

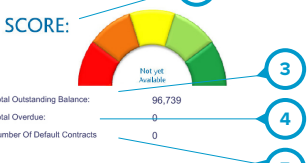
CREDIT REPORT CREATED ON 16.12.2013 10:58:05 AM

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MATCHED SUBJECT

CB Subject Id	G00976857
Provider Subject No	-
Title	NIR
Last Name	
First Name	
Full Name	
Arabic Last Name	-
Arabic First Name	-
Arabic Full Name	
Gender	Male
Date Of Birth	28 April 1978
Nationality	UNITED ARAB EMIRATES
Resident Flag	Yes

KEY VALUES



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DOCUMENTS

Info type	Info	Expiry Date	Provider No	Date Of Last Update
Passport	A15887320	11 August 2014	B63	10 July 2013

ADDRESSES

Address Type	Address	Emirate	P.O. Box	Plot No	Provider No	Date Of Last Update
Address	Dubai			5	B62	10 July 2013
Address(Historical):	Dubai		26047	2	B03	10 July 2013

EMPLOYMENTS

Employment Name	Employment Type	Gross Annual Income	Date Of Employment	Date of Termination	Provider No	Date Of Last Update
	Full Time	300,000	23 January 2011	-	B63	10 July 2013

CONTACTS

Contact Type	Contact	Provider No	Date Of Last Update
Phone Number	B02	10 July 2013	
Phone Number (historical)	B03	10 July 2013	

OTHER INCOMES

Source	Gross Annual Income	Provider No	Date Of Last Update
Real Estate	35,000	B03	10 July 2013

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CONTRACTS

No. Of Records	12
Total No Of Reporting Data Provider	3

Record Distribution	Requested	Refused	Not taken Up	Active	Closed
Installments	0	0	1	2	0
Not - Installments	0	0	0	2	0
Credit Cards	5	0	0	2	0
Services	0	0	0	0	0

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FINANCIAL SUMMARY

No Of Active Contracts	2
Main Contract Holder/Co-Contract Holder	Guarantor
Total Monthly Installments Amount	3,000
Total Outstanding Balance Amount	90,000
Total Overdue Amount	0

No Of Active Contracts	2
Main Contract Holder/Co-Contract Holder	Guarantor
Total Credit Limit	7,500
Total Outstanding Balance Amount	3,920
Total Overdue Amount	0

No Of Active Contracts	2
Main Contract Holder/Co-Contract Holder	Guarantor
Total Credit Limit	3,000
Total Outstanding Balance Amount	2,819
Total Overdue Amount	0

CONTRACTS DETAILS

No	Type of Contract	Phase	Role	Start Date	Date last updated	CB Contract Id	DP Contract No	Outstanding Balance
1	Personal Loan	Active	Main Contract Holder	29 December 2012	10 July 2013	500005538	-	60,000

Historical Data

07 2011	08 2011	09 2011	10 2011	11 2011	12 2011	01 2012	02 2012	03 2012	04 2012	05 2012	06 2012
N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
07 2012	08 2012	09 2012	10 2012	11 2012	12 2012	01 2013	02 2013	03 2013	04 2013	05 2013	06 2013
N/A	N/A	N/A	N/A	N/A	N/A	OK	OK	OK	OK	OK	OK

CB Contract Id	500005538	Overdue Amount	0
Provider No	B02	No Of Days Payment Delay	for no delay (current) up to 5 days of delay
Type of Contract	Personal Loan	Maximum Overdue Amount	2,000
Phase	Active	Maximum Overdue Amount Date	28 February 2013
Role	Main Contract Holder	Maximum No Of Days Of Payment Delay	for delays between 6 and 29 days
Method of Payment	Bank draft; Automated bank draft	Maximum No Of Days Of Payment Delay Date	28 February 2013
Original Currency Code	UAE Dirham	Worst Status	Up To Date; the contract is paid regularly but may be in arrears
Outstanding Balance	60,000	Worst Status Date	30 June 2013
Total Amount	72,000		
Total No Of Installments	36		
No Of Remaining Installments	30		
Payment Frequency	monthly instalments-30 days		
Payments Amount	2,000		
Start Date	29 December 2012		
Closed Date	29 December 2015		
Islamic Contract Flag	No		
Secured Contract Flag	No		

NOT INSTALLMENTS

No	Type of Contract	Phase	Role	Start Date	Date last updated	CB Contract Id	DP Contract No	Outstanding Balance
1	Overdraft	Active	Main Contract Holder	05 January 2013	10 July 2013	100005526	-	2,000

Historical Data

07 2011	08 2011	09 2011	10 2011	11 2011	12 2011	01 2012	02 2012	03 2012	04 2012	05 2012	06 2012
N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
07 2012	08 2012	09 2012	10 2012	11 2012	12 2012	01 2013	02 2013	03 2013	04 2013	05 2013	06 2013
N/A	N/A	N/A	N/A	N/A	N/A	OK	OK	OK	OK	OK	OK

CB Contract Id	100005526	Month	Credit Limit	Outstanding Balance	Status
Provider No	B02	06 2013	4,000	2,000	Up To Date; the contract is paid regularly but may be in arrears
Type of Contract	Overdraft	05 2013	4,000	2,300	Up To Date; the contract is paid regularly but may be in arrears
Phase	Active	04 2013	4,000	2,800	Up To Date; the contract is paid regularly but may be in arrears
Role	Main Contract Holder	03 2013	4,000	3,450	Up To Date; the contract is paid regularly but may be in arrears
Original Currency Code	AED	02 2013	3,000	2,900	Up To Date; the contract is paid regularly but may be in arrears
Credit Limit	4,000	01 2013	3,000	2,000	Up To Date; the contract is paid regularly but may be in arrears
Overdue Amount	0				
Start Date	05 January 2013				
Closed Date	-				
Islamic Contract Flag	No				
Secured Contract Flag	No				
Maximum Overdue Amount	0				
Maximum Overdue Amount Date	30 June 2013				
Maximum No Of Days Of Payment Delay	for no delay (current) up to 5 days of delay				
Maximum No Of Days Of Payment Delay Date	30 June 2013				
Worst Status	Up To Date; the contract is paid regularly but may be in arrears				
Worst Status Date	30 June 2013				

CARDS

No	Type of Contract	Phase	Role	Start Date	Date last updated	CB Contract Id	DP Contract No	Outstanding Balance
1	Credit Card	Active	Main Contract Holder	12 October 2011	10 July 2013	G00008379	-	

Historical Data

07 2011	08 2011	09 2011	10 2011	11 2011	12 2011	01 2012	02 2012	03 2012	04 2012	05 2012	06 2012
N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
07 2012	08 2012	09 2012	10 2012	11 2012	12 2012	01 2013	02 2013	03 2013	04 2013	05 2013	06 2013
N/A	N/A	N/A	N/A	N/A	N/A	OK	OK	OK	OK	OK	OK

CB Contract Id	G00008379	Month	Utilization Rate	Outstanding Balance	Status
Provider No	B63	06 2013	96%	1,919	Up To Date; the contract is paid regularly but may be in arrears
Type of Contract	Credit Card	05 2013	92%	1,850	Up To Date; the contract is paid regularly but may be in arrears
Phase	Active	04 2013	100%	2,000	Up To Date; the contract is paid regularly but may be in arrears
Role	Main Contract Holder	03 2013	200%	4,000	Up To Date; the contract is paid regularly but may be in arrears
Original Currency Code	AED	02 2013	98%	1,950	Up To Date; the contract is paid regularly but may be in arrears
Balance	1,919	01 2013	90%	1,800	Up To Date; the contract is paid regularly but may be in arrears
Credit Limit	2,000				
Amount Spent in The Month	300				
Overdue Amount	0				
No Of Days Payment Delay	0				
Payment Frequency	-				
Start Date	12 October 2011				
Closed Date					
Card Used Flag	Yes				
Islamic Contract Flag	Yes				
Secured Contract Flag	No				
Maximum Overdue Amount	2,000				
Maximum Overdue Amount Date	31 March 2013				
Maximum No Of Days Of Payment Delay	for delays between 6 and 29 days				
Maximum No Of Days Of Payment Delay Date	31 March 2013				
Worst Status	Up To Date; the contract is paid regularly but may be in arrears				
Worst Status Date	30 June 2013				

APPLICATION

CB Application Id	Provider No	Type of Contract	Phase	Role	Date Of Last Update	Total Amount	No Of Installments	Credit Limit	Links
660303386	C01	Car Loan	Not Taken Up	Main Contract Holder	04 December 2013	23,444	36	-	-
300036424	C01	Credit Card	Requested	Main Contract Holder	16 July 2013	-	-	20,000	-
660306438	C01	Credit Card	Requested	Main Contract Holder	16 July 2013	-	-	20,000	-
100306244	C01	Credit Card	Requested	Main Contract Holder	27 November 2013	-	-	20,000	-
400036445	C01	Credit Card	Requested	Main Contract Holder	16 July 2013	-	-	20,000	-
000039281	C01	Credit Card	Requested	Main Contract Holder	16 July 2013	-	-	20,000	-

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Report Numbering Key

- CB Subject ID**
Your unique identification number at Al Etihad Credit Bureau.
- Score**
Your credit score – a number determining your overall creditworthiness (coming in phase 4 of the AECB credit reporting).
- Total outstanding balance**
The total of all your liabilities, with all credit providers, that are outstanding.
- Total overdue**
The total of all late and missed payments for all credit facilities, for all contracts, with all credit providers.
- No. default contracts**
The total number of contracts where you have gone overdue by more than 90 days.
- Documents**
Identification information i.e. passport number or Emirates ID.
- Contracts**
The summary of the number of credit facilities requested – active, rejected and closed.
- Financial Summary**
A summary of all active contracts belonging to or related to you.