

MOHAMMED ABDALLAH

### Customer Information

CB Subject Id	3026276324
Provider Subject No	-
Title	MR
Last Name	-
First Name	-
Full Name	MOHAMMED ABDALLAH
Arabic Last Name	-
Arabic First Name	-
Arabic Full Name	عبدالله محمد
Gender	Male
Date Of Birth	15 December 1985
Nationality	UNITED ARAB EMIRATES
Resident Flag	Yes

### Credit Summary



The customer has at least one Bounced Cheque

Total Outstanding Balance:	78,047
Total Overdue:	0
Number Of Default Contracts:	0

### Identification

Info type	Info	Expiry Date	Provider No	Date Of Last Update
Passport	A8459371	12 October 2020	C06	15 March 2017
Passport (historical)	A5395857	-	B25	23 February 2017
Emirates Id	784-1952-2342123-6	-	C61	15 March 2017
Emirates Id (historical)	784195223421236	-	B85	23 February 2017
Driving License	536738	-	B92	22 February 2017

### Addresses

Address Type	Address	Arabic Address	Emirate	P.O. Box	Plot No	Provider No	Date Of Last Update
Address	JUMEIRAH 1 STREET 17A VILLA 12	فيلا 12 شارع 1 حبيرا 17	Dubai	34772	4	B02	22 February 2017

### Employment

Employment Name	Employment Type	Gross Annual Income	Date Of Employment	Date of Termination	Provider No	Date Of Last Update
XYZ GENERAL TRADING	Full Time	240,000	01 October 2009	-	B02	22 February 2017

### Contacts

Contact Type	Contact	Provider No	Date Of Last Update
E-mail	MOHAMMED.ABDALLAH@XXXXXX.COM	B02	22 February 2017
Phone Number	040000000	B02	22 February 2017
Mobile Number	0500000000	B02	22 February 2017

### Company Links

Link Type	Subject	Shareholder Percentage	Provider No	Date Of Last Update
Owner of Establishment	ABD BUILDING MATERIAL	-	B02	22 February 2017

### Other Incomes

Source	Gross Annual Income	Provider No	Date Of Last Update
Family Business	100,000	B02	22 February 2017

### Payment Order

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Type	Beneficiary Name	IBAN	Number	Amount	Reason	Return Date	Severity	Provider No	Date Of Last Update
Unpaid Direct Debits		AE95***2000000000000001	250323002	1,400	Closed Account	28 February 2016	Single	B02	05 June 2016
Bounced Cheques		AE95***2000000000000000	100001	2,000	Insufficient Funds	01 June 2016	Single	B05	10 June 2016

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### Credit Facilities

No. Of Records	7
Total No Of Reporting Data Provider	5

Record Distribution	Requested	Rejected	Not taken Up	Declined	Active	Closed
Instalments	1	0	0	0	1	1
Not - Instalments	0	0	0	0	1	0
Credit Cards	0	0	0	0	2	0
Services	0	0	0	0	1	0

Total Exposure	108,340
Total exposure for the non-funded facilities	0
Credit Utilization Rate On Credit Cards (%)	32
Worst Current Payment Delay	180
Worst Payment Delay Last 24 Months	180
Worst Status L24M	Default
Oldest Contract Start Date	25 January 2008
Newest Contract Start Date	01 January 2016
Number of Enquiries Last 90 Days	1
Total Outstanding Balance of Guaranteed Contracts	0
Total Overdue of Guaranteed Contracts	0

### Summary

#### Instalments

No Of Active Contracts	1	
	Main & Co-Contract Holder	Guarantor
Total Monthly Instalments Amount	2,000	0
Total Outstanding Balance Amount	28,000	0
Total Overdue Amount	0	0

#### Non Instalments

No Of Active Contracts	1	
	Main & Co-Contract Holder	Guarantor
Total Credit Limit	50,000	0
Total Outstanding Balance Amount	40,000	0
Total Overdue Amount	0	0

#### Credit Cards

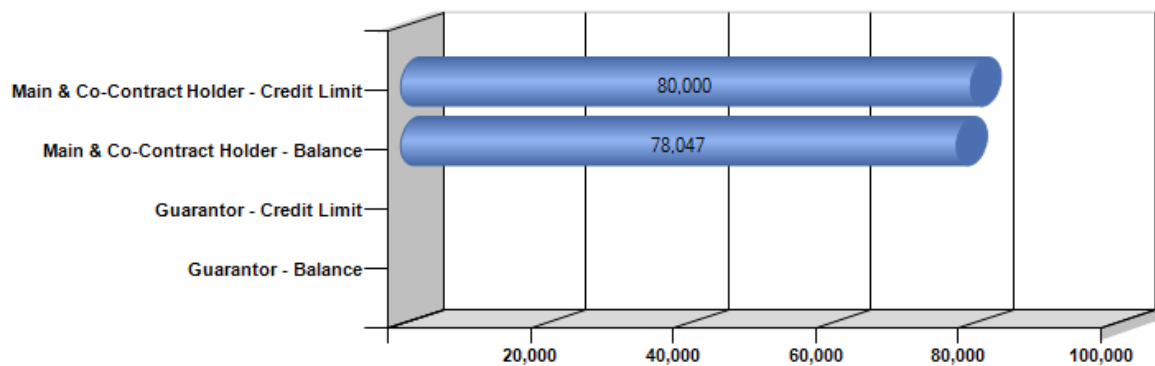
No Of Active Contracts	2	
	Main & Co-Contract Holder	Guarantor
Total Credit Limit	30,000	0
Total Outstanding Balance Amount	9,707	0
Total Overdue Amount	0	0

#### Services

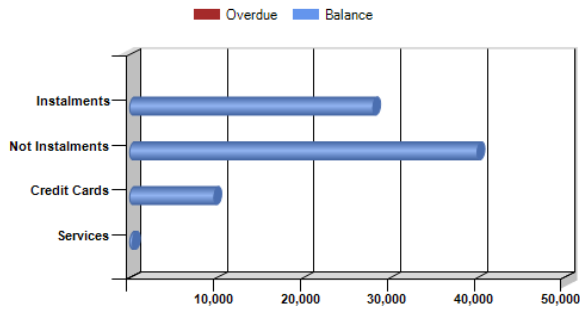
No Of Active Contracts	1	
	Main & Co-Contract Holder	Guarantor
Total Outstanding Balance Amount	340	0
Total Overdue Amount	0	0



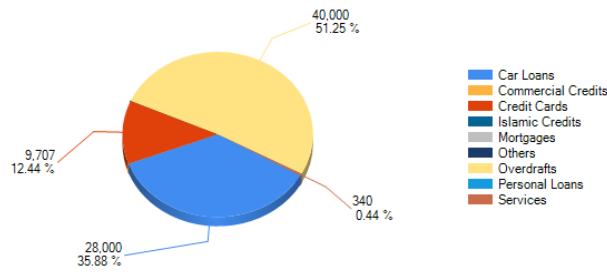
■ All Others DP ■ Enquiring DP



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Total Outstanding Balance Distribution



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## Credit Facilities Details

### INSTALMENTS

No	Type of Contract	Phase	Role	Start Date	Date last updated	CB Contract Id	DP Contract No	Outstanding Balance
1	Car Loan	Active	Main Contract Holder	19 February 2013	31 January 2017	R05460056	PCNOI0030723 4	28,000

### Historical Data

02 2015	03 2015	04 2015	05 2015	06 2015	07 2015	08 2015	09 2015	10 2015	11 2015	12 2015	01 2016
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
02 2016	03 2016	04 2016	05 2016	06 2016	07 2016	08 2016	09 2016	10 2016	11 2016	12 2016	01 2017
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

Instalment Details 1|CB Contract Id:R05460056

CB Contract Id	R05460056	Overdue Amount	0
Provider No	B02	No Of Days Payment Delay	0
Type of Contract	Car Loan	Maximum Overdue Amount	0
Phase	Active	Maximum Overdue Amount Date	31 January 2017
Role	Main Contract Holder	Maximum No Of Days Of Payment Delay	0
Method of Payment	Cheque	Maximum No Of Days Of Payment Delay Date	31 January 2017
Original Currency Code	UAE Dirham	Worst Status	Active Payments
Outstanding Balance	28,000	Worst Status Date	31 January 2017
Total Amount	120,000	Awaiting Correction Flag	No
Total No Of Instalments	60	<b>Linked Subjects</b>	
No Of Remaining Instalments	14	Subject	Role
Payment Frequency	Monthly Instalments - 30 Days	MARYAM ALI	Co-Contract Holder
Payments Amount	2,000	<b>Securities</b>	
Start Date	19 February 2013	Code	Description
Closed Date	28 February 2018	TS8	Registered Mortgage over Vehicles (Tangible)
Islamic Contract Flag	No		
Secured Contract Flag	Yes		
Provider-reported Suspicious Activity	-		
Suspicious activity report date	-		

No	Type of Contract	Phase	Role	Start Date	Date last updated	CB Contract Id	DP Contract No	Outstanding Balance
2	Personal Loan	Closed	Guarantor	23 January 2013	31 January 2016	305457211	PCNOI0350458 97	0

### Historical Data

02 2014	03 2014	04 2014	05 2014	06 2014	07 2014	08 2014	09 2014	10 2014	11 2014	12 2014	01 2015
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
02 2015	03 2015	04 2015	05 2015	06 2015	07 2015	08 2015	09 2015	10 2015	11 2015	12 2015	01 2016
OK	OK	OK	OK	OK	30	60	90	120	150	180+	OK

Instalment Details 2|CB Contract Id:305457211

CB Contract Id	305457211	Overdue Amount	0
Provider No	B04	No Of Days Payment Delay	0
Type of Contract	Personal Loan	Maximum Overdue Amount	45,206
Phase	Closed	Maximum Overdue Amount Date	31 December 2015
Role	Guarantor	Maximum No Of Days Of Payment Delay	180
Method of Payment	Authorization to Direct Current Contract Debit (Standing Instruction)	Maximum No Of Days Of Payment Delay Date	31 December 2015
Original Currency Code	UAE Dirham	Worst Status	Default
Outstanding Balance	0	Worst Status Date	31 December 2015
Total Amount	250,000	Awaiting Correction Flag	No
Total No Of Instalments	48	<b>Linked Subjects</b>	
No Of Remaining Instalments	0	Subject	Role
Payment Frequency	Monthly Instalments - 30 Days	MARYAM ALI	Main Contract Holder
Payments Amount	6,458	<b>Securities</b>	
Start Date	23 January 2013	Code	Description
Closed Date	31 January 2016	NTS7	Personal Guarantee (Intangible)
Islamic Contract Flag	No		
Secured Contract Flag	Yes		
Provider-reported Suspicious Activity	-		
Suspicious activity report date	-		

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NOT INSTALMENTS

No	Type of Contract	Phase	Role	Start Date	Date last updated	CB Contract Id	DP Contract No	Outstanding Balance
1	Overdraft	Active	Main Contract Holder	25 January 2008	31 January 2017	E05459410	PCNONI035032 2	40,000

Historical Data

02 2015	03 2015	04 2015	05 2015	06 2015	07 2015	08 2015	09 2015	10 2015	11 2015	12 2015	01 2016
OK	OK	OK	OK	OK	OK	OK	OVER	OK	OK	OK	OK
02 2016	03 2016	04 2016	05 2016	06 2016	07 2016	08 2016	09 2016	10 2016	11 2016	12 2016	01 2017
OK	90%	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

Not Instalment Details 1|CB Contract Id:E05459410

CB Contract Id	E05459410	Month	Credit Limit	Outstanding Balance	Status
Provider No	B04	01 2017	50,000	40,000	Active Payments
Type of Contract	Overdraft	12 2016	50,000	20,000	Active Payments
Phase	Active	11 2016	50,000	20,000	Active Payments
Role	Main Contract Holder	10 2016	50,000	20,000	Active Payments
Original Currency Code	AED	09 2016	50,000	20,000	Active Payments
Credit Limit	50,000	08 2016	50,000	20,000	Active Payments
Overdue Amount	0	07 2016	50,000	20,000	Active Payments
Start Date	25 January 2008	06 2016	50,000	20,000	Active Payments
Closed Date	-	05 2016	50,000	0	Active Payments
Islamic Contract Flag	No	04 2016	50,000	0	Active Payments
Secured Contract Flag	Yes	03 2016	50,000	48,000	Active Payments
Provider-reported Suspicious Activity	-	02 2016	50,000	1,000	Active Payments
Suspicious activity report date	-	01 2016	50,000	10,000	Active Payments
Maximum Overdue Amount	0	12 2015	50,000	10,000	Active Payments
Maximum Overdue Amount Date	31 January 2017	11 2015	50,000	30,000	Active Payments
Maximum No Of Days Of Payment Delay	0	10 2015	50,000	30,000	Active Payments
Maximum No Of Days Of Payment Delay Date	31 January 2017	09 2015	50,000	60,000	Active Payments
Worst Status	Active Payments	08 2015	50,000	30,000	Active Payments
Worst Status Date	31 January 2017	07 2015	50,000	25,000	Active Payments
Awaiting Correction Flag	No	06 2015	50,000	25,000	Active Payments
		05 2015	50,000	25,000	Active Payments
		04 2015	50,000	20,000	Active Payments
		03 2015	50,000	20,000	Active Payments
		02 2015	50,000	20,000	Active Payments

Securities

Code	Description
-	Security Type not reported

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CARDS

No	Type of Contract	Phase	Role	Start Date	Date last updated	CB Contract Id	DP Contract No	Outstanding Balance
1	Credit Card	Active	Main Contract Holder	01 January 2016	31 January 2017	305457452	PCNOCC0210422	

Historical Data

02 2015	03 2015	04 2015	05 2015	06 2015	07 2015	08 2015	09 2015	10 2015	11 2015	12 2015	01 2016
N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	MIN
02 2016	03 2016	04 2016	05 2016	06 2016	07 2016	08 2016	09 2016	10 2016	11 2016	12 2016	01 2017
MIN	MIN	5	30	60	90	120	150	180+	MIN	MIN	MIN

Credit Card Details 1|CB Contract Id:305457452

CB Contract Id	305457452	Month	Utilization Rate (%)	Outstanding Balance	Status
Provider No	B05	01 2017	34	6,729	Active Payments
Type of Contract	Credit Card	12 2016	16	3,215	Active Payments
Phase	Active	11 2016	13	2,531	Active Payments
Role	Main Contract Holder	10 2016	143	28,536	Default
Original Currency Code	AED	09 2016	137	27,304	Active Payments
Balance	6,729	08 2016	130	26,072	Active Payments
Credit Limit	20,000	07 2016	124	24,840	Active Payments
Amount Spent In The Month	1,900	06 2016	118	23,608	Active Payments
Overdue Amount	0	05 2016	112	22,376	Active Payments
No Of Days Payment Delay	0	04 2016	106	21,144	Active Payments
Payment Frequency	-	03 2016	100	19,912	Active Payments
Start Date	01 January 2016	02 2016	84	16,877	Active Payments
Closed Date	-	01 2016	51	10,243	Active Payments
Card Used Flag	Yes	<b>Securities</b>			
Islamic Contract Flag	No	Code	Description		
Secured Contract Flag	No	-	-		
Provider-reported Suspicious Activity	-				
Suspicious activity report date	-				
Maximum Overdue Amount	15,882				
Maximum Overdue Amount Date	31 October 2016				
Maximum No Of Days Of Payment Delay	180				
Maximum No Of Days Of Payment Delay Date	31 October 2016				
Worst Status	Default				
Worst Status Date	31 October 2016				
Awaiting Correction Flag	No				

No	Type of Contract	Phase	Role	Start Date	Date last updated	CB Contract Id	DP Contract No	Outstanding Balance
2	Credit Card	Active	Main Contract Holder	10 June 2014	31 January 2017	H05460811	PCNOCC0350324	

Historical Data

02 2015	03 2015	04 2015	05 2015	06 2015	07 2015	08 2015	09 2015	10 2015	11 2015	12 2015	01 2016
MIN	MIN	MIN	MIN	MIN	MIN	MIN	MIN	MIN	MIN	MIN	MIN
02 2016	03 2016	04 2016	05 2016	06 2016	07 2016	08 2016	09 2016	10 2016	11 2016	12 2016	01 2017
MIN	MIN	MIN	MIN	MIN	MIN	MIN	MIN	MIN	MIN	MIN	MIN

Credit Card Details 2|CB Contract Id:H05460811

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Month	Utilization Rate (%)	Outstanding Balance	Status
01 2017	30	2,978	Active Payments
12 2016	34	3,367	Active Payments
11 2016	42	4,156	Active Payments
10 2016	44	4,378	Active Payments
09 2016	36	3,562	Active Payments
08 2016	42	4,197	Active Payments
07 2016	30	2,972	Active Payments
06 2016	29	2,941	Active Payments
05 2016	47	4,678	Active Payments
04 2016	40	4,001	Active Payments
03 2016	51	5,132	Active Payments
02 2016	45	4,529	Active Payments
01 2016	49	4,934	Active Payments
12 2015	39	3,934	Active Payments
11 2015	29	2,932	Active Payments
10 2015	16	1,647	Active Payments
09 2015	59	5,912	Active Payments
08 2015	26	2,562	Active Payments
07 2015	46	4,623	Active Payments
06 2015	36	3,564	Active Payments
05 2015	39	3,912	Active Payments
04 2015	30	2,957	Active Payments
03 2015	29	2,935	Active Payments
02 2015	29	2,912	Active Payments

CB Contract Id	H05460811
Provider No	B04
Type of Contract	Credit Card
Phase	Active
Role	Main Contract Holder
Original Currency Code	AED
Balance	2,978
Credit Limit	10,000
Amount Spent In The Month	2,566
Overdue Amount	0
No Of Days Payment Delay	0
Payment Frequency	-
Start Date	10 June 2014
Closed Date	-
Card Used Flag	Yes
Islamic Contract Flag	No
Secured Contract Flag	No
Provider-reported Suspicious Activity	-
Suspicious activity report date	-
Maximum Overdue Amount	0
Maximum Overdue Amount Date	31 January 2017
Maximum No Of Days Of Payment Delay	0
Maximum No Of Days Of Payment Delay Date	31 January 2017
Worst Status	Active Payments
Worst Status Date	31 January 2017
Awaiting Correction Flag	No

#### Securities

Code	Description
-	-

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Services

No	Type of Contract	Phase	Role	Start Date	Date last updated	CB Contract Id	DP Contract No	Outstanding Balance
1	Communication Services	Active	Main Contract Holder	25 November 2010	31 January 2017	305457212	PCNOET0056232	

Historical Data

02 2015	03 2015	04 2015	05 2015	06 2015	07 2015	08 2015	09 2015	10 2015	11 2015	12 2015	01 2016
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
02 2016	03 2016	04 2016	05 2016	06 2016	07 2016	08 2016	09 2016	10 2016	11 2016	12 2016	01 2017
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

Service Details 1|CB Contract Id:305457212

Provider No	T03	Month	Billed	Outstanding Balance	Overdue	Status
Type of Contract	Communication Services	01 2017	340	340	0	Active Payments
Communication Type	-	12 2016	309	309	0	Active Payments
No Of Mobile Services	1	11 2016	356	356	0	Active Payments
No Of Fixed Line Services	0	10 2016	368	368	0	Active Payments
No Of Other Services	0	09 2016	357	357	0	Active Payments
Phase	Active	08 2016	411	411	0	Active Payments
Role	Main Contract Holder	07 2016	420	420	0	Active Payments
Original Currency Code	AED	06 2016	296	296	0	Active Payments
Start Date	25 November 2010	05 2016	274	274	0	Active Payments
Closed Date	-	04 2016	254	254	0	Active Payments
Holder Is Not Liable Flag	No	03 2016	299	299	0	Active Payments
Provider-reported Suspicious Activity	-	02 2016	305	305	0	Active Payments
Suspicious activity report date	-	01 2016	367	367	0	Active Payments
Maximum Overdue Amount	0	12 2015	365	365	0	Active Payments
Maximum Overdue Amount Date	31 January 2017	11 2015	351	351	0	Active Payments
Maximum No Of Days Of Payment Delay	0	10 2015	323	323	0	Active Payments
Maximum No Of Days Of Payment Delay Date	31 January 2017	09 2015	320	320	0	Active Payments
Worst Status	Active Payments	08 2015	299	299	0	Active Payments
Worst Status Date	31 January 2017	07 2015	265	265	0	Active Payments
Awaiting Correction Flag	No	06 2015	246	246	0	Active Payments
		05 2015	284	284	0	Active Payments
		04 2015	265	265	0	Active Payments
		03 2015	189	189	0	Active Payments
		02 2015	225	225	0	Active Payments

Application

CB Application Id	Provider No	Type of Contract	Phase	Role	Date Of Last Update	Total Amount	No Of Instalments	Credit Limit	Links
M05460877	C01	Personal Loan	Requested	Main Contract Holder	15 March 2017	100,000	48	-	-

Credit providers

Provider No	Provider Code	Provider Description	Provider 1st Address	Emirates	Provider 2nd Address	Emirates	Phone No	Web Address
B02 MAKTOUM ST	00	Bank Name	Bank Address	Abu Dhabi	-	-	*****+971	WWW.
C01	99999	-	A1	Abu Dhabi	-	-	-	-

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B05	02	Bank Name	Bank Address	Dubai		Dubai	*****+971	www.
B04	35	Bank Name	Bank Address	Abu Dhabi	-	-	-	-
T03	T02	Telco Name	Telco Address	Dubai	-	Du-bai	-	-

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