

**Our Ref: PRELISTING/009/2019-03-09**

Saturday, March 9, 2019

Paul Merson K  
PO BOX 23000- 00200  
NAIROBI

Dear sir/madam

**PRE-LISTING NOTIFICATION ISSUED PURSUANT TO REGULATION 50(1)(a) OF THE CREDIT  
REFERENCE BUREAU REGULATIONS, 2013**

We wish to inform you that in line with the above Regulations, Banks, Microfinance Banks (MFBs) and the Deposit Protection Fund Board (DPFB) are required to share credit information of all their borrowers through licensed Credit Reference Bureaus (CRBs).

A default in your card debt repayment will result in a negative impact on your credit record. If your card debt is classified as Non-Performing as per the Banking Act & Prudential Guidelines and/or as per the Microfinance Act, your credit profile at the CRBs will be adversely affected.

Please note that your card account number 009, card number 6033333330000 is currently in default. It is outstanding at 9000 with arrears of 9000, having not paid the full installment(s) for 60 days. This card debt continues to accrue interest at a rate of 1.083% per month, on the daily outstanding balance and late payment fees at the rate of 5% on the arrears amount plus an excess fee of Kshs.1,000.00 monthly (if the total balance is above the limit).

We hereby notify you that we will proceed to adversely list you with the CRBs if your card debt becomes non-performing. To avoid an adverse listing, you are advised to clear the outstanding arrears within 30 days from the date of this letter. Payment can be made via Mpesa Paybill No. 400200 Account No. CR 009

You have a right of access to your credit report at the CRBs and you may dispute any erroneous information. You may request for your report by contacting the CRBs at the following addresses:

**TransUnion CRB**

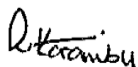
2nd Floor, Prosperity House,  
Westlands Road, Off Museum Hill,  
Westlands, Nairobi. P.O. Box 46406, 00100  
NAIROBI, KENYA Telephone: +254 (0) 20  
51799/3751360/2/4/5 Fax: +254 (0) 20 3751344  
Email: [info@transunion.co.ke](mailto:info@transunion.co.ke)  
Website: [www.crbafrika.com](http://www.crbafrika.com)

Please text your name to 21272 and  
follow instructions to secure a copy of your CRB report.

**Metropol CRB**

1st Floor, Shelter Afrique Centre, Upper Hill, Nairobi.  
P.O Box 35331 - 00200  
NAIROBI, KENYA.  
Telephone: +254 (0) 20 2689881/27113575  
Fax: +254 (0) 20273572  
Email: [creditbureau@metropol.co.ke](mailto:creditbureau@metropol.co.ke)  
[www.metropolcorporation.com](http://www.metropolcorporation.com)

Yours sincerely,



ROSE KARAMBU  
**COLLECTIONS SUPPORT MANAGER.**