



Enquiry Input Details

Enquiry Date:	
Enquiry Type:	Consumer Detailed Credit Report
Subscriber Name:	Boctrust MFB Ltd
Subscriber User Name:	SHUAIBU NAZIRU
Enquiry Input:	N/A
Enquiry Reason:	Application for credit by a borrow
Matching Rate:	1408%

Personal Details

FirstCentral Reference Number:	N/A		
Surname:	SHUAIBU	Bank Verification Number (BVN):	22222056292
First Name:	NAZIRU	Unique Tracking Number:	22222056292
Date of Birth:	15/02/1991	No. of Dependant:	0
Gender:	Male	PENCOM ID:	
Marital Status:		Passport Number:	
National ID Number:	PF0307702	Nationality:	Nigeria
Driver's License Number:		Residential Address:	FORCE HEAD-QUATERS ABUJA
Phone Number:	08132121615	Current Employer:	Police Education Unit
Mobile Number:	08132121615	Work Telephone:	08132121615
Email Address:			

Credit Account Summary

Total Monthly Installments:	N172,648.00
Total Outstanding Debt:	1,340,611.00
Total Number of Accounts in Arrears:	3
Total Arrear Amount:	201,659.00
Total Number of Accounts in Good Standing:	13
Total Number of Accounts Taken:	13
Total Number of Judgements:	0
Total Judgement Amount:	0
Date of Last Judgement:	-
Total Number of Dishonoured Cheques:	0
Total Amount of Dishonoured Cheques:	0.00
Date of Last Bounced Cheque :	
Total Number of Utilities:	0
Total Amount of Utilities:	0.00
Date of Last Utility:	N/A

Credit Agreements Summary

Name	Account NO.	Availed Limit	Outstd Balance	Instalment Amount	Arrear Amount	Facility Classification	Account Status
TrustBanc Microfinance Bank Limited	000105615	N225,000.00	N0.00	N23,000.75	N0.00	Performing	Open
TrustBanc Microfinance Bank Limited	002312037316	N100,000.00	N58,333.35	N8,333.33	N0.00	Performing	Open
TrustBanc Microfinance Bank Limited	002312048334	N200,000.00	N188,888.89	N11,111.11	N0.00	Performing	Open
TrustBanc Microfinance Bank Limited	01380013090018780	N300,000.00	N225,000.00	N23,002.19	N0.00	Performing	Open
Boctrust Microfinance Bank	02520013060014720	N470,000.00	N443,888.89	N44,912.72	N0.00	Performing	Open
Bridge Credit Limited	03492001080068312	N70,000.00	N17,500.03	N8,283.34	N8,283.37	Sub standard	Open
Access Bank Plc Lagos	105305331	N71.59	N0.00	N0.00	N0.00	Performing	Closed
Access Bank Plc Lagos	1489551878	N23.35	N23.35	N0.00	N0.00	Performing	Open
Access Bank Plc Lagos	1494156282	N139.90	N139.90	N0.00	N0.00	Performing	Open
MyCredit Invest	2063630563	N70,000.00	N96,688.00	N17,490.00	N96,688.00	Lost	Open
Zedvance Limited Lagos	2111746089	N336,344.72	N0.00	N0.00	N0.00	Performing	Closed
Zedvance Limited Lagos	2112508292	N200,000.00	N0.00	N0.00	N0.00	Performing	Closed
MyCredit Invest	2667501	N70,000.00	N96,688.00	N17,490.00	N96,688.00	Lost	Open
LAPO Microfinance Bank Limited Edo	525PSLN212700421	N50,000.00	N0.00	N0.00	N0.00	Performing	Closed
Credit Direct Ltd Lagos	PSB14682201	N150,000.00	N213,460.50	N19,025.00	N0.00	Performing	Open

Credit Agreements

Details of Credit Agreement with "Access Bank Plc Lagos" for Account Number: 105305331

Subscriber Name:	Access Bank Plc Lagos	Account Number:	105305331
Effective Date:	31/08/2024	Bureau Updated Date:	18/09/2024
Type of Credit Facility:	Personal Overdraft	Currency:	NGN
Credit/Debit:	N/A	Loan Amount/Credit Limit:	N71.59
Current Balance:	N0.00		
Arrear Amount:	N/A	Instalment Amount:	N0.00
Facility classification:	Performing	Expiry Date:	
Account Status:	Closed	Last Payment Date:	
Repayment Frequency:	Not Available	Loan Duration:	1095 Day(s)

24 Months Payment History

M01	M02	M03	M04	M05	M06	M07	M08	M09	M10	M11	M12
ND	ND	ND	ND	ND	0	ND	ND	ND	0	ND	ND

M13	M14	M15	M16	M17	M18	M19	M20	M21	M22	M23	M24
ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND

Details of Credit Agreement with "Access Bank Plc Lagos" for Account Number: 1489551878

Subscriber Name:	Access Bank Plc Lagos	Account Number:	1489551878
Effective Date:	30/12/2024	Bureau Updated Date:	19/07/2024
Type of Credit Facility:	Personal Overdraft	Currency:	NGN

Credit/Debit:	N/A	Loan Amount/Credit Limit:	N23.35
Current Balance:	N23.35		
Arrear Amount:	N/A	Instalment Amount:	N0.00
Facility classification:	Performing	Expiry Date:	
Account Status:	Open	Last Payment Date:	
Repayment Frequency:	Not Available	Loan Duration:	365 Day(s)

24 Months Payment History

M01	M02	M03	M04	M05	M06	M07	M08	M09	M10	M11	M12
ND	0	0	0	0	0	0	0	0	0	0	0
M13	M14	M15	M16	M17	M18	M19	M20	M21	M22	M23	M24
ND	0	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND

Details of Credit Agreement with "Access Bank Plc Lagos" for Account Number: 1494156282

Subscriber Name:	Access Bank Plc Lagos	Account Number:	1494156282
Effective Date:	30/12/2024	Bureau Updated Date:	19/07/2024
Type of Credit Facility:	Personal Overdraft	Currency:	NGN
Credit/Debit:	N/A	Loan Amount/Credit Limit:	N139.90
Current Balance:	N139.90		
Arrear Amount:	N/A	Instalment Amount:	N0.00
Facility classification:	Performing	Expiry Date:	
Account Status:	Open	Last Payment Date:	
Repayment Frequency:	Not Available	Loan Duration:	365 Day(s)

24 Months Payment History

M01	M02	M03	M04	M05	M06	M07	M08	M09	M10	M11	M12
ND	0	0	0	0	0	0	0	0	0	0	0
M13	M14	M15	M16	M17	M18	M19	M20	M21	M22	M23	M24
0	0	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND

Details of Credit Agreement with "Boctrust Microfinance Bank " for Account Number: 02520013060014720

Subscriber Name:	Boctrust Microfinance Bank	Account Number:	02520013060014720
Effective Date:	22/11/2024	Bureau Updated Date:	16/01/2025
Type of Credit Facility:	Personal secured loan	Currency:	NGN
Credit/Debit:	N/A	Loan Amount/Credit Limit:	N470,000.00
Current Balance:	N443,888.89		
Arrear Amount:	N/A	Instalment Amount:	N44,912.72
Facility classification:	Performing	Expiry Date:	
Account Status:	Open	Last Payment Date:	22/12/2024
Repayment Frequency:	Mo	Loan Duration:	540 Day(s)

24 Months Payment History

M01	M02	M03	M04	M05	M06	M07	M08	M09	M10	M11	M12
ND	0	0	ND	ND	ND	ND	ND	ND	ND	ND	ND

M13	M14	M15	M16	M17	M18	M19	M20	M21	M22	M23	M24
ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND

Details of Credit Agreement with "Bridge Credit Limited" for Account Number: 03492001080068312

Subscriber Name:	Bridge Credit Limited	Account Number:	03492001080068312
Effective Date:	01/02/2023	Bureau Updated Date:	14/12/2023
Type of Credit Facility:	Personal secured loan	Currency:	NGN
Credit/Debit:	N/A	Loan Amount/Credit Limit:	N70,000.00
Current Balance:	N17,500.03	Instalment Amount:	N8,283.34
Arrear Amount:	N/A	Expiry Date:	
Facility classification:	Sub standard	Last Payment Date:	17/11/2023
Account Status:	Open	Loan Duration:	360 Day(s)
Repayment Frequency:	Mo		

24 Months Payment History

M01	M02	M03	M04	M05	M06	M07	M08	M09	M10	M11	M12
ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND

M13	M14	M15	M16	M17	M18	M19	M20	M21	M22	M23	M24
ND	ND	32	ND	ND	ND	40	ND	ND	ND	ND	ND

Details of Credit Agreement with "Credit Direct Ltd Lagos" for Account Number: PSB14682201

Subscriber Name:	Credit Direct Ltd Lagos	Account Number:	PSB14682201
Effective Date:	31/07/2024	Bureau Updated Date:	18/10/2024
Type of Credit Facility:		Currency:	NGN
Credit/Debit:	N/A	Loan Amount/Credit Limit:	N150,000.00
Current Balance:	N213,460.50	Instalment Amount:	N19,025.00
Arrear Amount:	N/A	Expiry Date:	
Facility classification:	Performing	Last Payment Date:	27/09/2024
Account Status:	Open	Loan Duration:	12 Day(s)
Repayment Frequency:	Mo		

24 Months Payment History

M01	M02	M03	M04	M05	M06	M07	M08	M09	M10	M11	M12
ND	ND	ND	ND	0	0	0	ND	ND	ND	ND	ND

M13	M14	M15	M16	M17	M18	M19	M20	M21	M22	M23	M24
ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND

Details of Credit Agreement with "I APO Microfinance Bank Limited Edo" for Account Number: 525PSI N212700421

Subscriber Name:	LAPO Microfinance Bank Limited Edo	Account Number:	525-PSLN212700421
Effective Date:	16/09/2021	Bureau Updated Date:	30/11/2024
Type of Credit Facility:	Personal fixed term loan	Currency:	NGN
Credit/Debit:	N/A	Loan Amount/Credit Limit:	N50,000.00
Current Balance:	N0.00		
Arrear Amount:	N/A	Instalment Amount:	N0.00
Facility classification:	Performing	Expiry Date:	
Account Status:	Closed	Last Payment Date:	
Repayment Frequency:	We	Loan Duration:	426 Day(s)

24 Months Payment History

M01	M02	M03	M04	M05	M06	M07	M08	M09	M10	M11	M12
ND	ND	ND	0	0	0	ND	0	0	ND	ND	ND
M13	M14	M15	M16	M17	M18	M19	M20	M21	M22	M23	M24
0	0	0	0	0	0	0	ND	0	0	0	ND

Details of Credit Agreement with "MyCredit Invest" for Account Number: 2063630563

Subscriber Name:	MyCredit Invest	Account Number:	2063630563
Effective Date:	29/10/2020	Bureau Updated Date:	12/10/2023
Type of Credit Facility:	Personal fixed term loan	Currency:	NGN
Credit/Debit:	N/A	Loan Amount/Credit Limit:	N70,000.00
Current Balance:	N96,688.00		
Arrear Amount:	N/A	Instalment Amount:	N17,490.00
Facility classification:	Lost	Expiry Date:	
Account Status:	Open	Last Payment Date:	02/12/2020
Repayment Frequency:	Mo	Loan Duration:	180 Day(s)

24 Months Payment History

M01	M02	M03	M04	M05	M06	M07	M08	M09	M10	M11	M12
ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND
M13	M14	M15	M16	M17	M18	M19	M20	M21	M22	M23	M24
ND	ND	ND	ND	1008	977	945	918	890	886	827	801

Details of Credit Agreement with "MyCredit Invest" for Account Number: 2667501

Subscriber Name:	MyCredit Invest	Account Number:	2667501
Effective Date:	29/10/2020	Bureau Updated Date:	16/11/2024
Type of Credit Facility:	Personal fixed term loan	Currency:	NGN
Credit/Debit:	N/A	Loan Amount/Credit Limit:	N70,000.00
Current Balance:	N96,688.00		
Arrear Amount:	N/A	Instalment Amount:	N17,490.00
Facility classification:	Lost	Expiry Date:	

Account Status:Open

Repayment Frequency:Mo

Last Payment Date:02/12/2020

Loan Duration:180 Day(s)

24 Months Payment History

M01	M02	M03	M04	M05	M06	M07	M08	M09	M10	M11	M12
ND	ND	ND	1408	1379	1344	1318	1288	1253	1221	1191	1160

M13	M14	M15	M16	M17	M18	M19	M20	M21	M22	M23	M24
0	1100	1071	1040	ND	ND	ND	ND	ND	ND	ND	ND

Details of Credit Agreement with "TrustBanc Microfinance Bank Limited" for Account Number: 000105615

Subscriber Name:TrustBanc Microfinance Bank Limited

Effective Date:01/05/2021

Type of Credit Facility:

Credit/Debit:N/A

Current Balance:N0.00

Arrear Amount:N/A

Facility classification:Performing

Account Status:Open

Repayment Frequency:Mo

Account Number:000105615

Bureau Updated Date:16/08/2021

Currency:NGN

Loan Amount/Credit Limit:N225,000.00

Instalment Amount:N23,000.75

Expiry Date:

Last Payment Date:08/07/2021

Loan Duration:18 Day(s)

24 Months Payment History

M01	M02	M03	M04	M05	M06	M07	M08	M09	M10	M11	M12
ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND

M13	M14	M15	M16	M17	M18	M19	M20	M21	M22	M23	M24
ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND

Details of Credit Agreement with "TrustBanc Microfinance Bank Limited" for Account Number: 002312037316

Subscriber Name:TrustBanc Microfinance Bank Limited

Effective Date:13/03/2024

Type of Credit Facility:Personal secured loan

Credit/Debit:N/A

Current Balance:N58,333.35

Arrear Amount:N/A

Facility classification:Performing

Account Status:Open

Repayment Frequency:Mo

Account Number:002312037316

Bureau Updated Date:09/09/2024

Currency:NGN

Loan Amount/Credit Limit:N100,000.00

Instalment Amount:N8,333.33

Expiry Date:

Last Payment Date:30/08/2024

Loan Duration:365 Day(s)

24 Months Payment History

M01	M02	M03	M04	M05	M06	M07	M08	M09	M10	M11	M12
ND	ND	ND	ND	ND	0	0	0	0	0	0	ND

M13	M14	M15	M16	M17	M18	M19	M20	M21	M22	M23	M24
ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND

Details of Credit Agreement with "TrustBanc Microfinance Bank Limited" for Account Number: 002312048334

Subscriber Name:	TrustBanc Microfinance Bank Limited	Account Number:	002312048334
Effective Date:	10/09/2024	Bureau Updated Date:	10/12/2024
Type of Credit Facility:	Personal secured loan	Currency:	NGN
Credit/Debit:	N/A	Loan Amount/Credit Limit:	N200,000.00
Current Balance:	N188,888.89	Instalment Amount:	N11,111.11
Arrear Amount:	N/A	Expiry Date:	
Facility classification:	Performing	Last Payment Date:	02/12/2024
Account Status:	Open	Loan Duration:	540 Day(s)
Repayment Frequency:	We		

24 Months Payment History

M01	M02	M03	M04	M05	M06	M07	M08	M09	M10	M11	M12
ND	ND	0	0	0	ND	ND	ND	ND	ND	ND	ND

M13	M14	M15	M16	M17	M18	M19	M20	M21	M22	M23	M24
ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND

Details of Credit Agreement with "TrustBanc Microfinance Bank Limited" for Account Number: 01380013090018780

Subscriber Name:	TrustBanc Microfinance Bank Limited	Account Number:	01380013090018780
Effective Date:	31/10/2020	Bureau Updated Date:	06/05/2021
Type of Credit Facility:	Personal secured loan	Currency:	NGN
Credit/Debit:	N/A	Loan Amount/Credit Limit:	N300,000.00
Current Balance:	N225,000.00	Instalment Amount:	N23,002.19
Arrear Amount:	N/A	Expiry Date:	
Facility classification:	Performing	Last Payment Date:	30/04/2021
Account Status:	Open	Loan Duration:	720 Day(s)
Repayment Frequency:	Mo		

24 Months Payment History

M01	M02	M03	M04	M05	M06	M07	M08	M09	M10	M11	M12
ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND

M13	M14	M15	M16	M17	M18	M19	M20	M21	M22	M23	M24
ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND

Details of Credit Agreement with "Zedvance Limited Lagos" for Account Number: 2111746089

Subscriber Name:	Zedvance Limited Lagos	Account Number:	2111746089
			10/07/2024

Effective Date:	11/05/2023	Bureau Updated Date:	
Type of Credit Facility:	Personal fixed term loan	Currency:	=N=
Credit/Debit:	N/A	Loan Amount/Credit Limit:	N336,344.72
Current Balance:	N0.00		
Arrear Amount:	N/A	Instalment Amount:	N0.00
Facility classification:	Performing	Expiry Date:	
Account Status:	Closed	Last Payment Date:	08/05/2024
Repayment Frequency:	Not Available	Loan Duration:	18 Day(s)

24 Months Payment History

M01	M02	M03	M04	M05	M06	M07	M08	M09	M10	M11	M12
ND	ND	ND	ND	ND	ND	ND	0	27	29	30	28

M13	M14	M15	M16	M17	M18	M19	M20	M21	M22	M23	M24
28	600	0	2900	29	ND	10	26	ND	ND	ND	ND

Details of Credit Agreement with "Zedvance Limited Lagos" for Account Number: 2112508292

Subscriber Name:	Zedvance Limited Lagos	Account Number:	2112508292
Effective Date:	07/10/2022	Bureau Updated Date:	30/06/2023
Type of Credit Facility:	Personal fixed term loan	Currency:	=N=
Credit/Debit:	N/A	Loan Amount/Credit Limit:	N200,000.00
Current Balance:	N0.00		
Arrear Amount:	N/A	Instalment Amount:	N0.00
Facility classification:	Performing	Expiry Date:	
Account Status:	Closed	Last Payment Date:	08/05/2023
Repayment Frequency:	Not Available	Loan Duration:	18 Day(s)

24 Months Payment History

M01	M02	M03	M04	M05	M06	M07	M08	M09	M10	M11	M12
ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND

M13	M14	M15	M16	M17	M18	M19	M20	M21	M22	M23	M24
ND	ND	ND	ND	ND	ND	ND	ND	0	0	ND	ND

Employment History

Bureau Update Date	Company	Occupation
	16/11/2024	Other
	16/04/2021	CIVIL SERVANT