

Abridged Credit Report

Important Notice *

Subscriber acknowledges that it has obtained this credit report in accordance with the permissible purposes defined in the GUIDELINES FOR THE LICENSING, OPERATIONS AND REGULATION OF CREDIT BUREAUS IN NIGERIA issued by the Central Bank of Nigeria in October 2008 and later.

Prepared For

Boctrust MFB AutoCred Agent

Boctrust Microfinance Bank Ltd
26, Moloney street, Obalende, Onikan

Onikan, Lagos

Report Purpose : General credit inquiry

Obligor

NAZIRU SHUAIBU (+ 16 others)

**Please see your Subscriber & Service Agreement for more information.*

Disclaimer. The information provided in this report is provided by institutions with which the obligor(s) has/have an account. All information is provided "as is". Any express or implied warranties, including, but not limited to, the implied warranties of merchantability and fitness for a particular purpose are disclaimed. In no event shall CreditRegistry or any of its associates or affiliates be liable for any direct, indirect, incidental, special, exemplary, or consequential damages including, but not limited to, procurement of substitute goods or services; loss of use, data, profits, or limbs; or business interruption howsoever caused and on any theory of liability, whether in contract, strict liability, or tort including negligence or otherwise arising in any way out of the use of the information in this report, even if advised of the possibility of such damage.

Obligor Information

NAZIRU SHUAIBU

Noinuwa Road Nasarawa Kaduna
118002.0 118.0

Reg ID 73-8088-5176-1951-3636
BVN/RC # 22222056292
Nat ID
DOB/I 1991-Feb-15
Phone 08132121615

NAZIRU SHUAIBU

No 209 Unguwan Muazu New Extension Kaduna
Lagos Island Lagos

Reg ID 73-8978-6917-0463-1964
BVN/RC # 22222056292
Nat ID
DOB/I 1991-Feb-15
Phone 08132121615

NAZIRU SHUAIBU

No 196 Unguwan Mauzu New Extention Kaduna

Reg ID 73-9013-5595-2748-4666
BVN/RC # 22222056292
Nat ID
DOB/I 1991-Feb-15
Phone 08132121615

NAZIRU SHUAIBU

Kaduna Kaduna North Kabala

Reg ID 73-8593-4855-7155-1523
BVN/RC # 22222056292
Nat ID
DOB/I 1991-Feb-15
Phone 08132121615

NO ACCOUNT DATA ON FILE

NAZIRU SHUAIBU

No 13 Unguwar Mauzu G.R.A Kaduna, Kaduna South,
Kaduna State
Kaduna

Reg ID 73-8042-6588-2777-6992
BVN/RC # 22222056292
Nat ID
DOB/I 1991-Feb-15
Phone 08132121615

NAZIRU SHUAIBU

No 196 Unguwan Mauzu New Extention Kaduna

Reg ID 73-8088-4477-4099-0027
BVN/RC # 22222056292
Nat ID
DOB/I 1991-Feb-15
Phone 08132121615

NAZIRU SHUAIBU

Not Applicable Not Applicable

Reg ID 73-6293-7279-7283-9409
BVN/RC # 2222056292
Nat ID N
DOB/I 1991-Feb-15
Phone 08132121615**NO ACCOUNT DATA ON FILE****NAZIRU NULL SHUAIBU**

No 96 Ungwar Muazu New Extension

Reg ID 73-9115-4897-5765-7149
BVN/RC # 2222056292
Nat ID
DOB/I 1991-Feb-15
Phone 08132121615**SHUAIBU NAZIRU**

14/15 Prince Alaba Road, Oniru

Reg ID 73-8928-4991-5354-6425
BVN/RC # 2222056292
Nat ID
DOB/I 1991-Feb-15
Phone 08132121615**NAZIRU SHUAIBU**Force Headquarters Abuja
Force Headquarters Abuja Jaba Kaduna
Reg ID 73-9210-4405-7808-5603
BVN/RC # 2222056292
Nat ID
DOB/I 1991-Feb-15
Phone 08132121615**NAZIRU SHUAIBU**No 209 Unguwan Muazu New Extension Kaduna
Lagos Island LagosReg ID 73-9012-5172-1663-7204
BVN/RC # 2222056292
Nat ID
DOB/I 1991-Feb-15
Phone 08132121615**NAZIRU SHUAIBU**

No 196 Unguwan Mauzu New Extention Kaduna

Reg ID 73-9012-5710-9814-1016
BVN/RC # 2222056292
Nat ID
DOB/I 1991-Feb-15
Phone 08132121615**SHUAIBU NAZIRU**Reg ID 73-8893-6234-1647-9150
BVN/RC # 2222056292**NAZIRU SHUAIBU**No 209 Unguwan Muazu New Extension Kaduna
Lagos Island LagosReg ID 73-9009-6686-6536-5660
BVN/RC # 2222056292**SHUAIBU NAZIRU**14/15 Prince Alaba Road, Oniru
14/15 Prince Alaba Road, Oniru
Reg ID 73-9013-5474-6383-3832
BVN/RC # 2222056292

Nat ID
DOB/I 1991-Feb-15
Phone 08132121615
NO ACCOUNT DATA ON FILE

Nat ID
DOB/I 1991-Feb-15
Phone 08132121615
NO ACCOUNT DATA ON FILE

Nat ID
DOB/I 1991-Feb-15
Phone 08132121615

NAZIRU SHUAIBU

No 186 Ungwar Muazu Kaduna, Nigeria

Reg ID 73-8458-5225-6042-8407
BVN/RC # 22222056292
Nat ID
DOB/I 1991-Feb-15
Phone 08132121615

NAZIRU SHUAIBU

Blk 128 Flt 25 Area C Nyanya

Abua Abua 15

Reg ID 73-4343-7257-8146-2995
BVN/RC # 22222056292
Nat ID 15 FEB 1988
DOB/I 1991-Feb-15
Phone 08132121615

NO ACCOUNT DATA ON FILE

Account Summary

Aggregate Summary (last 0 months)				
Type of Account (NGN)	No. of Accounts	*Total term/minimum payments	*Total account balances	*Total exposure/credit limits
Overdraft	3	N/A	** 15,146.25	9,763.25
Installment	6	100,872.16	1,211,709.78	1,362,000.00
Other	1	0.00	7,107.00	2,000.00
Total (NGN)	10	100,872.16	1,218,816.78	1,373,763.25

Performance Summary (last 0 months)

Number of open accounts	10	Delinquent accounts (less than 30 days late)	0
Number of closed (paid-off) accounts	5	Delinquent accounts (30 to over 60 days late)	0
Accounts in good standing (performing)	7	Derogatory/substandard accounts (90 days late)	0
Accounts in notice	0	Derogatory/substandard accounts (120 days late)	0
Accounts in collection/receivership	0	Derogatory/substandard accounts (150 days late)	0
Accounts in litigation	0	Derogatory/doubtful accounts (180 days late)	0
Accounts in judgment	0	Derogatory/lost accounts (360 days late)	3
Credit inquiries in last 12 months	68	Non-performing accounts (unspecified days late)	0
Self inquires in last 12 months	N/A	Accounts in unknown credit status	0
Dishonoured cheques in last 12 months	N/A	Accounts written-off/charged-off	0

* Totals refer to open accounts only.

** Excluded from cumulative account balances

N/A = "Not Available" or "Not Applicable"

Inquiry History

Following are up to 20 most recent credit inquiries on the obligor(s), the reason for the inquiries, and the institutions that made the inquiries.				
	Inquiry Date	Inquiry Reason	Institution/Subscriber	Contact Phone
1	2025-Jan-23	KYCCheck	Boctrust Microfinance Bank Ltd	08177773196
2	2024-Dec-03	N/A	Credit Direct Limited	234014482225
3	2024-Aug-22	PersonalLoan	Littleant Ltd	09162562626
4	2024-Aug-14	PersonalLoan	Littleant Ltd	09162562626

Following are up to 20 most recent credit inquiries on the obligor(s), the reason for the inquiries, and the institutions that made the inquiries.				
	Inquiry Date	Inquiry Reason	Institution/Subscriber	Contact Phone
5	2024-Jul-31	N/A	Credit Direct Limited	234014482225
6	2023-Nov-04	Search	Blue Ridge Microfinance Bank Limited	N/A
7	2021-Dec-09	General credit inquiry	Blue Ridge Microfinance Bank Limited	N/A
8	2021-Nov-04	General credit inquiry	Blue Ridge Microfinance Bank Limited	N/A
9	2021-Sep-21	General credit inquiry	Blue Ridge Microfinance Bank Limited	N/A

Inquiry Summary

Period	Number of Inquiries
Last 3 months	2
Last 12 months	4
Last 36 months	5

Creditor Information

Following are creditors with accounts in this report.				
	Creditor	Address		Phone
1	Access Bank Plc	PLOT 1665, OYIN JOLAYEMI STREET, O 287 Lagos		
2	Blue Ridge Microfinance Bank Limited	16, Billings Way Oregun Ikeja Lagos		
3	Boctrust Microfinance Bank Ltd	26, Moloney street, Obalende, Onikan	Onikan Lagos	08177773196
4	Credit Direct Limited	48/50 Isaac John Gra Ikeja Lagos		234014482225
5	LAPO Microfinance Bank Limited	18 Dawson Road P.M.B. 1729 Benin City Edo		052882168
6	MyCredit Investments Limited	5, Collins Onabule Crescent, Diamond Estate, Magodo, Magodo Lagos		017001276
7	TrustBanc Microfinance Bank Limited	17, Apongbon Street, Apongbon Lagos. Lagos Lagos		08099995777, 012932072
8	Zedvance Limited	65, Karimu Kotun Street Victoria Island Lagos		07001001000

Notice to Subscribers

The information in this credit report is provided in confidence to the subscriber. To protect the privacy of the subject of this report, the subscriber has an obligation to make this credit report available ONLY to its authorized employees and agents on a "need to know" basis.

If the obligor is denied credit on the basis of information in this report it is recommended that a copy of the report be provided to the obligor. This enables the obligor to dispute information that may have been inaccurately reported or is out of date, ensuring that credit report information is up to date and useful.

Sources of Credit Information

The information in this report is provided by institutions with which the obligor has conducted business on credit. These institutions may include banks, mortgage lenders, telecom operators, retail stores, utility companies, finance companies, credit card issuers, government agencies, etc. Information such as bankruptcies and court judgments may come from public records available through the various court systems in the country.

Duration of Information on File

Positive information can remain on an obligor's record indefinitely. Negative information - derogatory and delinquent information - can remain for up to seven years from the date the account was last updated; bankruptcy information can remain for up to 10 years.

Dispute Resolution Process

If the obligor finds inaccurate information in this credit report, the obligor may contact CreditRegistry by email at disputes@creditregistry.ng or by phone before April 23, 2025.

Each "dispute research request" must include:

1. The obligor's detailed identification information, including full legal name, BVN and date of birth for persons, RC Number and date of incorporation for businesses, current mailing address, contact phone numbers (*to speed up communication if necessary, during dispute research*).
2. This report reference number *809497466* , the account number of the account being disputed, and copies of relevant documents, such as payment slips, etc., to challenge the dispute. If incomplete information about the dispute is provided, CreditRegistry cannot investigate the disputed information.

CreditRegistry will attempt to research the dispute and notify the obligor within 10 days of receiving the "dispute research request". Subscribers are obligated to respond to "dispute research requests" within 5 days of receiving such request from CreditRegistry.

If, after investigating a dispute, the subscriber that provided the disputed information insists on its accuracy, both the obligor and the subscriber may add comments to the disputed account to inform future recipients of the credit report.

When CreditRegistry corrects information on an obligor's account as a result of a dispute, CreditRegistry will notify all subscribers that have received the obligor's credit report within the previous 90 days at the obligor's request.

Please contact us at (01) 454-8700 if there are other questions regarding this credit report.

Thank you for your patronage.
CreditRegistry Nigeria