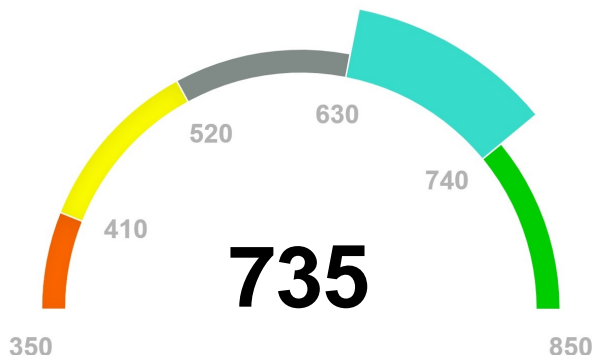


National ID : 27851600001, Purpose Of Inquiry : New Credit Application, Application Reference # : 1, Amount : 1, Application Date : 14-Dec-2023

Credit Score



Key factors affecting the Credit score

1. Dishonored Cheques
 - o Recency of dishonored checks
2. Revolving Credit
 - o The length of time revolving/charge accounts have been established is short relative to the other applicants scored.
3. Revolving Credit
 - o No recent revolving/charge balance reported on the credit report.
4. Credit Mix
 - o Too few accounts on the credit report are currently paid as agreed.

Profile

Name	Nationality	Date Of Birth	Gender	Date Reported
MUTANI CLEMENT JARIO	NAMIBIA	29-Jul-1978	Male	19-Jan-2020

Identification Details

S.No	Identifier Type	ID Number	Issue Date	Expiry Date	Status
1	National ID	27851600001	09-Dec-2022	09-Dec-2025	

Summary of Open Credit Facilities

Liability Indicator	No of Loans	Credit Facility Sanction Amount / Limit	Total Exposure	Total Amount in Arrears	Number of Credit Facilities based on days in arrears					
					0	1-29	30-59	60-89	90-179	180+
Owner / Primary Card Holder	2	362,768	197,908	0	2					

Summary Of Closed / Written Off Credit Facilities

Total No. Of CFs Closed	No. of LCs and LGs	No. of CFs Arrears	Highest Amount in Arrears	No. of CFs Written Off	Total Amount Written Off	Number Of Times Overdue				
						1-29	30-59	60-89	90-179	180+
2	0	0	0	0	0	0	0	0	0	0

Dishonored Cheque Details - for Insufficient funds in the last 3 years


S.No	Dishonor Date	Cheque Number	Cheque Amount	Account Number	Cheque Status	Date Settlement	Issuing Capacity	Reported By
1	05-Dec-2023	12	16,000	0022591468001	Unpaid		Owner	MASRAF AL RAYAN

Credit Facility Details

1	 Islamic Credit Card Active *****8372	Credit Limit	Outstanding	Secured	Repayment Frequency	Liability
		25,000 on 30-Jan-2017	0	No	Due every month	Owner
		Highest Credit	Customer Limit	Expiry Date	Last Repaid Details	Reported On
		25,189	-	30-Apr-2027	24,786 on 29-Nov-2023	13-Dec-2023

Credit Facility Details





<div><div>2</div><div><div>MADF AL RAYOUN</div></div><div>Musawama and Murabaha</div><div>0022DM2AA22138YRQR6</div></div>	<div>Sanction Amount</div> <div>337,768 on 16-May-2022</div>	<div>Outstanding</div> <div>197,908</div>	<div>Secured</div> <div>No</div>	<div>Repayment Frequency</div> <div>Due every month</div>	<div>Liability</div> <div>Owner</div>
	<div>Disbursement</div> <div>304,500 on 16-May-2022</div>	<div>Customer Limit</div> <div>-</div>	<div>Maturity Date</div> <div>30-May-2026</div>	<div>Last Repaid Details</div> <div>7,037 on 30-Nov-2023</div>	<div>Reported On</div> <div>13-Dec-2023</div>
	<div>Remaining Number of Installments : 30 of 48</div>				
	<div>Next Installment : 7,037 on 30-Dec-2023</div>				



<div>3</div> <div><div><div><div><div></div></div><div>Term Loan</div><div>Closed</div></div></div></div>	<div><div></div><div></div></div>	Sanction Amount	Outstanding	Secured	Repayment Frequency	Liability
		353,938 on 05-May-2021	0	No	Due every month	Owner
		Disbursement	Customer Limit	Maturity Date	Last Repaid Details	Reported On
		353,938 on 05-May-2021	304,500	01-May-2025	7,800 on 01-May-2022	19-May-2022
		Closing Date : 18-May-2022	Reason for Closure: End of Credit Facility Tenure			




<div>4</div> <div><div>Term Loan</div><div>Closed</div></div>		Sanction Amount	Outstanding	Secured	Repayment Frequency	Liability
		363,150 on 09-Oct-2019	0	No	Due every month	Owner
		Disbursement	Customer Limit	Maturity Date	Last Repaid Details	Reported On
		-	346,868	01-Feb-2023	9,958 on 02-May-2021	31-May-2021
		Closing Date :	05-May-2021		Reason for Closure:	End of Credit Facility Tenure



● Not delinquent – (0 days in overdue) ● (1 - 29) Days Overdue ● (30 - 59) Days Overdue ● (60 - 89) Days Overdue ● (90 - 179) Days Overdue ● (180) Days and more Overdue

Telecom Details

<div> Telecom ACTIVE 1150731265143</div>	Account Start Date	Credit Limit	Last Bill	Last Paid	Highest Utilization
	28-Apr-2022	1,000	1011 on 01-Dec-2023	1011 on 06-Dec-2023	0
	Account Balance	Unbilled Usage Amount	Arrears Amount	Days in Arrears	Reported On
	-	-	-	-	-



Guaranteed Credit Facility Details

Information not available

Inquiry Details

S.No	Inquiry Date	Purpose Of Inquiry	Credit Facility Type	Application Amount	Inquired By
1	14-Dec-2023	New Credit Application		1	MASRAF AL RAYAN
2	11-Dec-2023	New Credit Application		330,000	MASRAF AL RAYAN
3	06-Dec-2023	New Credit Application		1	MASRAF AL RAYAN
4	05-Dec-2023	Review Existing Customer		330,000	MASRAF AL RAYAN
5	30-Nov-2023	New Credit Application		332,164	MASRAF AL RAYAN
6	30-Nov-2023	Review Existing Customer		0	MASRAF AL RAYAN
7	23-Nov-2023	Issuing Cheque Book		0	MASRAF AL RAYAN

Relationship Details

Information not available

Employment Details

S.No	Employment Type	Employer Name	Designation	Date Hired	Date Separated	Annual Income	Date Reported	Reported By
1	Salaried Individual	Qatar Airways	PILOT			592,596	13-Dec-2023	MASRAF AL RAYAN

Contact Details

S.No	Contact Type	Contact Number\Email	Date Reported	Reported By
1	Mobile	50573069	13-Dec-2023	MASRAF AL RAYAN
2	Email	CLEMENTJARIO@HOTMAIL.COM	13-Dec-2023	MASRAF AL RAYAN
3	Email	CLEMENTJARIO@HOTMAIL.COM	31-Mar-2019	Member Institution

DISCLAIMER: THE INFORMATION CONTAINED IN THIS REPORT HAS BEEN COMPILED BASED ON THE DATA PROVIDED BY BANKS/FINANCIAL INSTITUTIONS AND DOES NOT REPRESENT THE OPINION OF THE QATAR CREDIT BUREAU ON THE CREDIT WORTHINESS OR SUITABILITY OF THE SUBJECT(S) FOR ANY CREDIT FACILITY. THE INFORMATION CONTAINED IN THIS REPORT IS SUPPLIED ON A STRICTLY CONFIDENTIAL BASIS TO YOU AND SHALL NOT BE DISCLOSED TO ANY OTHER PERSON. THE INFORMATION CONTAINED IN THIS REPORT SHALL BE USED ONLY FOR THE PERMISSIBLE PURPOSE. ALL STATEMENTS / DATA RELATING TO THE SUBJECT(S) IN THIS REPORT IS THE EXCLUSIVE AND SOLE RESPONSIBILITY OF CONCERNED BANKS / FINANCIAL INSTITUTIONS WITHOUT ANY DIRECT OR CONSEQUENTIAL LIABILITY OR RESPONSIBILITY ON THE QATAR CREDIT BUREAU.