

FirstCentral Consumer Score

Consumer Image

This section contains the Customer's FirstCentral Consumer Score.

Repayment History:	192/192	Length of Credit History:	83/83
Total Amount Owed:	165/165	Number of Credits:	44/55
Types of Credit(s) in Use:	40/55		

HIGH RISK	FAIR RISK	MEDIUM RISK	LOW RISK
300-629	630-689	690-719	720 and Above

SCORE DATE	SCORE	CREDIT SCORE CLASS
03/11/2025	824	LOW RISK



Enquiry Input Details

This section includes the user's search input details and matching rate.

Enquiry Date	11/03/2025
Enquiry Type	Consumer Detailed Credit
Subscriber Name	FirstCentral Data
Subscriber User Name	j.imafidon
Enquiry Input	
Enquiry Reason	Test
Matching Rate	90

Subjects List

The subjects list contains all consumers included in the search

FirstCentral Ref No.	Subject Details
12874223	MAGBO, REMIGUS, , 20 DESMOND STREET OTUN AKUTE OGUN STATE

Personal Details

This section includes the consumer's demographic information.

PERSONAL DETAILS SUMMARY: MAGBO REMIGUS

FirstCentral Reference Number	12874223	Unique Tracking Number	N/A
Surname	MAGBO	Other Names	N/A
First Name	REMIGUS	Bank Verification Number (BVN)	22313987465
Date of Birth	17/03/1980	Gender	Male
Marital Status	N/A	No. of Dependants	N/A
National ID Number	N/A	PENCOM ID	N/A
Driver's License Number	N/A	Passport Number	N/A
Other ID Number	N/A	Nationality	Nigeria
Latest Residential Address 1		Latest Postal Address	

	20 DESMOND STREET OTUN AKUTE OGUN STATE		20 DESMOND STREET OTUN AKUTE OGUN STATE
Home Telephone	08034732398	Work Telephone	N/A
Current Employer	N/A	Property Ownership Type	N/A
Email Address	N/A	Mobile Number	08034732398

Delinquency Information

Subscriber Name	FirstCentral Data
Account Number	UTN987654321
Year/Month	Doe
Days in Arrears	John James

Credit Account Summary

This section includes a summary of all aggregated credit and loan informations.

	Dates/ Counts		(=N=)	(US\$)
Total Monthly Installments			630,500.00	0.00
Total Outstanding Debt			0.00	0.00
Total Number of Accounts in Arrears	0	0		
Total Arrear Amount			0.00	0.00
Total Number of Accounts in Good Standing	5	0		
Total Number of Accounts Taken	5	0		
Total Number of Judgements	0	0		
Total Judgement Amount			0	0
Date of Last Judgement	-	-		
Total Number of Dishonoured Cheques	3	0		
Total Amount of Dishonoured Cheques			1,552,000.00	1,552,000.00
Date of Last Bounced Cheque	28/08/2023			
Total Number of Utilities	0	0	0.0	0.00
Total Amount of Utilities	0	0	0.0	0.00
Date of Last Utility	0	0	0.0	0.00

Credit Account Rating

This section includes a performance status indicator aggregated by Loan Account Types

	* PERFORMING	* NON PERFORMING
Total Number of Home Loans/Building/Mortgage Facilities	0	0
Total Number of Auto Loans/Facilities	0	0

Total Number of Study(Student) Loans/Facilities	0	0
Total Number of Personal Loans/Facilities	4	0
Total Number of Credit Cards	0	0
Total Number of Retail Credit/Instalment(Term) Facilities	0	0
Total Number of Joint Loans/Facilities	0	0
Total Number of Telecom Facilities	0	0
Total Number of Overdraft/Other Loans	1	0

* PERFORMING : Up to date payments received on Loans/Facility
* NON PERFORMING : Loans/Facility that is more than 90 days in arrears

Credit Agreements Summary

This section includes a summarized payment behavior of all credit agreements as reported by the Credit Providers.

Subscriber Name	Account Number	Currency	Availed Limit	Outstanding Balance	Instalment Amount	Arrear Amount	Facility Classification	Account Status
Headway Mi-crofinance Bank Limited	01950013020004795	NGN	500,000.00	0.00	155,000.00	0.00	Performing	Closed
Headway Mi-crofinance Bank Limited	01950013021004795	NGN	155,000.00	0.00	155,000.00	0.00	Performing	Closed
Headway Mi-crofinance Bank Limited	01950013022004795	NGN	700,000.00	0.00	220,500.00	0.00	Performing	Closed
Headway Mi-crofinance Bank Limited	01950013023004795	NGN	100,000.00	0.00	100,000.00	0.00	Performing	Closed
ECOBANK Nigeria PLC Lagos	3802001946	NGN	2,105.79	0.00	0.00	0.00	Performing	Closed

Credit Agreements

This section includes a 24-month payment behavior of all credit agreements as reported by the Credit Providers.

Details of Credit Agreement with "ECOBANK Nigeria PLC Lagos" for Account Number: 3802001946

Account Information

Subscriber Name	ECOBANK Nigeria PLC Lagos	Account Number	3802001946
Effective Date	07/01/2015	Bureau Updated Date	08/08/2017
Type of Credit Facility	N/A	Currency	NGN
Credit / Debit	D	Loan Amount/Credit Limit	2,105.79
Current Balance	0.00	Instalment Amount	0.00
Arrear Amount	0.00	Expiry Date	N/A
Facility Classification	Performing	Last Payment Date	N/A
Account Status	Closed	Loan Duration	Not Available
Repayment Frequency	Bullet		

24 Months Payment History

ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND
2024 MAR	2024 FEB	2024 JAN	2023 DEC	2023 NOV	2023 OCT	2023 SEP	2023 AUG	2023 JUL	2023 JUN	2023 MAY	2023 APR
ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND

Details of Credit Agreement with "Headway Microfinance Bank Limited" for Account Number: 01950013020004795

Account Information

Subscriber Name	Headway Microfinance Bank Limited	Account Number	01950013020004795
Effective Date	02/04/2024	Bureau Updated Date	13/01/2025
Type of Credit Facility	Personal secured loan	Currency	NGN
Credit / Debit	N/A	Loan Amount/Credit Limit	500,000.00
Current Balance	0.00	Instalment Amount	155,000.00
Arrear Amount	0.00	Expiry Date	31/07/2024
Facility Classification	Performing	Last Payment Date	N/A
Account Status	Closed	Loan Duration	120 Day(s)
Repayment Frequency	Mo		

24 Months Payment History

2025 MAR	2025 FEB	2025 JAN	2024 DEC	2024 NOV	2024 OCT	2024 SEP	2024 AUG	2024 JUL	2024 JUN	2024 MAY	2024 APR
ND	ND	ND	OK	ND	OK	ND	OK	ND	ND	OK	OK
2024 MAR	2024 FEB	2024 JAN	2023 DEC	2023 NOV	2023 OCT	2023 SEP	2023 AUG	2023 JUL	2023 JUN	2023 MAY	2023 APR
ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND

Details of Credit Agreement with "Headway Microfinance Bank Limited" for Account Number: 01950013021004795

Account Information

Subscriber Name	Headway Microfinance Bank Limited	Account Number	01950013021004795
Effective Date	31/07/2024	Bureau Updated Date	13/01/2025
Type of Credit Facility	Personal secured loan	Currency	NGN
Credit / Debit	N/A	Loan Amount/Credit Limit	155,000.00
Current Balance	0.00	Instalment Amount	155,000.00
Arrear Amount	0.00	Expiry Date	03/08/2024
Facility Classification	Performing	Last Payment Date	N/A
Account Status	Closed	Loan Duration	3 Day(s)
Repayment Frequency	Mo		

24 Months Payment History

2025 MAR	2025 FEB	2025 JAN	2024 DEC	2024 NOV	2024 OCT	2024 SEP	2024 AUG	2024 JUL	2024 JUN	2024 MAY	2024 APR
ND	ND	ND	OK	ND	OK	ND	OK	ND	ND	ND	ND
2024 MAR	2024 FEB	2024 JAN	2023 DEC	2023 NOV	2023 OCT	2023 SEP	2023 AUG	2023 JUL	2023 JUN	2023 MAY	2023 APR
ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND

Details of Credit Agreement with "Headway Microfinance Bank Limited" for Account Number: 01950013022004795

Account Information

Subscriber Name	Headway Microfinance Bank Limited	Account Number	01950013022004795
Effective Date	20/08/2024	Bureau Updated Date	13/01/2025
Type of Credit Facility	Personal secured loan	Currency	NGN
Credit / Debit	N/A	Loan Amount/Credit Limit	700,000.00
Current Balance	0.00	Instalment Amount	220,500.00
Arrear Amount	0.00	Expiry Date	18/12/2024
Facility Classification	Performing	Last Payment Date	31/12/2024
Account Status	Closed	Loan Duration	120 Day(s)
Repayment Frequency	Mo		

24 Months Payment History

2025 MAR	2025 FEB	2025 JAN	2024 DEC	2024 NOV	2024 OCT	2024 SEP	2024 AUG	2024 JUL	2024 JUN	2024 MAY	2024 APR
ND	ND	ND	OK	ND	OK	ND	OK	ND	ND	ND	ND
2024 MAR	2024 FEB	2024 JAN	2023 DEC	2023 NOV	2023 OCT	2023 SEP	2023 AUG	2023 JUL	2023 JUN	2023 MAY	2023 APR
ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND

Details of Credit Agreement with "Headway Microfinance Bank Limited" for Account Number: 01950013023004795

Account Information

Subscriber Name	Headway Microfinance Bank Limited	Account Number	01950013023004795
Effective Date	29/11/2024	Bureau Updated Date	13/01/2025
Type of Credit Facility	Personal secured loan	Currency	NGN
Credit / Debit	N/A	Loan Amount/Credit Limit	100,000.00
Current Balance	0.00	Instalment Amount	100,000.00
Arrear Amount	0.00	Expiry Date	03/12/2024
Facility Classification	Performing	Last Payment Date	03/12/2024
Account Status	Closed	Loan Duration	4 Day(s)
Repayment Frequency	Mo		

24 Months Payment History

2025 MAR	2025 FEB	2025 JAN	2024 DEC	2024 NOV	2024 OCT	2024 SEP	2024 AUG	2024 JUL	2024 JUN	2024 MAY	2024 APR
ND	ND	ND	OK	ND	ND	ND	ND	ND	ND	ND	ND
2024 MAR	2024 FEB	2024 JAN	2023 DEC	2023 NOV	2023 OCT	2023 SEP	2023 AUG	2023 JUL	2023 JUN	2023 MAY	2023 APR
ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND

Payment Behaviour Definitions

This section is a summary of payment definitions and colour status codes for Commercial Banks and Other Institutions

OK	30 and below	31 - 60	61 - 90	91 and above	ND
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Performing 0 - 1 Month in Arrears (0 - 30 Days)	Performing 0 - 1 Month in Arrears (0 - 30 Days)	Substandard 2 Months in Arrears (31 - 60 Days)	Doubtful 3 Months in Arrears (61 - 90 Days)	Lost 4+ Months in Arrears	No Data Supplied
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Payment Behaviour Definitions

This section is a summary of payment definitions and colour status codes for Commercial Banks and Other Institutions

OK	90 and below	91 - 180	181 - 365	365 and above	ND
Performing 0 - 3 Months in Arrears (0 - 90 Days)		Substandard 4 - 6 Months in Arrears (91 - 180 Days)	Doubtful 7 - 12 Months in Arrears (181 - 365 Days)	Lost 13+ Months in Arrears (361+ Days)	No Data Supplied

Guarantor Details

This section includes an aggregate of Guarantor provided on Credit/Loan application.

Number of Accounts Requiring Guarantors	0
Number of Guarantors Secured	0

Latest Guarantor Details

This section includes the details of the latest Guarantor used on a Credit/Loan application.

Surname	N/A	Other Names	N/A
National ID Number	N/A	PENCOM ID	N/A
Driver's License Number	N/A	Passport Number	N/A
Other ID Number	N/A	Date of Birth	N/A
Home Telephone	N/A	Work Telephone	N/A
Mobile Number	N/A		

Collateral Information

This sections includes collateral details as reported by the Credit Providers

Supplier Name	Loan Security Status	Collateral Type	Collateral Details
Headway Microfinance Bank Limited	Loan Security Status	Collateral Type	Collateral Details
Headway Microfinance Bank Limited	Loan Security Status	Collateral Type	Collateral Details
Headway Microfinance Bank Limited	Loan Security Status	Collateral Type	Collateral Details
Headway Microfinance Bank Limited	Loan Security Status	Collateral Type	Collateral Details
Headway Microfinance Bank Limited	Loan Security Status	Collateral Type	Collateral Details
Headway Microfinance Bank Limited	Loan Security Status	Collateral Type	Collateral Details

Dishonoured Cheque Information

This section includes the consumer's bounced cheques information.

Date Cheque Issued	Date Cheque Dishonoured	Issuing Bank	Amount
Headway Microfinance Bank Limited	Loan Security Status	Collateral Type	Collateral Details
Headway Microfinance Bank Limited	Loan Security Status	Collateral Type	Collateral Details
Headway Microfinance Bank Limited	Loan Security Status	Collateral Type	Collateral Details
Headway Microfinance Bank Limited	Loan Security Status	Collateral Type	Collateral Details
Headway Microfinance Bank Limited	Loan Security Status	Collateral Type	Collateral Details
Headway Microfinance Bank Limited	Loan Security Status	Collateral Type	Collateral Details

Company Directorship Summary

This section includes a summary of directorships held.

Total Number of Company Directorships	0
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Enquiry History in Last 12 Months

This section includes a list of organisations or credit providers who have requested a Credit Report of this consumer.

Enquiry Date	Name of Enquirer	Enquirer Phone Number	Reason for Enquiry
Headway Microfinance Bank Limited	Loan Security Status	Collateral Type	Collateral Details
Headway Microfinance Bank Limited	Loan Security Status	Collateral Type	Collateral Details
Headway Microfinance Bank Limited	Loan Security Status	Collateral Type	Collateral Details
Headway Microfinance Bank Limited	Loan Security Status	Collateral Type	Collateral Details
Headway Microfinance Bank Limited	Loan Security Status	Collateral Type	Collateral Details
Headway Microfinance Bank Limited	Loan Security Status	Collateral Type	Collateral Details

Identification History

This section includes a list of all Identification means presented on the Credit/Loan applications.

Bureau Update Date	Identification Type	Identification Details

Address History

This section includes a list of all Address Information presented on the Credit/Loan applications.

Bureau Update	Address	Address Line 1	Address Line 2	Address Line 3	Address Line 4
13/05/2024	Residential	20 DESMOND STREET OTUN AKUTE OGUN STATE	20 DESMOND STREET OTUN AKUTE OGUN STATE	EZEAGU	Enugu
12/11/2024	Residential	20 DESMOND STREET OTUN AKUTE OGUN STATE	20 DESMOND STREET OTUN AKUTE OGUN STATE	EZEAGU	Enugu
12/02/2015	Residential	9 AKUTE ODO ROAD AKUT		LAGOS	
04/03/2022	Residential	9 AKUTE ODO ROAD AKUT	AKUTE	AKUTE	
13/05/2024	Postal	20 DESMOND STREET OTUN AKUTE OGUN STATE	20 DESMOND STREET OTUN AKUTE OGUN STATE	EZEAGU	Enugu
12/11/2024	Postal	20 DESMOND STREET OTUN AKUTE OGUN STATE	20 DESMOND STREET OTUN AKUTE OGUN STATE	EZEAGU	Enugu

Employment History

This section includes a list of all Employment Information presented on the Credit/Loan applications.

Bureau Update Date	Company	Occupation

Telephone History

This section includes a list of all Contact Information presented on the Credit/Loan applications.

Bureau Update Date	Telephone Number	Bureau Update Date	Telephone Number	Bureau Update Date	Telephone Number
13/01/2025	08034732398			13/01/2025	08034732398
14/09/2023	2348034732398			14/09/2023	2348034732398
20/04/2015	2348034732398				