

Credit Report created on 8/10/2023 4:27:52 PM Response ID: 848c68f8-d352-4df9-92d6-d426feca5eb9

Private and Confidential

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

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



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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

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	В09	28 April 2023
15 March 1979	B12	13 April 2023
15 March 1979	T05	21 March 2023
15 March 1979	B06	12 August 2021



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Yes	B07	01 September 2020
Yes	B06	12 August 2021
Yes	B04	08 February 2023
Yes	B03	27 May 2023
listorical Data		
Yes	B02	05 June 2023
Resident Flag	Provider No	Date Of Last Update
SYRIA	B09	28 April 2023
listorical Data		
Stateless	B02	05 June 2023
Nationality	Provider No	Date Of Last Update
15 March 1979	B08	08 July 2019
15 March 1979	B11	18 February 2020
15 March 1979	B07	14 December 2020
Date of Birth	Provider No	Date Of Last Update

Identification

Туре	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
Туре	Number		Provider No	Date Of Last Update
Emirates Id	784-1979-6064832-3		C01	10 August 2023
Туре	Number		Provider No	Date Of Last Update
Driving License	015775757		B04	08 February 2023



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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 Da	ata						
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 Januar 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



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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
ALQANDELELECTANDSANITARY	Full Time	132,000	-	-	B02	10 July 2016



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Salary Credits

No.	Αςςοι	unt Type Phase IBAN		CB A	Account	DP Acco	unt No	Provi No		art Date	Closed	Date	Date Of L	ast Update
1	Curren Accour	Active AE33***258	8100572590	06002 B008	846033	BNK- 25810057	725906002	B04	31 202	January 23	-		31 July 20	23
			JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
20	020	Total Salary Amount									N/A	N/A	N/A	N/A
20	J20	Number Of Salaries Transferred									N/A	N/A	N/A	N/A
0.0	021	Total Salary Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
20	J2 I	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
0.0	022	Total Salary Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
20	J22	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
20	023	Total Salary Amount	N/A	N/A	24,000	12,000	N/A	23,610	12,000	N/A				
20	J23	Number Of Salaries Transferred	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A				

No. Acco	ount Type Phase IBAN			CB Accoun	t No DP	Account No	Provid	ler No S	Start Date	Closed Da	ite	Date Of Las	st Update
2 Curre	ent Account Active AE61***	0003707550	0062001	H00172316	370	7550062001	B02	2	29 April 2013	-		31 July 2023	
		JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2020	Total Salary Amount									N/A	10,000	24,000	12,000
2020	Number Of Salaries Transferred									N/A	1	2	1
2021	Total Salary Amount	N/A	N/A	12,000	12,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2021	Number Of Salaries Transferred	N/A	N/A	1	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2022	Total Salary Amount	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	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
2023	Total Salary Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A				
2023	Number Of Salaries Transferred	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	05 June 2023
Historical Data			
Other	12,000	B03	27 May 2023



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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												



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Balance to Overdue Ratio

Contract Type	Overdue	Balance
Installments (Personal Loan)	0	0
Installments (Islamic Credits)	0	0
Installments (Mortgage)	0	0
Installments (Car Loan)	0	0
Installments (Others)	0	0
Installments (Total)	0	0
Not Installments (Overdraft)	0	0
Not Installments (Commercial Credits)	0	0
Not Installments (Others)	0	0
Not Installments (Total)	0	0
Credit Cards (Credit card)	0	27,752
Credit Cards (Covered card)	0	0
Credit Cards (Total)	0	27,752
Telco (Total)	0	0

Credit Facilities Details

Active

Credit Cards

No.	Type Of 0	Contract	Phase Role		Start	Date	Date Last Updat	ed CB Cor	tract Id DP	Contract No		Outstanding	g Balance	
1	Credit C	Card	Active	Main	Contract Hol	lder 10 M	ay 2023	05 August 202	23 83081	9666 00	362800628B	2147DE83	8,400	
		JAN		FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	ОСТ	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	ОК					



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Credit Cards 1: Credit Card, Active

CB Contract Id 830819666
Provider No B03
Type of Contract Credit Card
Phase Active

Role Main Contract Holder

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

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

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

No.	Type Of 0	Contract	Phase	Role		Start	Date	Date Last Updat	ed CB Con	tract Id DP	Contract No		Outstandin	g Balance
2	Credit C	Card	Active	Main (Contract Hol	der 10 M	ay 2023	06 August 202	3 130812	2336 552	21919228BD	C024D178	10,039	
		JAN	F	EB	MAR	APR	MAY	JUN	JUL	AUG	SEP	ОСТ	NOV	DEC

	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											
2022	N/A											
2023	N/A	N/A	N/A	N/A	OK	OK	OK					



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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
Payment Frequency

Payment Frequency Monthly Instalments - 30 Days

31 July 2023

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

Maximum No Of Days Of Payment

Delay Date
Worst Status
Worst Status Date
Worst Status Date
31 July 2023

Worst Status Date
Security

2023

Code Description
- Security Type not reported

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

N	o. Type Of	Contract	Phase Ro	le	Start I	Date	Date Last Updat	ed CB Cor	ntract Id DP	Contract No		Outstandin	g Balance
3	Credit (Card	Active M	ain Contract Ho	lder 25 Ju	ine 2015	02 August 202	3 B1229	5095 41	38410004D0	07F12E3F6	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



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Credit Cards 3: Credit Card, Active

B12295095 CB Contract Id 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 No Of Days Of Payment Delay Payment Frequency Monthly Instalments - 30 Days Start Date 25 June 2015 Closed Date Yes Card Used Flag Islamic Contract Flag Yes Secured Contract Flag No Payment Due Date 0 Statement Due Amount Actual Payment Amount 0

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

Security

Code	Description
-	Security Type not reported

\/	N 4 41-		Ot. t	04-4
Year	Month	Utilization Rate (%)	Outstanding Balance	Status
2022	Leaf	85		Astiva Daymanta
2023	Jul		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



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Closed

ns		

No.	Type Of Contract	Phase	Role	St	art Date	Date Upda		CB Contract	DP Contract N	lo				Outstanding Balance
1	Personal Loan	Closed	Main Con Holder		7 July)19	06 F	ebruary	818242656	2656 МММММММММММММММММММММММММММММММММММ		IMMMEMMM	MMPEPFF	0	
		JAN	FEB	MAR	AP	R	MAY	JUN	JUL	AUG	SEP	ОСТ	NOV	DEC
	2020			OK	O	K	OK	30	30	30	30	OK	OK	OK
	2021	60	60	60	60	0	90	60	90	60	30	90	60	30
	2022	60	30	30	30	0	30	30	30	90	30	30	30	OK
	2023	60	OK											

Detail of Instalment 1: Personal Loan, Closed

CB Contract Id	818242656
Provider No	B08
Type of Contract	Personal Loan
Phase	Closed
Role	Main Contract Holder
Method of Payment	-
Original Currency Code	-
Outstanding Balance	0
Total Amount	85,850
Total No Of Instalments	41
No Of Remaining Instalments	0
Payments Frequency	Monthly Instalments - 30 Days
Payment Amount	3,228
Start Date	07 July 2019
Closed Date	03 February 2023
Islamic Contract Flag	-
Secured Contract Flag	No
Overdue Amount	0
No Of Days Payment Delay	0

Maximum Overdue Amount Maximum Overdue Amount Date	10,026 30 April 2021
Maximum No Of Days Of Payment Delay	90
Maximum No Of Days Of Payment Delay Date	31 August 2022
Worst Status Worst Status Date	Active Payments 28 February 2023

Security

Code	Description
-	Security Type not reported

CB Contract Id DP Contract No Outstanding Balance

Telco & Utilities Details

No. Type Of Contract

Active

Telco

1 Telco	Services	es Active Main Contract Holder			30 October 2015 22 July 2023			N20373478 718294129			0	
	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2020								OK	OK	OK	OK	OK
2021	OK	OK	OK	OK	OK	OK	OK	ОК	OK	ок	OK	ОК
2022	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2023	OK	OK	OK	OK	OK	OK	OK					

Date Last Updated

Start Date



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Telco 1: Telco Services, Active

CB Contract Id N20373478 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 30 October 2015 Closed Date Holder Is Not Liable Flag

Maximum Overdue Amount 566

Maximum Overdue Amount Date 30 November 2018

Maximum No Of Days Of Payment Delay

Maximum No Of Days Of Payment Delay Date

Worst Status Suspended

Worst Status Date 31 August 2022

Security

Code	Description
-	Security Type not reported

Year	Month	Billed	Outstanding	Overdue	Status
			Balance		
2023	Jul	461	0	0	Active Payments
2023	Jun	394	0	0	Active Payments
2023	May	389	0	0	Active Payments
2023	Apr	383	0	0	Active Payments
2023	Mar	158	0	0	Active Payments
2023	Feb	177	27	27	Active Payments
2023	Jan	163	163	163	Active Payments
2022	Dec	165	0	0	Active Payments
2022	Nov	158	0	0	Active Payments
2022	Oct	158	0	0	Active Payments
2022	Sep	184	1	1	Active Payments
2022	Aug	159	94	94	Active Payments
2022	Jul	263	263	263	Active Payments
2022	Jun	196	0	0	Active Payments
2022	May	210	0	0	Active Payments
2022	Apr	268	0	0	Active Payments
2022	Mar	250	0	0	Active Payments
2022	Feb	312	0	0	Active Payments
2022	Jan	270	0	0	Active Payments
2021	Dec	270	0	0	Active Payments
2021	Nov	210	0	0	Active Payments
2021	Oct	238	199	199	Active Payments
2021	Sep	158	0	0	Active Payments
2021	Aug	158	0	0	Active Payments
2021	Jul	262	56	56	Active Payments
2021	Jun	188	16	16	Active Payments
2021	May	160	25	25	Active Payments
2021	Apr	158	0	0	Active Payments
2021	Mar	162	3	3	Active Payments
2021	Feb	168	0	0	Active Payments
2021	Jan	238	87	87	Active Payments
2020	Dec	275	49	49	Active Payments
2020	Nov	213	275	275	Active Payments
2020	Oct	262	62	62	Active Payments
2020	Sep	259	0	0	Active Payments
2020	Aug	256	53	53	Active Payments

No.	Type Of	Contract	Phase	Role		Start Date	Date La	st Updated	CB Contract I	d DP Co	ntract No	Outstanding E	Balance
2	Telco S	Services	Active	Main Contract	Holder	05 July 2021	22 July	2023	N24858878	7566	15547	0	
		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	OK	OK	OK	OK	OK
	2022	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	2023	OK	OK	OK	OK	OK	OK	OK					



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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 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	
130218709	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	
130119879	B02	Credit Card	Requested	Main Contract Holder	14 March 2023	14 March 2023	-	-	36,000	



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CB Application	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	AECBDisput es@Emirate sIslamic.ae	-	
B03	026	Emirates NBD	Group Head Office Branch, Emirates NBD Bank, P.O. Box 777, Deira, Dubai, United Arab Emirates	Dubai	AECBDisput es@Emirate sNBD.com	-	•
B04	035	FAB	NBAD Main Branch Khalifa street Abu Dhabi	Abu Dhabi	aecbupdate s@bankfab. com	02-61112305	-
T05	T01	Etisalat	Etisalat Head Office PO BOX 3838 Abu Dhabi	Abu Dhabi	aecb.etisal at@etisalat. ae	+97126283333	http://www.etisalat.ae
B06	003	ADCB	Abu Dhabi Commercial BankP.O Box 939 Electra Street Abu Dhabi	Abu Dhabi	Contactus @adcb.com	-	-
B07	082	Deem	DUBAI OUTSOURCE ZONE BUILDING 5	Dubai	customerca re@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.a e	042130000	•
K10	F16	DXB Courts	Bur Dubai,Um Hurair 2, Al Riyadah St, Near Al Maktoum Bridge, P.O.Box:4700,	Dubai	-	043347777	www.dc.gov.ae



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Provider No	Provider Code	Provider Description	Provider Address	Emirates	Data Correction Contact Details	Phone No	Web Address
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	AECBEnquir y@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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