



نموذج اعتراض على المعلومات الائتمانية - الأفراد Credit Report Data Dispute Form - Individuals

| | | |
|---|---------------------|------------------------|
| 1 | Process Message ID: | معرف الرسالة العملية: |
| | Customer No.: | رقم العميل: |
| 2 | Full Name: | الاسم الكامل: |
| 3 | Emirates ID No.: | رقم الهوية الإماراتية: |
| 4 | Contact No.: | رقم الهاتف: |

| | | | |
|--------------------------|---------------------------|--------------------------|----------------------|
| > | Item being disputed: | < | نوع الاعتراض: |
| <input type="checkbox"/> | Personal details | <input type="checkbox"/> | بيانات الشخصية |
| <input type="checkbox"/> | Identity documents | <input type="checkbox"/> | مستندات الهوية |
| <input type="checkbox"/> | Address | <input type="checkbox"/> | العنوان |
| <input type="checkbox"/> | Employment details | <input type="checkbox"/> | البيانات الوظيفية |
| <input type="checkbox"/> | Contact details | <input type="checkbox"/> | بيانات الاتصال |
| <input type="checkbox"/> | Payment Order details | <input type="checkbox"/> | بيانات أمر الدفع |
| <input type="checkbox"/> | Other income details | <input type="checkbox"/> | بيانات مصادر الدخل |
| <input type="checkbox"/> | Credit facilities details | <input type="checkbox"/> | تفاصيل التسهيلات |
| <input type="checkbox"/> | Others (Please specify): | <input type="checkbox"/> | أخرى (يرجى التحديد): |

| | | |
|---|--------------|-------|
| 5 | Report Date: | _____ |
| 6 | Subject ID: | _____ |

| 7 | Contract ID | 8 | Bank Name | Details |
|---|-------------|---|-----------|---------|
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |

> Date: _____ < التاريخ:

> Signature: _____ < التوقيع:

Email this dispute form at disputes@aecb.gov.ae along with Supporting Documents (e.g. Bank Statements, Payment Receipts, Contract Repayment Schedule, or any relevant document).

يتوجب عليك تقديم الاعتراض من خلال البريد الإلكتروني disputes@aecb.gov.ae مع ارفاق الوثائق الداعمة (مثل كشوفات الحسابات المصرفية، وإيصالات الدفع، جدول سداد العقد، وأي وثائق ذات صلة).

5 REPORT DATE

1 PROCESS MESSAGE ID

CREDIT REPORT CREATED ON 09.08.2016 09:35:10 AM
Process Message ID: 27c09a2d-18ef-4e77-a2f5-fa36c9e3e616
Private and Confidential

6 CB SUBJECT ID

Customer Information

2 FULL NAME

| | |
|---------------------|--------------|
| CB Subject Id | G04843663 |
| Provider Subject No | |
| Title | MR |
| Last Name | Smith |
| First Name | John |
| Full Name | John Smith |
| Arabic Last Name | - |
| Arabic First Name | - |
| Arabic Full Name | - |
| Gender | Male |
| Date Of Birth | 15 July 1977 |
| Nationality | PHILIPPINES |
| Resident Flag | Yes |

Credit Summary

Score



Total Outstanding Balance:
Total Overdue:
Number Of Default Contracts:

3 EID

Identification

| Info type | Info | Expiry Date | Provider No | Date Of Last Update |
|-----------------------|--------------------|---------------|-------------|---------------------|
| Passport | XX5673262 | 03 March 2015 | B02 | 25 May 2016 |
| Emirates Id | 784-1977-5415217-7 | - | B06 | 15 February 2016 |
| Passport (historical) | EC3836588 | 30 March 2020 | B05 | 11 July 2016 |

Addresses

| Address Type | Address | Arabic Address | Emirate | P.O. Box | Plot No | Provider No | Date Of Last Update |
|----------------------|--|----------------|-----------|----------|---------|-------------|---------------------|
| Address | P.O. BOX 43690 ABU DHABI UNITED ARAB EMIRATES | - | - | - | 2 | B02 | 25 May 2016 |
| Address (historical) | BEAUTY LEADERS LLC DEPT: ADMIN,ID,J10 | - | Abu Dhabi | 436990 | - | B03 | 20 March 2016 |
| Address (historical) | P.O. BOX 43690 BEAUTY LEADERS LLC | - | - | - | - | B04 | 20 November 2014 |

Employment

| Employment Name | Employment Type | Gross Annual Income | Date Of Employment | Date Of Termination | Provider No | Date Of Last Update |
|-----------------------|-----------------|---------------------|--------------------|---------------------|-------------|---------------------|
| BEAUTY LEADERS LLC | - | 138,000 | 02 January 2002 | - | B04 | 20 November 2014 |

4 CONTACT NUMBER

Contacts

| Contact Type | Contact | Provider No | Date Of Last Update |
|-------------------------------|------------------------------|-------------|---------------------|
| E-mail | AMORADA_JUDITH @YAHOO.COM | B03 | 20 March 2016 |
| Phone Number | +97126764800 | B02 | 25 May 2016 |
| Mobile Number | +971508102547 | B02 | 25 May 2016 |
| Mobile Number (historical) | 971508102547 | B03 | 20 March 2016 |

Credit Facilities Details

INSTALMENTS

| No | Type of Contract | Phase | Role | Start Date | Date last updated | CB Contract Id | DP Contract No | Outstanding Balance |
|----|------------------|--------|----------------------|--------------|-------------------|----------------|-----------------|---------------------|
| 1 | Personal Loan | Closed | Main Contract Holder | 23 June 2014 | 31 July 2015 | 707763386 | 002947315001001 | 0 |

Historical Data

| 08 2013 | 09 2013 | 10 2013 | 11 2013 | 12 2013 | 01 2014 | 02 2014 | 03 2014 | 04 2014 | 05 2014 | 06 2014 | 07 2014 |
|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | OK | OK |
| 08 2014 | 09 2014 | 10 2014 | 11 2014 | 12 2014 | 01 2015 | 02 2015 | 03 2015 | 04 2015 | 05 2015 | 06 2015 | 07 2015 |
| OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK |

Instalment Details 1|CB Contract Id:707763386

| | | | |
|-----------------------------|-----------------------------|--|-----------------|
| CB Contract Id | 707763388 | Overdue Amount | 0 |
| Provider No | B04 | No Of Days Payment Delay | 0 |
| Type of Contract | Personal Loan | Maximum Overdue Amount | 0 |
| Phase | Closed | Maximum Overdue Amount Date | 31 July 2015 |
| Role | Main Contract Holder | Maximum No Of Days Of Payment Delay | 0 |
| Method of Payment | - | Maximum No Of Days Of Payment Delay Date | 31 July 2015 |
| Original Currency Code | UAE Dirham | Worst Status | Active Payments |
| Outstanding Balance | 0 | Worst Status Date | 31 July 2015 |
| Total Amount | 24,000 | Awaiting Correction Flag | No |
| Total No Of Instalments | 24 | | |
| No Of Remaining Instalments | 0 | | |
| Payment Frequency | monthly instalments-30 days | | |
| Payments Amount | 1,130 | | |
| Start Date | 23 June 2014 | | |
| Closed Date | 02 July 2015 | | |
| Islamic Contract Flag | No | | |
| Secured Contract Flag | No | | |

7 CONTRACT ID

| No | Type Of Contract | Phase | Role | Strat Date | Date last updated | CB Cotract Id | DP Contract No | Outstanding Balance |
|----|------------------|--------|----------------------|--------------|-------------------|---------------|----------------|---------------------|
| 2 | Personal Loan | Active | Main Contract Holder | 20 June 2015 | 30 June 2016 | B12407382 | 4006217220 | 120,265 |

Historical Data

| 07 2014 | 08 2014 | 09 2014 | 10 2014 | 11 2014 | 12 2014 | 01 2015 | 02 2015 | 03 2015 | 04 2015 | 05 2015 | 06 2015 |
|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | OK |
| 07 2014 | 08 2014 | 09 2014 | 10 2014 | 11 2014 | 12 2015 | 01 2016 | 02 2016 | 03 2016 | 04 2016 | 05 2016 | 06 2016 |
| N/A | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK |

Instalment Details 2|CB Contract Id: B 12407382

| | | | |
|-----------------------------|-----------------------------|--|-----------------|
| CB Contract Id | B12407382 | Overdue Amount | 0 |
| Provider No | B05 | No Of Days Payment Delay | 0 |
| Type of Contract | Personal Loan | Maximum Overdue Amount | 0 |
| Phase | Active | Maximum Overdue Amount Date | 30 June 2016 |
| Role | Main Contract Holder | Maximum No Of Days Of Payment Delay | 0 |
| Method of Payment | - | Maximum No Of Days Of Payment Delay Date | 30 June 2016 |
| Original Currency Code | - | Worst Status | Active Payments |
| Outstanding Balance | 120,265 | Worst Status Date | 30 June 2016 |
| Total Amount | 150,00 | Awaiting Correction Flag | No |
| Total No Of Instalments | 48 | | |
| No Of Remaining Instalments | 37 | | |
| Payment Frequency | monthly instalments-30 days | | |
| Payment Amount | 3,695 | | |
| Start Date | 20 June 2015 | | |
| Closed Date | - | | |
| Islamic Contract Flag | No | | |
| Secured Contract Flag | No | | |

| No | Type Of Contract | Phase | Role | Strat Date | Date last updated | CB Cotract Id | DP Contract No | Outstanding Balance |
|----|------------------|--------|----------------------|-------------------|-------------------|---------------|-----------------|---------------------|
| 3 | Personal Loan | Closed | Main Contract Holder | 02 September 2014 | 30 June 2015 | 508720938 | XPIL30100098661 | 0 |

Historical Data

| | | | | | | | | | |
|-----------|-----|--------------|-----------|----------------------|------------------|---|---|--------|---|
| O14563846 | B06 | Credit Card | Requested | Main Contract Holder | 15 February 2016 | - | - | 10,000 | - |
| D09871277 | B03 | Covered card | Requested | Main Contract Holder | 04 February 2015 | - | - | 50,000 | - |

 CREDIT PROVIDERS

8 BANK NAME

| Provider No | Provider Code | Provider Description | Provider 1st Address | Emirates | Provider 2nd Address | Emirates | Phone No | Web Address |
|-------------|---------------|------------------------------|---|-----------|---|----------|--------------|---|
| B03 | 082 | DUNIA FINANCE | DUBAI OUTSOURCE ZONE BUILDING 5 | Dubai | DUBAI OUTSOURCE ZONE BUILDING 6 | - | - | - |
| B02 | 045 | UNION NATIONAL BANK | AL SALAM ST | Abu Dhabi | - | - | +97126984283 | http://www.unb.ae |
| B04 | 003 | Abu Dhabi Commercial Bank | Abu Dhabi Commercial Bank P.O. Box 939 Electra Street Abu Dhabi | Abu Dhabi | - | - | - | - |
| B05 | 023 | Commercial Bank Of Dubai | P.O.Box 2668 Dubai | Dubai | - | - | 042121728 | http://www.cbd.ae |
| B06 | 033 | MASHREQBANK PSC | Marina Mall Branch, GN 9/Ground floor, Abudhabi Marina Mall | Abu Dhabi | Jumeirah Beach Residence (JBR) Branch, JBR 5, Unit No. GM 13, Amwaj, Al Sufuh Road, The Walk, Dubai Address 3: Mizhar Branch in Deira, Unit # 1925, Ar | - | 04 424 4444 | http://www.mashreqbank.com/uae/ar/contact-us/credit-bureau-c |