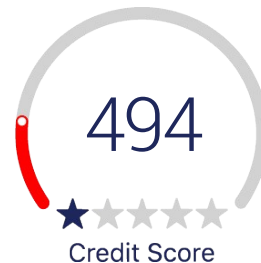


Customer Information

		Provider No	Date Of Last Update
CB Subject Id	010698169		
Provider Subject No	-		
Title	MS	B09	08 September 2023
Last Name	ALI	C01	27 September 2023
First Name	HASSA RASHED	C01	27 September 2023
Full Name	HASSA RASHED AWADH SUROOR ALI	B02	26 September 2023
Arabic Last Name	-	-	-
Arabic First Name	-	-	-
Arabic Full Name	حصة راشد عوض سرور علي	-	-
Gender	Female	C01	27 September 2023
Date of Birth	13 December 1991	C01	27 September 2023
Nationality	UNITED ARAB EMIRATES	B02	26 September 2023
Resident Flag	Yes	B02	26 September 2023

Credit Summary



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

The customer has at least one Bounced Cheque

Total Outstanding: 315,407

Total Overdue: 50,513

No. Of Default Contracts: 0

Total Outstanding (Telco & Utilities): 50,513

47 %

Expense-to-Salary Ratio

Full Name	Provider No	Date Of Last Update
HASSA RASHED AWADH SUROOR ALI	B02	26 September 2023
Historical Data		
HASSA RASHED AWADH SUROOR ALI	B09	08 September 2023
HASSA RASHED AWADH SUROOR ALI	B12	17 July 2023
HASSA RASHED AWADH SUROOR ALI	B13	18 April 2023
HASSA RASHED AWADH SUROOR ALI	B05	12 April 2023
HASSA RASHED AWADH SUROOR ALI	B10	17 February 2023
HASSA RASHED AWADH SUROOR ALI	B03	06 December 2022
HASSA RASHED AWADH ALI	B02	06 September 2023
HASSA RASHED AWADH SUROOR ALI	B02	26 August 2023
HASSA RASHED ALI	B10	15 August 2023
HASSA ALI	B11	07 August 2023
HASSA RASHED AWADH SUROOR ALI	B09	14 July 2023
HASSA AWADH	B09	12 May 2023
HASSA RASHED AWAGH SUROOR ALI	B13	16 March 2023
HASSA RAHSED ALALI	T04	18 November 2018

Gender	Provider No	Date Of Last Update
Female	C01	27 September 2023
Historical Data		
Female	B02	26 September 2023
Female	B09	08 September 2023
Female	B10	15 August 2023
Female	B12	17 July 2023
Female	B13	18 April 2023
Female	B05	12 April 2023
Female	B03	06 December 2022
Female	T04	18 November 2018
Male	B11	07 August 2023

Date of Birth	Provider No	Date Of Last Update
13 December 1991	C01	27 September 2023
Historical Data		
13 December 1991	B02	26 September 2023
13 December 1991	B09	08 September 2023
13 December 1991	B10	15 August 2023
13 December 1991	B11	07 August 2023
13 December 1991	B12	17 July 2023
13 December 1991	B13	18 April 2023
13 December 1991	B05	12 April 2023
13 December 1991	B03	06 December 2022
13 December 1991	T04	18 November 2018

Resident Flag	Provider No	Date Of Last Update
Yes	B02	26 September 2023
Historical Data		
Yes	B09	08 September 2023
Yes	B05	12 April 2023

Identification

Type	Number	Expiry Date	Provider No	Date Of Last Update
Passport	NKLG67336	28 August 2027	B02	26 September 2023
Historical Data				
Passport	Z43623319	-	B02	26 September 2023
Passport	J7FH71667	28 August 2022	B03	28 July 2023
Passport	182411	03 July 2015	B08	19 November 2015

Type	Number	Provider No	Date Of Last Update
Emirates Id	784-1991-3709394-6	C01	27 September 2023

Type	Number	Provider No	Date Of Last Update
Driving License	NA	B03	02 June 2022

Addresses

Address Type	Address	Arabic Address	Emirate	P.O.Box	Plot No	Provider No	Date Of Last Update
Address	18 VILLA AL RIYADH MARAM STREET	-	Abu Dhabi	-	-	B02	26 September 2023
Historical Data							
Address	1,0,CAMP 0,BANYAS,.	-	Abu Dhabi	111330	-	B09	08 September 2023
Address	P.O.BOX 8005 ABU DHABI ABU DHABI ABU DHABI UNITED ARAB EMIRATES	-	Abu Dhabi	-	76	B03	28 July 2023
Address	-	-	Dubai	-	-	B03	07 May 2023
Address	MAHWI CAMP LOGISTICS NEAR AUH UNIVERSITY	-	Abu Dhabi	111330	-	B03	02 June 2022
Address	STREET # 29	-	Abu Dhabi	57247	-	T04	13 November 2020
Address	NANA ABU DHABI	-	Abu Dhabi	-	-	T07	21 February 2020

Contact

Contact Type	Contact	Provider No	Date Of Last Update
E-mail	HASSAALALI@HOTMAIL.COM	B02	26 September 2023
Historical Data			
E-mail	SALEMALKETBI691@GMAIL.COM	T04	13 November 2020
E-mail	MS.79EE9@LIVE.COM	B08	10 March 2018

Contact Type	Contact	Provider No	Date Of Last Update
Phone Number	971504299595	B02	26 September 2023
Historical Data			
Phone Number	00971525530718	B09	08 September 2023
Phone Number	0553232227	T04	12 July 2023
Phone Number	+971525530718	B05	12 April 2023
Phone Number	525530718	B03	02 June 2022
Phone Number	+971508716166	T04	13 November 2020
Phone Number	+19497489278	B08	10 March 2018

Contact Type	Contact	Provider No	Date Of Last Update
Mobile Number	+971525530718	C01	27 September 2023
Historical Data			
Mobile Number	971525530718	B02	26 September 2023
Mobile Number	00971525530718	B09	08 September 2023
Mobile Number	0525530718	B11	07 August 2023
Mobile Number	525530718	B09	14 July 2023
Mobile Number	971504299595	B02	13 July 2023
Mobile Number	0553232227	T04	12 July 2023
Mobile Number	585530718	B09	12 May 2023
Mobile Number	0582284491	B13	18 April 2023
Mobile Number	0	B11	07 June 2022
Mobile Number	+971508716166	T04	13 November 2020
Mobile Number	0543131211	T07	21 February 2020
Mobile Number	0553832227	B06	09 September 2019
Mobile Number	0502441148	T07	05 September 2019
Mobile Number	971529955996	T04	18 November 2018
Mobile Number	+971504299595	B08	10 March 2018
Mobile Number	+971 55 3832227	B15	06 September 2017
Mobile Number	+971557116161	B08	22 October 2014

Employment

Employment Name	Employment Type	Gross Annual Income	Date Of Employment	Date Of Termination	Provider No	Date Of Last Update
GHQ	-	188,100	09 June 2010	-	B02	26 September 2023
Historical Data						
MINISTRY OF DEFENCE	Full Time	-	17 June 2010	-	B09	08 September 2023
OTHERS	-	196,800	-	-	B03	28 July 2023
GHQ ARMED FORCES	Full Time	196,800	-	-	B06	02 November 2020
WANASA LAND ENTERTAINMENT LLC	-	196,800	-	-	B06	05 August 2020
UAE ARMED FORCES GENERAL HEAD QUARTERS	-	190,800	-	-	B06	10 November 2019

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	AE86***0000019120043609	U00366210	019120043609	B03	07 November 2019	-	31 August 2023
2020	Total Salary Amount								
	Number Of Salaries Transferred								
2021	Total Salary Amount	20,675	20,675	20,675	15,675	17,213	20,675	20,675	20,675
	Number Of Salaries Transferred	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2022	Total Salary Amount	18,598	20,675	20,675	20,675	20,675	20,675	20,675	20,675
	Number Of Salaries Transferred	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2023	Total Salary Amount	15,675	15,675	15,675	15,675	15,675	15,675	N/A	N/A
	Number Of Salaries Transferred	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

No.	Account Type	Phase	IBAN	CB Account No	DP Account No	Provider No	Start Date	Closed Date	Date Of Last Update
2	Saving Account	Active	AE25***0000000028883990	U00927592	28883990	B02	12 July 2023	-	31 August 2023
2020	Total Salary Amount								
	Number Of Salaries Transferred								
2021	Total Salary Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Number Of Salaries Transferred	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
	Number Of Salaries Transferred	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	15,675	N/A
	Number Of Salaries Transferred	N/A	N/A	N/A	N/A	N/A	N/A	1	N/A

Other Income

Source	Gross Annual Income	Provider No	Date Of Last Update
Other	15,675	B09	08 September 2023

Payment Order

Type	Beneficiary Name	IBAN	Number	Amount	Reason	Return Date	Severity	Provider No	Reference Date
Bounced Cheques	-	AE86***0000019120043609	000029	4,000	Insufficient Funds	08 November 2022	Single	B03*	08 November 2022
Bounced Cheques	-	AE86***0000019120043609	000017	6,164	Insufficient Funds	20 October 2021	Single	B03*	20 October 2021
Bounced Cheques	-	AE86***0000019120043609	000028	4,000	Insufficient Funds	06 October 2022	Single	B03*	06 October 2022
Bounced Cheques	-	AE86***0000019120043609	000019	6,166	Insufficient Funds	15 September 2021	Single	B03*	15 September 2021
Bounced Cheques	-	AE86***0000019120043609	000015	6,164	Insufficient Funds	15 November 2021	Single	B03*	15 November 2021
Bounced Cheques	-	AE86***0000019120043609	000023	6,000	Insufficient Funds	08 February 2022	Single	B03*	08 February 2022
Bounced Cheques	-	AE86***0000019120043609	000025	6,000	Insufficient Funds	07 March 2022	Single	B03*	07 March 2022
Bounced Cheques	-	AE87***0044520098533401	100017	4,518	Insufficient Funds	11 November 2020	Single	B06*	11 November 2020

(*) 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	31
Total No Of Reporting Data Providers	8

Record Distribution	Requested	Rejected	Not Taken Up	Declined	Active	Closed
● Instalments	11	0	0	0	1	2
● Not Instalments	0	0	0	0	0	0
● Credit Cards	12	0	0	0	4	1

Telco & Utilities

No Of Records	3
Total No Of Reporting Data Providers	2

Record Distribution	Requested	Rejected	Not Taken Up	Declined	Active	Closed
● Telco	0	0	0	0	3	0
● Utilities	0	0	0	0	0	0

Total Summary

Total Exposure	380,601
Total exposure for the non-funded facilities	0
Credit Utilization Rate On Credit Cards (%)	82
Worst Current Payment Delay	150
Worst Payment Delay Last 24 Months	150
Worst Status L24M	Service disconnected
Oldest Contract Start Date	30 June 2013
Newest Contract Start Date	25 September 2023
Number of Enquiries Last 90 Days	15
Total Outstanding Balance of Guaranteed Contracts	0
Total Overdue of Guaranteed Contracts	0

Summary

● Instalments

No. Of Active Contracts: 1	Main & Co-Contract Holder	Guarantor
Total Payment Amount	4,900	0
Total Outstanding Balance Amount	248,088	0
Total Overdue Amount	0	0

● Credit Cards

No. Of Active Contracts: 4	Main & Co-Contract Holder	Guarantor
Total Credit Limit	82,000	0
Total Outstanding Balance Amount	67,319	0
Total Overdue Amount	0	0

● Telco

No. Of Active Contracts: 3	Main & Co-Contract Holder	Guarantor
Total Outstanding Balance Amount	50,513	0
Total Overdue Amount	50,513	0

Consolidated Historical Data

[illegible]

Balance to Overdue Ratio

Contract Type	Overdue	Balance
Installments (Personal Loan)	0	0
Installments (Islamic Credits)	0	248,088
Installments (Mortgage)	0	0
Installments (Car Loan)	0	0
Installments (Others)	0	0
Installments (Total)	0	248,088
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	67,319
Credit Cards (Total)	0	67,319
Telco (Total)	50,513	50,513

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	Sukuk – Islamic Product (Installment)	Active	Main Contract Holder	18 July 2023	01 September 2023	E31581250	79892895	248,088				
	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2020									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	N/A	N/A	OK	OK				

Detail of Instalment 1: Sukuk – Islamic Product (Installment), Active

CB Contract Id	E31581250
Provider No	B02
Type of Contract	Sukuk – Islamic Product (Installment)
Phase	Active
Role	Main Contract Holder
Method of Payment	Salary Transfer
Original Currency Code	UAE Dirham
Outstanding Balance	248,088
Total Amount	246,000
Total No Of Instalments	60
No Of Remaining Instalments	60
Payments Frequency	Monthly Instalments - 30 Days
Payment Amount	4,900
Start Date	18 July 2023
Closed Date	27 October 2028
Islamic Contract Flag	Yes
Secured Contract Flag	No
Overdue Amount	0
No Of Days Payment Delay	0

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

Security

Code	Description
-	Security Type not reported

Credit Cards

No.	Type Of Contract	Phase	Role	Start Date	Date Last Updated	CB Contract Id	DP Contract No	Outstanding Balance				
1	Covered card	Active	Main Contract Holder	28 July 2023	01 September 2023	431702393	C7733917	12,151				
	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2020									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	N/A	N/A	OK	OK				

Credit Cards 1: Covered card, Active

CB Contract Id	431702393
Provider No	B02
Type of Contract	Covered card
Phase	Active
Role	Main Contract Holder
Original Currency Code	UAE Dirham
Balance	12,151
Credit Limit	10,000
Amount Spent till date	6,073
Overdue Amount	0
No Of Days Of Payment Delay	0
Payment Frequency	Monthly Instalments - 30 Days
Start Date	28 July 2023
Closed Date	31 July 2028
Card Used Flag	Yes
Islamic Contract Flag	Yes
Secured Contract Flag	No
Payment Due Date	26 September 2023
Statement Due Amount	991
Actual Payment Amount	9,000

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

Historical Data

Year	Month	Utilization Rate (%)	Outstanding Balance	Status
2023	Aug	122	12,151	Active Payments
2023	Jul	24	2,429	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	Covered card	Active	Main Contract Holder	31 July 2023	01 September 2023	B31734727	C7739875	18,541

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

Credit Cards 2: Covered card, Active

CB Contract Id	B31734727
Provider No	B02
Type of Contract	Covered card
Phase	Active
Role	Main Contract Holder
Original Currency Code	UAE Dirham
Balance	18,541
Credit Limit	15,000
Amount Spent till date	14,500
Overdue Amount	0
No Of Days Of Payment Delay	0
Payment Frequency	Monthly Instalments - 30 Days
Start Date	31 July 2023
Closed Date	31 July 2028
Card Used Flag	Yes
Islamic Contract Flag	Yes
Secured Contract Flag	No
Payment Due Date	26 September 2023
Statement Due Amount	561
Actual Payment Amount	14,500

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

Historical Data

Year	Month	Utilization Rate (%)	Outstanding Balance	Status
2023	Aug	124	18,541	Active Payments
2023	Jul	45	6,705	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	Covered card	Active	Main Contract Holder	28 August 2023	01 September 2023	L32135639	C7802456	13,663

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

Credit Cards 3: Covered card, Active

CB Contract Id	L32135639
Provider No	B02
Type of Contract	Covered card
Phase	Active
Role	Main Contract Holder
Original Currency Code	UAE Dirham
Balance	13,663
Credit Limit	25,000
Amount Spent till date	13,245
Overdue Amount	0
No Of Days Of Payment Delay	0
Payment Frequency	Monthly Instalments - 30 Days
Start Date	28 August 2023
Closed Date	31 August 2028
Card Used Flag	Yes
Islamic Contract Flag	Yes
Secured Contract Flag	No
Payment Due Date	26 September 2023
Statement Due Amount	13,663
Actual Payment Amount	0

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

Historical Data

Year	Month	Utilization Rate (%)	Outstanding Balance	Status
2023	Aug	55	13,663	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
4	Covered card	Active	Main Contract Holder	25 September 2023	26 September 2023	L32517979	C7864173	22,964

	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	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	N/A	N/A	N/A	N/A	OK			

Credit Cards 4: Covered card, Active

CB Contract Id	L32517979
Provider No	B02
Type of Contract	Covered card
Phase	Active
Role	Main Contract Holder
Original Currency Code	UAE Dirham
Balance	22,964
Credit Limit	32,000
Amount Spent till date	0
Overdue Amount	0
No Of Days Of Payment Delay	0
Payment Frequency	Monthly Instalments - 30 Days
Start Date	25 September 2023
Closed Date	30 September 2028
Card Used Flag	No
Islamic Contract Flag	Yes
Secured Contract Flag	No
Payment Due Date	30 September 2023
Statement Due Amount	0
Actual Payment Amount	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

Historical Data

Year	Month	Utilization Rate (%)	Outstanding Balance	Status
2023	Sep	72	22,964	Active Payments

Closed

Instalments

No.	Type Of Contract	Phase	Role	Start Date	Date Last Updated	CB Contract Id	DP Contract No	Outstanding Balance				
1	Personal Loan	Closed	Main Contract Holder	26 November 2019	28 July 2023	C19363167	019051532929	0				
	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2020								OK	OK	OK	OK	N/A
2021	N/A	OK	N/A	OK	N/A	OK	OK	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					

Detail of Instalment 1: Personal Loan, Closed

CB Contract Id	C19363167
Provider No	B03
Type of Contract	Personal Loan
Phase	Closed
Role	Main Contract Holder
Method of Payment	Salary Transfer
Original Currency Code	UAE Dirham
Outstanding Balance	0
Total Amount	172,000
Total No Of Instalments	66
No Of Remaining Instalments	0
Payments Frequency	Monthly Instalments - 30 Days
Payment Amount	3,638
Start Date	26 November 2019
Closed Date	27 July 2023
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	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

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	Personal Loan	Closed	Main Contract Holder	26 November 2019	28 July 2023	319336158	019051532930	0				
	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2020								OK	OK	OK	OK	N/A
2021	N/A	OK	N/A	OK	N/A	OK	OK	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					

Detail of Instalment 2: Personal Loan, Closed

CB Contract Id	319336158
Provider No	B03
Type of Contract	Personal Loan
Phase	Closed
Role	Main Contract Holder
Method of Payment	Salary Transfer
Original Currency Code	UAE Dirham
Outstanding Balance	0
Total Amount	260,000
Total No Of Instalments	86
No Of Remaining Instalments	0
Payments Frequency	Monthly Instalments - 30 Days
Payment Amount	4,206
Start Date	26 November 2019
Closed Date	27 July 2023
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	31 July 2023
Maximum No Of Days Of Payment	0
Delay	
Maximum No Of Days Of Payment	31 July 2023
Delay Date	
Worst Status	Active Payments
Worst Status Date	31 July 2023

Security

Code	Description
-	Security Type not reported

Credit Cards

No.	Type Of Contract	Phase	Role	Start Date	Date Last Updated	CB Contract Id	DP Contract No	Outstanding Balance
1	Credit Card	Closed	Main Contract Holder	23 December 2019	12 July 2023	O19570095	4200050985334000	0

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2020								180+	180+	180+	5	5
2021	5	5	OK	OK	MIN	MIN	MIN	MIN	MIN	OK	OK	MIN
2022	MIN	OK	MIN	MIN	5	OK	5	30	60	60	30	60
2023	90	60	30	OK	OK	OK	OK					

Credit Cards 1: Credit Card, Closed

CB Contract Id	O19570095
Provider No	B06
Type of Contract	Credit Card
Phase	Closed
Role	Main Contract Holder
Original Currency Code	UAE Dirham
Balance	0
Credit Limit	50,000
Amount Spent till date	-
Overdue Amount	0
No Of Days Of Payment Delay	0
Payment Frequency	Monthly Instalments - 30 Days
Start Date	23 December 2019
Closed Date	06 July 2023
Card Used Flag	No
Islamic Contract Flag	Yes
Secured Contract Flag	No
Payment Due Date	-
Statement Due Amount	-
Actual Payment Amount	-

Maximum Overdue Amount	61,805
Maximum Overdue Amount Date	28 February 2021
Maximum No Of Days Of Payment Delay	180
Maximum No Of Days Of Payment Delay Date	31 October 2020
Worst Status	Default
Worst Status Date	31 October 2020

Security

Code	Description
-	Security Type not reported

Historical Data

Year	Month	Utilization Rate (%)	Outstanding Balance	Status
2023	Jul	0	0	Active Payments
2023	Jun	43	21,472	Arrangement
2023	May	46	23,152	Arrangement
2023	Apr	46	23,152	Arrangement
2023	Mar	60	30,152	Arrangement
2023	Feb	67	33,512	Arrangement
2023	Jan	70	35,192	Arrangement
2022	Dec	70	35,192	Arrangement
2022	Nov	74	37,108	Arrangement
2022	Oct	78	39,024	Arrangement
2022	Sep	82	40,941	Arrangement
2022	Aug	81	40,704	Arrangement
2022	Jul	85	42,384	Arrangement
2022	Jun	84	42,148	Arrangement
2022	May	91	45,744	Arrangement
2022	Apr	91	45,508	Arrangement
2022	Mar	94	47,185	Arrangement
2022	Feb	98	48,862	Arrangement
2022	Jan	101	50,302	Arrangement
2021	Dec	101	50,302	Arrangement
2021	Nov	100	50,066	Arrangement
2021	Oct	103	51,736	Arrangement
2021	Sep	103	51,499	Arrangement
2021	Aug	106	53,161	Arrangement
2021	Jul	110	54,822	Arrangement
2021	Jun	113	56,483	Arrangement
2021	May	116	58,145	Active Payments
2021	Apr	120	59,806	Active Payments
2021	Mar	120	59,806	Active Payments
2021	Feb	124	61,806	Active Payments
2021	Jan	124	61,806	Active Payments
2020	Dec	124	61,806	Active Payments
2020	Nov	124	61,806	Active Payments
2020	Oct	124	61,806	Default
2020	Sep	124	61,806	Default
2020	Aug	124	61,806	Default

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	21 August 2019	20 September 2023	K20852303	747457258	10,713

	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	150	150
2023	150	150	150	150	150	150	150	150	150			

Telco 1: Telco Services, Active

CB Contract Id	K20852303
Provider No	T07
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	21 August 2019
Closed Date	16 February 2020
Holder Is Not Liable Flag	-

Maximum Overdue Amount	10,713
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	10,713	10,713	Service disconnected
2023	Aug	0	10,713	10,713	Service disconnected
2023	Jul	0	10,713	10,713	Service disconnected
2023	Jun	0	10,713	10,713	Service disconnected
2023	May	0	10,713	10,713	Service disconnected
2023	Apr	0	10,713	10,713	Service disconnected
2023	Mar	0	10,713	10,713	Service disconnected
2023	Feb	0	10,713	10,713	Service disconnected
2023	Jan	0	10,713	10,713	Service disconnected
2022	Dec	0	10,713	10,713	Service disconnected
2022	Nov	0	10,713	10,713	Service disconnected
2022	Oct	0	10,713	10,713	Service disconnected
2022	Sep	0	10,713	10,713	Service disconnected
2022	Aug	0	10,713	10,713	Service disconnected
2022	Jul	0	10,713	10,713	Service disconnected
2022	Jun	0	10,713	10,713	Service disconnected
2022	May	0	10,713	10,713	Service disconnected
2022	Apr	0	10,713	10,713	Service disconnected
2022	Mar	0	10,713	10,713	Service disconnected
2022	Feb	0	10,713	10,713	Service disconnected
2022	Jan	0	10,713	10,713	Service disconnected
2021	Dec	0	10,713	10,713	Service disconnected
2021	Nov	0	10,713	10,713	Service disconnected
2021	Oct	0	10,713	10,713	Service disconnected
2021	Sep	0	10,713	10,713	Service disconnected
2021	Aug	0	10,713	10,713	Service disconnected
2021	Jul	0	10,713	10,713	Service disconnected
2021	Jun	0	10,713	10,713	Service disconnected
2021	May	0	10,713	10,713	Service disconnected
2021	Apr	0	10,713	10,713	Service disconnected
2021	Mar	0	10,713	10,713	Service disconnected
2021	Feb	0	10,713	10,713	Service disconnected
2021	Jan	0	10,713	10,713	Service disconnected
2020	Dec	0	10,713	10,713	Service disconnected
2020	Nov	0	10,713	10,713	Service disconnected
2020	Oct	0	10,713	10,713	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	30 June 2013	14 November 2020	419735913	126367955	22,800

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2017										N/A	N/A	N/A
2018	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2019	N/A	OK	S	30	S	30	60	90	90	150	150	150
2020	150	150	150	150	150	150	150	150	150			

Telco 2: Telco Services, Active

CB Contract Id	419735913
Provider No	T04
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	30 June 2013
Closed Date	-
Holder Is Not Liable Flag	No

Maximum Overdue Amount	23,000
Maximum Overdue Amount Date	30 September 2019
Maximum No Of Days Of Payment Delay	150
Maximum No Of Days Of Payment Delay Date	30 September 2020
Worst Status	Service disconnected
Worst Status Date	30 September 2020

Security

Code	Description
-	Security Type not reported

Historical Data

Year	Month	Billed	Outstanding Balance	Overdue	Status
2020	Sep	0	22,800	22,800	Service disconnected
2020	Aug	0	22,800	22,800	Service disconnected
2020	Jul	0	22,800	22,800	Service disconnected
2020	Jun	0	22,800	22,800	Service disconnected
2020	May	0	22,800	22,800	Service disconnected
2020	Apr	0	22,800	22,800	Service disconnected
2020	Mar	0	22,800	22,800	Service disconnected
2020	Feb	0	22,800	22,800	Service disconnected
2020	Jan	0	22,800	22,800	Service disconnected
2019	Dec	0	22,800	22,800	Service disconnected
2019	Nov	0	22,800	22,800	Service disconnected
2019	Oct	0	22,800	22,800	Service disconnected
2019	Sep	0	23,000	23,000	Service disconnected
2019	Aug	0	23,000	23,000	Service disconnected
2019	Jul	3,150	23,000	23,000	Service disconnected
2019	Jun	8,053	19,850	19,850	Service disconnected
2019	May	945	11,797	11,797	Service disconnected
2019	Apr	1,526	10,852	10,852	Suspended
2019	Mar	3,374	9,326	5,952	Suspended
2019	Feb	6,009	6,009	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	29 December 2017	13 July 2023	A19506437	33061100115299	17,000

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2020							150	150	150	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						

Telco 3: Telco Services, Active

CB Contract Id	A19506437
Provider No	T04
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	29 December 2017
Closed Date	-
Holder Is Not Liable Flag	No

Maximum Overdue Amount	18,197
Maximum Overdue Amount Date	31 December 2022
Maximum No Of Days Of Payment Delay	150
Maximum No Of Days Of Payment Delay Date	30 June 2023
Worst Status	Service disconnected
Worst Status Date	30 June 2023

Security

Code	Description
-	Security Type not reported

Historical Data

Year	Month	Billed	Outstanding Balance	Overdue	Status
2023	Jun	0	17,000	17,000	Service disconnected
2023	May	0	17,000	17,000	Service disconnected
2023	Apr	0	17,000	17,000	Service disconnected
2023	Mar	0	17,000	17,000	Service disconnected
2023	Feb	0	17,000	17,000	Service disconnected
2023	Jan	0	17,000	17,000	Service disconnected
2022	Dec	0	18,197	18,197	Service disconnected
2022	Oct	0	18,197	18,197	Service disconnected
2022	Sep	0	18,197	18,197	Service disconnected
2022	Aug	0	18,197	18,197	Service disconnected
2022	Jul	0	18,197	18,197	Service disconnected
2022	Jun	0	18,197	18,197	Service disconnected
2022	May	0	18,197	18,197	Service disconnected
2022	Apr	0	18,197	18,197	Service disconnected
2022	Mar	0	18,197	18,197	Service disconnected
2022	Feb	0	18,197	18,197	Service disconnected
2022	Jan	0	18,197	18,197	Service disconnected
2021	Dec	0	18,197	18,197	Service disconnected
2021	Nov	0	18,197	18,197	Service disconnected
2021	Oct	0	18,197	18,197	Service disconnected
2021	Sep	0	18,197	18,197	Service disconnected
2021	Aug	0	18,197	18,197	Service disconnected
2021	Jul	0	18,197	18,197	Service disconnected
2021	Jun	0	18,197	18,197	Service disconnected
2021	May	0	18,197	18,197	Service disconnected
2021	Apr	0	18,197	18,197	Service disconnected
2021	Mar	0	18,197	18,197	Service disconnected
2021	Feb	0	18,197	18,197	Service disconnected
2021	Jan	0	18,197	18,197	Service disconnected
2020	Dec	0	18,197	18,197	Service disconnected
2020	Nov	0	18,197	18,197	Service disconnected
2020	Oct	0	18,197	18,197	Service disconnected
2020	Sep	0	18,197	18,197	Service disconnected
2020	Aug	0	18,197	18,197	Service disconnected
2020	Jul	0	18,197	18,197	Service disconnected

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
J32263504	B02	Covered card	Disbursed	Main Contract Holder	06 September 2023	26 September 2023	-	-	32,000	
732095788	B02	Covered card	Disbursed	Main Contract Holder	26 August 2023	29 August 2023	-	-	25,000	
N32096888	B02	Covered card	Requested	Main Contract Holder	25 August 2023	25 August 2023	-	-	25,000	

CB Application Id	Provider No	Type of Contract	Phase	Role	Enquiry Date	Date Of Last Update	Total Amount	Number of Instalments	Credit Limit	Links
J31947764	B10	Credit Card	Requested	Main Contract Holder	15 August 2023	15 August 2023	-	-	5,000	
O31803905	B11	Home Finance (Installment)	Requested	Main Contract Holder	07 August 2023	07 August 2023	1,140,000	300	-	
F31719274	B02	Covered card	Disbursed	Main Contract Holder	29 July 2023	01 August 2023	-	-	15,000	
L31696489	B02	Covered card	Disbursed	Main Contract Holder	26 July 2023	29 July 2023	-	-	10,000	
B31637857	B02	Covered card	Requested	Main Contract Holder	24 July 2023	24 July 2023	-	-	10,000	
L31513319	B02	Murabaha Buy/sell Shares (Installment)	Disbursed	Main Contract Holder	13 July 2023	19 July 2023	246,000	60	-	
631567211	B12	Personal Loan	Requested	Main Contract Holder	17 July 2023	17 July 2023	246,000	60	-	
M31578019	B02	Covered card	Requested	Main Contract Holder	15 July 2023	15 July 2023	-	-	10,000	
Q31514661	B09	Personal Loan	Requested	Main Contract Holder	14 July 2023	14 July 2023	246,000	60	-	
O31417695	B12	Personal Loan	Requested	Main Contract Holder	07 July 2023	07 July 2023	246,000	60	-	
F31439074	B12	Personal Loan	Requested	Main Contract Holder	07 July 2023	07 July 2023	246,000	60	-	
L31366649	B03	Credit Card	Requested	Main Contract Holder	29 June 2023	29 June 2023	-	-	100,000	
H31098976	B12	Personal Loan	Requested	Main Contract Holder	08 June 2023	08 June 2023	246,000	60	-	
P31121019	B12	Personal Loan	Requested	Main Contract Holder	08 June 2023	08 June 2023	246,000	60	-	
P30827299	B09	Credit Card	Requested	Main Contract Holder	12 May 2023	12 May 2023	-	-	10	
O30739325	B12	Mortgage	Requested	Main Contract Holder	08 May 2023	08 May 2023	1,574,400	300	-	
Q30548381	B13	Personal Loan	Requested	Main Contract Holder	18 April 2023	18 April 2023	300,000	48	-	
L30189849	B13	Credit Card	Requested	Main Contract Holder	16 March 2023	16 March 2023	-	-	3,000	
N29843608	B10	Credit Card	Requested	Main Contract Holder	17 February 2023	17 February 2023	-	-	20,000	

CB Application Id	Provider No	Type of Contract	Phase	Role	Enquiry Date	Date Of Last Update	Total Amount	Number of Instalments	Credit Limit	Links
D28820832	B03	Credit Card	Requested	Main Contract Holder	18 November 2022	18 November 2022	-	-	100,000	
J27914154	B03	Credit Card	Requested	Main Contract Holder	26 August 2022	26 August 2022	-	-	100,000	
727130208	B12	Personal Loan	Requested	Main Contract Holder	09 June 2022	09 June 2022	320,000	48	-	
B27095947	B11	Personal Loan	Requested	Main Contract Holder	07 June 2022	07 June 2022	30,000	48	-	
A23577657	B06	Credit Card	Requested	Main Contract Holder	22 March 2021	22 March 2021	-	-	1,000	
623582861	B06	Credit Card	Requested	Main Contract Holder	22 March 2021	22 March 2021	-	-	1,000	

INFORMATION PROVIDERS

Information Providers

Provider No	Provider Code	Provider Description	Provider Address	Emirates	Data Correction Contact Details	Phone No	Web Address
B02	050	ADIB	Al Bateen – Main Branch – Abu Dhabi, Al Bateen Area next to Central Bank, P.O. Box 313	Abu Dhabi	customer service@adib.ae	+97124128029	-
B03	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
T04	T02	Du	Al Salam Tower, Dubai Media City P.O.Box: 502666	Dubai	AECBdu.creditreport@du.ae	800-155	http://www.du.ae
B05	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
B06	024	DIB	Port Saeed, Deira	Dubai	AECB.Disputes@dib.ae	+97146092222	http://www.dib.ae
T07	T01	Etisalat	Etisalat Head Office PO BOX 3838 Abu Dhabi	Abu Dhabi	aecb.etisalat@etisalat.ae	+97126283333	http://www.etisalat.ae
B08	045	Union National Bank	AL SALAM ST	Abu Dhabi	Creditbureau dispute@adcb.com	+97126984638	http://www.unb.ae
B09	026	Emirates NBD	Group Head Office Branch, Emirates NBD Bank, P.O. Box 777, Deira, Dubai,	Dubai	AECBDisputes@EmiratesNBD.com	-	-

Provider No	Provider Code	Provider Description	Provider Address	Emirates	Data Correction Contact Details	Phone No	Web Address
United Arab Emirates							
B10	090	AAFAQ	Dubai	Dubai	aletihad.cc are@aafaq. ae	-	-
B11	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	-	-
B12	035	FAB	NBAD Main Branch Khalifa street Abu Dhabi	Abu Dhabi	aecbupdate s@bankfab. com	02-61112305	-
B13	040	RAK BANK	P. O. Box - 1531, 5th Floor, DSO.	Dubai	aecbquery @rakbank.a e	042130000	-
B14	020	HSBC	HSBC Tower, LEVEL 13, DOWNTOWN DUBAI, P O BOX 66, DUBAI, UNITED ARAB EMIRATES	Dubai	customerex perienceua e@hsbc.co m	600554722	www.hsbc.ae
B15	023	CBD	Al Itihad Road, Port Saeed, Street # 8	Dubai	customerfe edbackunit @cbd.ae	97145907676	http://www.cbd.ae
B16	027	FGB	KHUBEIRAH, ZAYED 1ST STREET, KHALIDIYA AREA, P O BOX 6316, ABU DHABI.	Abu Dhabi	aecbupdate s@bankfab. com	02-6920420	www.fgb.ae/en/contact-us.aspx
C01	99999	Self-Provided	Authorized AECB Channel	Abu Dhabi	-	-	https://aecb.gov.ae

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