

# Credit Report Glossary

## 1 Credit Summary

<b>Score</b>	A three-digit number that is calculated using information from banks, finance companies and telecom companies. The number ranges from 300 to 900. A low score indicates a higher risk, whereas a higher score indicates a lower risk
<b>Total Outstanding Balance</b>	Sum of Total Outstanding Balances (Installments, Non-installments, Credit card and Services) for all active contracts
<b>Total Overdue</b>	Sum of all past due amounts for all active contracts
<b>Number of Default Contracts</b>	The total count of all contracts that are indicated as 'Default' for all active contracts

## 2 General Terms

<b>Subject</b>	Each individual/company is known as a single subject in Al Etihad Credit Bureau
<b>CB Subject Id</b>	Unique Customer Identifier in Credit Bureau database; this is created by AECB system
<b>Contract</b>	Each liability account is known as a single contract in Al Etihad Credit Bureau
<b>CB Contract Id</b>	Unique Contract Identifier in Credit Bureau database; this is created by AECB system
<b>Data Provider (DP)</b>	Entity which provided the relevant data to Al Etihad Credit Bureau
<b>DP Contract No</b>	Unique Contract Identifier created and submitted by Data Provider
<b>DP Subject No</b>	Unique Subject Identifier created and submitted by Data Provider
<b>Provider No</b>	Credit Provider code. The code list pertaining to this Credit Report is mentioned in the last section defined as <b>Credit Providers</b>
<b>CB Application ID</b>	Unique Application Identifier in Credit Bureau database; this is created by AECB system
<b>Contract Category</b>	Complete Liability distribution as installments/non-installment/credit cards/services
<b>Holder</b>	Main contract holder (Applicant) and/or co-contract holder (co-Applicant)
<b>Credit Report Created on</b>	Date and time of Credit Report extracted
<b>Response ID</b>	Unique Credit Report Id

## 3 Customer Information

**This section details out customer information including Names, Gender, Date of Birth, Nationality, Resident flag - for Individuals. For Companies: Company Name, Trade License No & Place, Registration Date and Economic Activity**

## 4 Identification\*

**This section details out customer identity document (Passport, Emirates ID, Driving License) information. In case of Companies: identification data is under Customer Information**

## 5 Addresses\*

**This section provides information on addresses**

## 6 Employment\*

**This section provides information on customer employment**

## 7 Contacts\*

**This section details out customer contacts (email, mobile number, phone number, additional mobile number) information**

**\*all the above sections have current and historical data**



## 8 Company Links **This section provides information on links between the Company and the Subject (Individual/Company)**

## 9 Other Incomes **This section provides other information on non-salary income for the Customer**

## 10 Payment Order **This section provides information on Bounced Cheques/Direct Debits in their last occurrence**

Type	Bounced Cheque or Direct Debit
Beneficiary	Confidential Data
IBAN	International bank account number
Number	Cheque/Direct Debit Number
Amount	Total in number
Return Date	Date stated by the bank
Reason	Reason for Cheques/Direct Debits return
Severity	Single or Multiple (if same Bounced Cheques or Direct Debits was sent more than 1 time)
Provider No	Credit Provider code. The code list pertaining to this Credit Report is mentioned in the last section defined as <b>Credit Providers</b>
Date of Last Update	Last update received from data provider and loaded successfully in AECB system

## 11 Credit Facilities **This section details out customer credit facilities in a single view**

No. Of Records	Total number of contracts and applications for the customer
Total No Of Reporting Data Provider	Total number of data providers reporting information in this credit report
Record Distribution	Each contract is categorized based on the current status in a grid
Total Exposure	Sum of Outstanding Balances (Installments and Services) and Credit Limit (Non-Installments and Credit Cards) for all active contracts with Holder Role
Total Exposure for the Non-funded facilities	Sum of Outstanding Balances (Installments and Services) and Credit Limit (Non-Installments and Credit Cards) for all active contracts with Holder Role for Non Funded contract types
Credit Utilization Rate On Credit Cards	Sum of Outstanding Balance divided by Sum of Credit Limit expressed as a percentage for all active Credit Cards with Holder Role
Worst Current Payment Delay	Greatest Days Payment Delay considering all months of active contracts with Holder Role
Worst Payment Delay Last 24 Months	Greatest Days Payment Delay considering all active contracts with Holder Role and considering the history for the last 24 Months
Worst Status L24M	Worst Status of all active contracts with Holder Role considering the history for the last 24 Months. "Worst" depends on Ranking
Oldest Contract Start Date	Oldest Start Date out of all active contracts with Holder Role
Newest Contract Start Date	Latest Start Date out of all active contracts with Holder Role
Number of Enquiries Last 90 Days	Number of applications registered in last 90 days
Total Outstanding Balance of Guaranteed Contracts	Sum of Outstanding Balance for all active contracts as a Guarantor Role
Total Overdue of Guaranteed Contracts	Sum of Overdue Amounts for all active contracts with Guarantor Role

## 12 Summary **This section details out active credit facilities, summarized as installments, non-installments, credit cards and services**

No of Active Contracts	Total number of active contracts in each category
Total Outstanding Balance Amount	Sum of outstanding for all active contracts in each category. This is separated between amount due as a Main Contract holder/Co Contract holder and amount due as a Guarantor
Total Overdue Amount	Sum of all overdue amounts for all active contracts in each category. This is separated between amount due as a Main Contract holder/Co Contract holder and amount due as a Guarantor
Total Monthly Installments Amount	Sum of monthly installments for all active installment contracts. This is separated between total monthly installments as a Main Contract holder/Co Contract holder and total monthly installments as a Guarantor



**Total Credit Limit**

Sum of all active contracts credit limits in each category (cards & non-installments). This is separated between total credit limit as a Main Contract holder/Co Contract holder and total credit limit as a Guarantor

## 13 Credit Facilities Details

This section details out customer credit facilities details for each contract (active/close)

<b>Type of Contract</b>	Type of contract ( loan/mortgage/overdraft/trade facility/credit card/etc)		
<b>Phase</b>	Active/Closed		
<b>Role</b>	Main contract holder/Co-contract holder/Gurantor		
<b>Starting Date</b>	Start date of the contract with data provider		
<b>Date Last Update</b>	Last update receive from data provider and loaded successfully in AECB system		
<b>Outstanding balance</b>	Remaining balance to be paid to data provider for the specific contract		
<b>Historical Data</b>	Customer's payment behavior during the last 2 years with color indicators. N/A - data not available with AL Etihad Credit Bureau for the respective month		
<b>(In case of installments contracts)</b>	OK- Payment on time within 0-29 days	30- Payment missed for 30-59 days 60- Payment missed for 60-89 days	90- Payment missed for 90-119 days 120- Payment missed for 120-149 days 150- Payment missed for 150-179 days 180+ - Payment missed for 180+ days
<b>(In case of non-installments contracts)</b>	+VE - facility available with Balance equal to zero OK - utilised within 90% OR Credit Limit=0 and Balance=0	90% - utilised between 90%-100% and Credit Limit greater than zero	OVER - utilised over 100% (Balance greater than Credit Limit)
<b>(In case of credit cards contracts)</b>	OK- Payment in time, no delay MIN- Paid Minimum due payment	5- Payment missed for 5-29 days 30- Payment missed for 30-59 days 60- Payment missed for 60-89 days	90- Payment missed for 90-119 days 120- Payment missed for 120-149 days 150- Payment missed for 150-179 days 180+ - Payment missed for 180+ days
<b>(In case of services contracts)</b>	OK- Payment in time, no delay	5- Payment missed for 1-29 days 30- Payment missed for 30-59 days 60- Payment missed for 60-89 days	90- Payment missed for 90-149 days 150- Payment missed for 150+ days
<b>Method Of Payment</b>	How the payment is done for the specified contract (e.g. Direct transfer & Cash)		
<b>Original Currency Code</b>	Contract original currency ( EUR, USD, etc). All amounts in the Credit Report are in AED		
<b>Total Amount</b>	Principal amount of facility availed in case of installment contract		
<b>Total No of Installments</b>	Contract tenor		
<b>No of remaining installments</b>	Remaining installments to be paid at the time of extraction of the Credit Report		
<b>Payment Frequency</b>	how frequent the payment is done for contract (monthly, half yearly, annual, etc)		
<b>Payment Amount</b>	Installment amount		
<b>Closed Date</b>	Date of closure of the contract		
<b>Islamic Contract Flag</b>	If the specified contract is marked as Islamic contract		
<b>Secured Contract Flag</b>	If the specified contract is marked as secured/pledged		
<b>Securities</b>	The list of securities provided for specific contract		
<b>Overdue Amount</b>	Missed payment amount		
<b>No of days Payment Delay</b>	Payment due for specified days		
<b>Maximum Overdue Amount</b>	Maximum missed payment amount in the entire history of the contract		
<b>Maximum Overdue Amount date</b>	Date in which customer missed maximum payment		
<b>Maximum No of Days Payment Delay</b>	Maximum passed due days in the entire history of the contract		
<b>Maximum No of Days Payment Delay Date</b>	Date in which customer reached maximum past due days		
<b>Worst Status</b>	Worst status this contract has reached in the entire history of the contract		
<b>Worst Status Date</b>	Date of worst status in the entire history of the contract		



<b>Awaiting correction flag</b>	if any dispute is open on this contract (Yes/No)
<b>Credit Limit</b>	Limit assigned to the non-installment contract or Card contract
<b>Balance</b>	Outstanding balance
<b>Amount Spent in the month</b>	The amount spent in the last reporting month
<b>Card Used flag</b>	If the card was used in last reporting month
<b>Utilization Rate</b>	% of the usage against the card limit

## 14 Application

**This section details out all the facilities customer has applied for, registered in AECB system**

<b>CB Application ID</b>	Unique Application Identifier in Credit Bureau database; this is created by AECB system
<b>Provider No</b>	Credit Provider code. The code list pertaining to this Credit Report is mentioned in the last section defined as Credit Providers
<b>Type of Contract</b>	Type of application - personal loan, credit card, guarantees, mortgage etc.
<b>Phase</b>	Rejected, Requested, Not Taken up, Declined - can be updated directly by Data Provider
<b>Role</b>	Role of the Subject (Main Applicant, Co-Applicant, Guarantor)
<b>Date of Last Update</b>	Date the application was last updated from data provider
<b>Total Amount and No of Installments</b>	in case of Installment Application
<b>Credit Limit</b>	In case of Credit Cards or Non Installment category
<b>Links</b>	Links between other subjects and the Application

## 15 Credit Providers

**This section details out the list of data providers against each contract in the specified Credit Report. Please note the codes may differ from customer to customer and each time a new report has been extracted**

## 16 Graphs

**This section details out various graphs to represent customers' overall credibility**

<b>Historical Synthesis</b>	The line chart consists of colored circles (Green/Orange/Red/White) in correspondence of each month payment of the last 24 months. This will give a quick idea of customer's payment behavior during the last 2 years. Green - all contracts are up to date in payments Yellow - Missed payments (based on all active contracts in the specify month, worst has a yellow indicator) Red - Missed payments (based on all active contracts in the specify month, worst has a red indicator) White - There are no active contracts/data provided for the specified month/s
<b>Exposure Overview</b>	This graph contains the following 4 histograms: Total Credit Limit of the customer as a main/co contract holder Total Balance of the customer as a main/co contract holder Total Credit Limit of the customer as a guarantor Total Balance of the customer as a guarantor
<b>Balance-To-Overdue Ratio</b>	This graph contains maximum 4 pairs of histograms (a pair for each Contract Category for which the client has Active Contracts), comparing Balance to Overdue amounts (only as Main & Co-Contract Holder)
<b>Total Outstanding Balance Distribution</b>	A pie chart showing the entire Outstanding Balance (only as Main & Co-Contract Holder) divided by major sub-categories of contracts (Credit Cards, Mortgages, Car Loans, Personal Loans, Overdraft, Services, etc.)

