

Al Etihad Credit Bureau

Credit Report – Confidential

Customer Information

Name: Lionel M
Date of Birth: 12 April 1988
Nationality: UAE Resident
Residency Flag: Yes
Dependents: 2 (ages 8 & 11)
Employment Status: Unemployed (3 months)

Credit Summary

Credit Score: 520 (Poor)
Total Outstanding: AED 913,700
Total Overdue: AED 20,700
Expense-to-Salary Ratio: 85%

Payment History (Last 12 months)

On-time Payments: 6
Late Payments (30–60 days): 4
Serious Delinquencies (>60 days): 2

Recommendations

1. Bring delinquent accounts current within 30 days.
2. Reduce credit card utilization below 50% in 60 days.
3. Engage credit counseling for EMI restructuring.
4. Secure stable income before new credit applications.
5. Enroll in credit monitoring service.