

Enquiry Input Details

This section includes the user's search input details and matching rate.

Enquiry Date	11/02/2025 01:00 PM
Enquiry Type	Consumer Detailed Credit
Subscriber Name	FirstCentral Data
Subscriber User Name	VICTOR DAVID
Enquiry Input	N/A
Enquiry Reason	Test.
Matching Rate	90%

Consumer Image



Image Not Available

Subjects List

The subjects list contains all consumers included in the search

FirstCentral Ref No.	Subject Details
17905674	NURA, DAYYABU, , PERSONNEL

Personal Details

This section includes the consumer's demographic informations.

PERSONAL DETAILS SUMMARY: NURA DAYYABU

FirstCentral Reference Number	17905674	Unique Tracking Number	
Surname	NURA	Other Names	
First Name	DAYYABU	Bank Verification Number(BVN)	22337966332
Date of Birth	13/11/1977	Gender	Male
Marital Status		No. of Dependants	0
National ID Number		PENCOM ID	
Driver's License Number		Passport Number	
Other ID Number		Nationality	Nigeria
Latest Residential Address	PERSONNEL KOGI Lagos Nigeria	Latest Postal Address	
Home Telephone		Work Telephone	
Current Employer		Property Ownership Type	
Email Address		Mobile Number	

Delinquency Information

Subscriber Name	FirstCentral Data
Account Number	

Year/Month

Days in Arrears

Credit Account Summary

This section includes a summary of all aggregated credit and loan informations.

	Dates/ Counts		(=N=)	(US\$)
Total Monthly Installments			0.00	0.00
Total Outstanding Debt			0.00	0.00
Total Number of Accounts in Arrears	0	0		
Total Arrear Amount			0.00	0.00
Total Number of Accounts in Good Standing	0	0		
Total Number of Accounts Taken	0	0		
Total Number of Judgements	0	0		
Total Judgement Amount			0	0
Date of Last Judgement	-	-		
Total Number of Dishonoured Cheques	0	0		
Total Amount of Dishonoured Cheques			0.00	0.00
Date of Last Bounced Cheque				
Total Number of Utilities				
Total Amount of Utilities				
Date of Last Utility				

Credit Account Rating

This section includes a performance status indicator aggregated by Loan Account Types

	* PERFORMING	* NON PERFORMING
Total Number of Home Loans/Building/Mortgage Facilities	0	0
Total Number of Auto Loans/Facilities	0	0
Total Number of Study(Student) Loans/Facilities	0	0
Total Number of Personal Loans/Facilities	0	0
Total Number of Credit Cards	0	0
Total Number of Retail Credit/Instalment(Term) Facilities	0	0
Total Number of Joint Loans/Facilities		
Total Number of Telecom Facilities	0	0
Total Number of Overdraft/Other Loans	0	0

* PERFORMING : Up to date payments received on Loans/Facility

* NON PERFORMING : Loans/Facility that is more than 90 days in arrears

Credit Agreements Summary

This sections includes a Summarized payment beviour of all credit agreements as reported by the Credit Providers

Subscriber Name	Account Number	Currency	Availed Limit	Oustanding Balance	Instalment Amount	Arrear Amount	Facility Classification	Account Status
FirstCentral Data								

Credit Agreements

This sections includes a 24 months payment beaviour of all credit agreements as reported by the Credit Providers

Account Information

Subscriber Name	FirstCentral Data	Account Number	
Effective Date		Bureau Updated Date	
Type of Credit Facilit		Currency	
Credit / Debit		Loan Amount/Credit Limit	
Current Balance		Instalment Amount	
Arrear Amount		Expiry Date	
Facility Classification		Last Payment Date	
Account Status		Loan Duration	
Repayment Frequency			

24 Months Payment History

This section is a summary of payment definitions and colour status codes for **Microfinance Banks**

OK	30 and below	31 - 60	61 - 90	91 and above	ND
Performing 0 - 1 Month in Arrears (0 - 30 Days)		Substandard 2 Months in Arrears (31 - 60 Days)	Doubtful 3 Months in Arrears (61 - 90 Days)	Lost 4+ Months in Arrears	No Data Supplied

Payment Behaviour Definitions

This section is a summary of payment definitions and colour status codes for **Commercial Banks and Other Institutions**

OK	90 and below	91 - 180	181 - 365	365 and above	ND
Performing 0 - 3 Months in Arrears (0 - 90 Days)		Substandard 4 - 6 Months in Arrears (91 - 180 Days)	Doubtful 7 - 12 Months in Arrears (181 - 365 Days)	Lost 13+ Months in Arrears (361+ Days)	No Data Supplied

Guarantor Details

This section includes an aggregate of Guarantor provided on Credit/Loan application.

Number of Accounts Requiring Guarantors	0
Number of Guarantors Secured	0

Latest Guarantor Details

This section includes the details of the latest Guarantor used on Credit/Loan application.

Surname		Other Names	
National ID Number		PENCOM ID	
Driver's License Number		Passport Number	
Other ID Number		Date of Birth	
Home Telephone		Work Telephone	
Mobile Number			

Collateral Information

This sections includes collateral details as reported by the Credit Providers

Supplier Name	Loan Security Status	Collateral Type	Collateral Details

Dishonoured Cheque Information

This section includes the consumer's bounced cheques information.

Date Cheque Issued	Date Cheque Dishonoured	Issuing Bank	Amount

Company Directorship Summary

This section includes a summary of directorships held.

Total Number of Company Directorships	
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Enquiry History in Last 12 Months

This section includes a list of organisations or credit providers who have requested a Credit Report of this consumer.

Enquiry Date	Name of Enquirer	Enquirer Phone Number	Reason for Enquiry
13/01/2025 12:40:00	Access Bank Plc Lagos - Faith Anthony Okechukwu Anurugwo		Application for credit by a borrower.

Identification History

This section includes a list of all Identification means presented on the Credit/Loan applications.

Bureau Update Date	Identification Type	Identification Details

Address History

This section includes a list of all Address Information presented on the Credit/Loan applications.

Bureau Update	Address	Address Line 1	Address Line 2	Address Line 3	Address Line 4
19/03/2022	Residential	PERSONNEL	KOGI		Lagos

Employment History

This section includes a list of all Employment Information presented on the Credit/Loan applications.

Bureau Update Date	Company	Occupation

Telephone History

This section includes a list of all Contact Information presented on the Credit/Loan applications.

Home Telephone		Work Telephone		Mobile Number	
Bureau Update Date	Telephone Number	Bureau Update Date	Telephone Number	Bureau Update Date	Telephone Number

Disclaimer:

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