347777	www.dc.gov.ae

Provider No	Provider Code	Provider Description	Provider Address	Emirates	Data Correction Contact Details	Phone No	Web Address
Dubai							
B11	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/
B12	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
C01	99999	Self-Provided	Authorized AECB Channel	Abu Dhabi	-	-	https://aecb.gov.ae

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