

Credit Report created on 10/28/2023 6:39:13 PM Response ID: 202212c3-e502-407c-b56f-634b585465a5

Private and Confidential

Customer Information

		Provider No	Date Of Last Update
CB Subject Id	722856401		
Provider Subject No	-		
Title	-	-	-
Last Name	EIBSH	C01	28 October 2023
First Name	RANYA	C01	28 October 2023
Full Name	RANYA ISMAIL EIBSH	B02	02 May 2019
Arabic Last Name	-	-	-
Arabic First Name	-	-	-
Arabic Full Name	رانيا اسماعيل ايبش	B02	02 May 2019
Gender	Female	C01	28 October 2023
Date of Birth	01 January 1977	C01	28 October 2023
Nationality	UNITED ARAB EMIRATES	C01	28 October 2023
Resident Flag	Yes	B02	02 May 2019

Credit Summary



Credit Score

The Score cannot be calculated as no information on active credit facilities has been reported in the last 24 months

Total Outstanding: 0
Total Overdue: 0
No. Of Default Contracts: 0
Total Outstanding (Telco & Utilities): 0

Not Available

Expense-to-Salary Ratio

First Name	Provider No	Date Of Last Update
RANYA	C01	28 October 2023
Historical Data		
RANYAISMAIL	C01	28 October 2023
Gender	Provider No	Date Of Last Update
Female	C01	28 October 2023
Historical Data		
Female	B02	02 May 2019
Date of Birth	Provider No	Date Of Last Update
01 January 1977	C01	28 October 2023
Historical Data		
01 January 1977	B02	02 May 2019



Credit Report created on 10/28/2023 6:39:13 PM Response ID: 202212c3-e502-407c-b56f-634b585465a5

Private and Confidential

Identification

Туре	Number	Expiry Date	Provider No	Date Of Last Update
Passport	LCPN95559	PN95559 - C01		28 October 2023
Historical Data				
Passport	95559	-	C01	28 October 2023
Passport	A2648666	10 April 2016	B02	02 May 2019
Туре	Number		Provider No	Date Of Last Update
Emirates Id	784-1977-7950248-9	784-1977-7950248-9		28 October 2023

Addresses

Address Type	Address	Arabic Address	Emirate	P.O.Box	Plot No	Provider No	Date Of Last Update
Address	-	-	Sharjah	1351	-	B02	02 May 2019

Contact

Contact Type	Contact	Provider No	Date Of Last Update
Phone Number	0504822811	B02	02 May 2019
Contact Type	Contact	Provider No	Date Of Last Update
Mobile Number	+971504822811	C01	28 October 2023
Historical Data			
Mobile Number	971504822811	C01	28 October 2023



Credit Report created on 10/28/2023 6:39:13 PM Response ID: 202212c3-e502-407c-b56f-634b585465a5

Private and Confidential

CONTRACTS SUMMARY

Credit Facilities

No Of Records	0
Total No Of Reporting Data Providers	0

Record Distribution	Requested	Rejected	Not Taken Up	Declined	Active	Closed
Instalments	0	0	0	0	0	0
Not Instalments	0	0	0	0	0	0
Credit Cards	0	0	0	0	0	0

Telco & Utilities

No	Of Records	
Tot	tal No Of Reporting Data Providers	

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

Total Summary

Total Exposure	0	
Total exposure for the non-funded facilities	0	
Credit Utilization Rate On Credit Cards (%)	0	
Worst Current Payment Delay	-	
Worst Payment Delay Last 24 Months	-	
Worst Status L24M	-	
Oldest Contract Start Date	-	
Newest Contract Start Date	-	
Number of Enquiries Last 90 Days	0	
Total Outstanding Balance of Guaranteed Contracts	0	
Total Overdue of Guaranteed Contracts	0	

Consolidated Historical Data

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



Credit Report created on 10/28/2023 6:39:13 PM Response ID: 202212c3-e502-407c-b56f-634b585465a5

Private and Confidential

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	0
Credit Cards (Covered card)	0	0
Credit Cards (Total)	0	0
Telco (Total)	0	0

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	customerservice @adib.ae	+97124128029	-
C01	99999	Self- Provided	Authorized AECB Channel	Abu Dhabi	-	-	https://aecb.gov.ae

The data and information contained in the Credit Report or used to calculate the Credit Score have been supplied by various parties and collated from several sources according to the UAE Federal Law No. 6 of 2010. Al Etihad Credit Bureau is not responsible for the accuracy or completeness of the data or information and it makes no warranty in relation to the correctness or completeness of any other aspect of the Credit Report or the Credit Score. As a result, Al Etihad Credit Bureau will not be liable for any loss or damage whether direct or indirect arising from the use of the Credit Report or the Credit Score. The Credit Score and the Credit Score and not represent any opinion of Al Etihad Credit Bureau and the judgment to grant or extend any credit or amend its terms and conditions is left to the institution that provides the credit services.