

Customer Information

		Provider No	Date Of Last Update
CB Subject Id	E02629943		
Provider Subject No	-		
Title	MR	B03	13 December 2021
Last Name	KHALAF	-	-
First Name	JALLOUD	-	-
Full Name	JALLOUD-THABET-KHALAF	B03	13 December 2021
Arabic Last Name	-	-	-
Arabic First Name	-	-	-
Arabic Full Name	-	-	-
Gender	Male	T04	08 February 2022
Date of Birth	01 January 1962	T04	08 February 2022
Nationality	SYRIA	B09	19 September 2019
Resident Flag	Yes	B03	13 December 2021

Credit Summary



The customer has at least one Bounced Cheque

Total Outstanding: **824,631**

Total Overdue: **0**

No. Of Default Contracts: **0**

Total Outstanding (Telco & Utilities): **0**

Full Name	Provider No	Date Of Last Update
JALLOUD-THABET-KHALAF	B03	13 December 2021
Historical Data		
JALLOUDTHABET KHALAF	T04	08 February 2022
Gender	Provider No	Date Of Last Update
Male	T04	08 February 2022
Historical Data		
Male	B03	13 December 2021
Date of Birth	Provider No	Date Of Last Update
01 January 1962	T04	08 February 2022
Historical Data		
01 January 1962	B03	13 December 2021
Nationality	Provider No	Date Of Last Update
SYRIA	B09	19 September 2019
Historical Data		
UNITED ARAB EMIRATES	B05	22 September 2019

Identification

Type	Number	Expiry Date	Provider No	Date Of Last Update
Passport	N013456812	19 February 2022	B02	04 February 2022
Historical Data				
Passport	N004626471	12 December 2014	B03	13 December 2021
Passport	N012051094	23 August 2019	B08	11 July 2020
Passport	012051094	-	B02	25 August 2019
Type	Number	Provider No	Date Of Last Update	
Emirates Id	784-1962-2535065-9	T04	08 February 2022	

Addresses

Address Type	Address	Arabic Address	Emirate	P.O.Box	Plot No	Provider No	Date Of Last Update
Address	PO BOX 35683 GF DUBAI	-	Dubai	-	-	B02	04 February 2022
Historical Data							
Address	16,ENJAZ AL SAREEA AIRPORT RD	-	Ras al-Khaimah	35313	-	B03	13 December 2021
Address	NANA RAS AL KHOR IND SECOND	-	Dubai	-	105310479	T04	18 June 2021
Address	NANA DUBAI	-	Dubai	-	105310479	T04	22 June 2020
Address	FLAT NO 43, AL KAWAIT STREET , BEHIND GMC HOSPITAL	-	Ajman	35313	-	B06	08 December 2014

Employment

Employment Name	Employment Type	Gross Annual Income	Date Of Employment	Date Of Termination	Provider No	Date Of Last Update
AL KAWTHAR FUEL DISTRIBUTION LLC	-	3,600,000	08 April 2012	-	B02	04 February 2022
Historical Data						
AL ENJAZ AL SAREEA DIESEL AND	Full Time	1,630,176	-	-	B06	05 January 2015

Contact

Contact Type	Contact	Provider No	Date Of Last Update
Phone Number	+971505568581	B03	13 December 2021
Historical Data			
Phone Number	0555568581	B06	08 December 2014
Contact Type	Contact	Provider No	Date Of Last Update
Mobile Number	971547883866	B02	04 February 2022
Historical Data			
Mobile Number	0547883866	T04	08 February 2022
Mobile Number	+971505568581	B03	13 December 2021
Mobile Number	067479500	T04	18 June 2021
Mobile Number	0555568581	B03	26 July 2020
Mobile Number	971565785633	B08	11 July 2020
Mobile Number	971544484740	B02	19 January 2020
Mobile Number	050	B05	12 January 2020
Mobile Number	0508841187	B09	19 September 2019
Mobile Number	97150	B03	15 September 2019
Mobile Number	0554540734	B02	25 August 2019
Mobile Number	0544484740	B05	09 June 2019
Mobile Number	044452870	B02	27 December 2018
Mobile Number	554540734	B03	18 October 2018
Mobile Number	555568581	B06	08 December 2014

Payment Order

Type	Beneficiary Name	IBAN	Number	Amount	Reason	Return Date	Severity	Provider No	Reference Date
Bounced Cheques	-	AE42***0047520811030101	100065	4,500	Insufficient Funds	02 June 2019	Single	B05*	02 June 2019
Bounced Cheques	-	AE30***0001014621369301	000097	27,000	Insufficient Funds	01 December 2018	Single	B03*	01 December 2018

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

Other Income

Source	Gross Annual Income	Provider No	Date Of Last Update
Other	400,000	B03	13 December 2021

CONTRACTS SUMMARY

Credit Facilities

No Of Records	14					
Total No Of Reporting Data Providers	7					
Record Distribution	Requested	Rejected	Not Taken Up	Declined	Active	Closed
● Instalments	13	0	0	0	1	0
Not Instalments	0	0	0	0	0	0
Credit Cards	0	0	0	0	0	0

Telco & Utilities

No Of Records	4					
Total No Of Reporting Data Providers	1					
Record Distribution	Requested	Rejected	Not Taken Up	Declined	Active	Closed
● Telco	2	0	0	0	2	0
Utilities	0	0	0	0	0	0

Total Summary

Total Exposure	824,631
Total exposure for the non-funded facilities	0
Credit Utilization Rate On Credit Cards (%)	0
Worst Current Payment Delay	0
Worst Payment Delay Last 24 Months	0
Worst Status L24M	Active Payments
Oldest Contract Start Date	06 April 2020
Newest Contract Start Date	08 July 2020
Number of Enquiries Last 90 Days	1
Total Outstanding Balance of Guaranteed Contracts	0
Total Overdue of Guaranteed Contracts	0

Summary

● Instalments			● Telco		
No. Of Active Contracts: 1	Main & Co-Contract Holder	Guarantor	No. Of Active Contracts: 2	Main & Co-Contract Holder	Guarantor
Total Payment Amount	8,672	0	Total Outstanding Balance Amount	0	0
Total Outstanding Balance Amount	824,631	0	Total Overdue 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												

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	824,631
Installments (Total)	0	824,631
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	0
Credit Cards (Covered card)	0	0
Credit Cards (Total)	0	0
Telco (Total)	0	0

Credit Facilities Details

Active

Installments

No.	Type Of Contract	Phase	Role	Start Date	Date Last Updated	CB Contract Id	DP Contract No	Outstanding Balance
1	Ijarah/ lease - Home Finance (Installment)	Active	Main Contract Holder	08 July 2020	04 February 2022	Q22578251	550R310201900002	824,631

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

Detail of Instalment 1: Ijarah/ lease - Home Finance (Installment), Active

CB Contract Id	Q22578251	Maximum Overdue Amount	0
Provider No	B02	Maximum Overdue Amount Date	28 February 2022
Type of Contract	Ijarah/ lease - Home Finance (Installment)	Maximum No Of Days Of Payment Delay	0
Phase	Active	Maximum No Of Days Of Payment Delay Date	28 February 2022
Role	Main Contract Holder	Worst Status	Active Payments
Method of Payment	-	Worst Status Date	28 February 2022
Original Currency Code	UAE Dirham	Security	
Outstanding Balance	824,631		
Total Amount	937,500	Code	Description
Total No Of Instalments	132	TS6	Mortgage of Properties (Tangible)
No Of Remaining Instalments	113		
Payments Frequency	Monthly Instalments - 30 Days		
Payment Amount	8,672		
Start Date	08 July 2020		
Closed Date	01 July 2031		
Islamic Contract Flag	Yes		
Secured Contract Flag	Yes		
Overdue Amount	0		
No Of Days Payment Delay	0		

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	06 April 2020	01 February 2022	621780061	751091516	0

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

Telco 1: Telco Services, Active

CB Contract Id	621780061
Provider No	T04
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	06 April 2020
Closed Date	-
Holder Is Not Liable Flag	-

Maximum Overdue Amount	722
Maximum Overdue Amount Date	31 May 2020
Maximum No Of Days Of Payment Delay	Regular
Maximum No Of Days Of Payment Delay Date	31 January 2022
Worst Status	Active Payments
Worst Status Date	31 January 2022

Historical Data

Year	Month	Billed	Outstanding Balance	Overdue	Status
2022	Jan	710	0	0	Active Payments
2021	Dec	710	0	0	Active Payments
2021	Nov	710	0	0	Active Payments
2021	Oct	710	0	0	Active Payments
2021	Sep	710	0	0	Active Payments
2021	Aug	689	0	0	Active Payments
2021	Jul	616	0	0	Active Payments
2021	Jun	616	0	0	Active Payments
2021	May	616	0	0	Active Payments
2021	Apr	616	0	0	Active Payments
2021	Mar	616	0	0	Active Payments
2021	Feb	616	0	0	Active Payments
2021	Jan	616	0	0	Active Payments
2020	Dec	616	0	0	Active Payments
2020	Nov	616	0	0	Active Payments
2020	Oct	616	1	1	Active Payments
2020	Sep	616	0	0	Active Payments
2020	Aug	322	0	0	Active Payments
2020	Jun	322	45	45	Active Payments
2020	May	722	722	722	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	Telco Services	Active	Main Contract Holder	03 May 2020	31 January 2022	D21910162	751284588	0

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

Telco 2: Telco Services, Active

CB Contract Id	D21910162
Provider No	T04
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 May 2020
Closed Date	-
Holder Is Not Liable Flag	-

Maximum Overdue Amount	1,345
Maximum Overdue Amount Date	31 January 2022
Maximum No Of Days Of Payment Delay	Regular
Maximum No Of Days Of Payment Delay Date	31 January 2022
Worst Status	Active Payments
Worst Status Date	31 January 2022

Historical Data

Year	Month	Billed	Outstanding Balance	Overdue	Status
2022	Jan	1,345	0	0	Active Payments
2021	Dec	1,261	0	0	Active Payments
2021	Nov	1,260	0	0	Active Payments
2021	Oct	1,260	0	0	Active Payments
2021	Sep	1,259	0	0	Active Payments
2021	Aug	1,259	0	0	Active Payments
2021	Jul	1,324	0	0	Active Payments
2021	Jun	900	0	0	Active Payments
2021	May	891	0	0	Active Payments
2021	Apr	896	0	0	Active Payments
2021	Mar	1,116	0	0	Active Payments
2021	Feb	871	0	0	Active Payments
2021	Jan	890	0	0	Active Payments
2020	Dec	668	0	0	Active Payments
2020	Oct	781	0	0	Active Payments
2020	Sep	868	0	0	Active Payments
2020	Aug	695	0	0	Active Payments
2020	Jul	583	0	0	Active Payments
2020	Jun	30	30	30	Active Payments

Security

Code	Description
-	Security Type not reported

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
I26080449	T04	Telco Services	Requested	Main Contract Holder	08 February 2022	08 February 2022	-	-	-	

CB Application Id	Provider No	Type of Contract	Phase	Role	Enquiry Date	Date Of Last Update	Total Amount	Number of Instalments	Credit Limit	Links
N24310528	T04	Telco Services	Requested	Main Contract Holder	09 June 2021	09 June 2021	-	-	-	
F22081754	B03	Commercial Vehicle Loan	Requested	Main Contract Holder	26 July 2020	26 July 2020	450,000	36	-	
I22000329	B08	Personal Loan	Requested	Main Contract Holder	11 July 2020	11 July 2020	20,000	48	-	
J19845854	B02	Mortgage	Requested	Main Contract Holder	19 January 2020	19 January 2020	1,000,000	300	-	
L19748549	B05	Murabaha Buy/sell Auto (Installment)	Requested	Main Contract Holder	12 January 2020	12 January 2020	148,500	48	-	
O18801195	B05	Murabaha Buy/sell Auto (Installment)	Requested	Main Contract Holder	22 September 2019	22 September 2019	238,000	48	-	
B18785757	B09	Commercial Vehicle Loan	Requested	Main Contract Holder	19 September 2019	19 September 2019	750,000	48	-	
N18775258	B03	Car Loan	Requested	Main Contract Holder	15 September 2019	15 September 2019	50,000	60	-	
D18759792	B07	Car Loan	Requested	Main Contract Holder	14 September 2019	14 September 2019	762,945	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
B18576527	B02	Car Loan	Requested	Main Contract Holder	25 August 2019	25 August 2019	350,000	48	-	
K16574013	B02	Car Loan	Requested	Guarantor	27 December 2018	27 December 2018	300,000	36	-	Name: AL KAWTHAR FUEL DISTRIBUTION LLC Role: Main Contract Holder
I16186274	B03	Car Loan	Requested	Main Contract Holder	18 October 2018	18 October 2018	500,000	36	-	
316177816	B05	Murabaha Buy/sell Goods (Installment)	Requested	Main Contract Holder	04 October 2018	04 October 2018	500,000	36	-	
R16174466	B05	Murabaha Buy/sell Auto (Installment)	Requested	Main Contract Holder	29 September 2018	29 September 2018	267,000	48	-	

INFORMATION PROVIDERS

Information Providers

Provider No	Provider Code	Provider Description	Provider Address	Emirates	Data Correction Contact Details	Phone No	Web Address
B02	003	ADCB	Abu Dhabi Commercial Bank P.O Box 939 Electra Street Abu Dhabi	Abu Dhabi	Creditbureau dispute@adcb.com	-	-
B03	026	Emirates NBD	Group Head Office Branch, Emirates NBD Bank, P.O. Box 777, Deira, Dubai, United Arab Emirates	Dubai	Disputes@EmiratesNBD.com	-	-
T04	T01	Etisalat	Etisalat Head Office PO BOX 3838 Abu Dhabi	Abu Dhabi	aecb.etisalat@etisalat.ae	+97126283333	http://www.etisalat.ae
B05	024	DIB	Port Saeed, Deira	Dubai	AECB.Disputes@dib.ae	+97146092222	http://www.dib.ae
B06	112	Emirates Money	Emirates Money Consumer Finance LLC, 4th Floor, Emirates NBD Building, P.O.BOX 2923, Baniyas Road, Deira, Dubai, UAE	Dubai	Disputes@EmiratesNBD.com	-	-
B07	034	Emirates Islamic	Islamic Main Branch, Emirates Islamic Bank, Al Gurg Tower 2, P.O.BOX 6564, Rigga Al Buteen, Dubai, United Arab Emirates	Dubai	AECBDisputes@Emiratesislamic.ae	-	-

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

Provider No	Provider Code	Provider Description	Provider Address	Emirates	Data Correction Contact Details	Phone No	Web Address
B08	082	Deem	DUBAI OUTSOURCE ZONE BUILDING 5	Dubai	customercentre@Deem.io		
B09	040	RAK BANK	P. O. Box - 1531, 5th Floor, DSO,	Dubai	aecbquery@rakbank.ae	042130000	

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