

Credit Report Glossary

1 Credit Summary

Score	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
Total Outstanding Balance	Sum of Total Outstanding Balances (Installments, Non-installments, Credit card and Services) for all active contracts
Total Overdue	Sum of all past due amounts for all active contracts
Number of Default Contracts	The total count of all contracts that are indicated as 'Default' for all active contracts
Not Applicable (NA)	Not Applicable (NA) will show in case the Score can not be calculated due to reasons explained under the score section.

2 General Terms

Subject	Each individual/company is known as a single subject in Al Etihad Credit Bureau
CB Subject Id	Unique Customer Identifier in Credit Bureau database; this is created by AECB system
Contract	Each liability account is known as a single contract in Al Etihad Credit Bureau
CB Contract Id	Unique Contract Identifier in Credit Bureau database; this is created by AECB system for batch contracts
Data Provider (DP)	Entity which provided the relevant data to Al Etihad Credit Bureau
DP Contract No	Unique Contract Identifier created and submitted by Data Provider
DP Subject No	Unique Subject Identifier created and submitted by Data Provider
Provider No	Credit Provider code. The code list pertaining to this Credit Report is mentioned in the last section defined as Credit Providers
CB Application ID	Unique Application Identifier in Credit Bureau database; this is created by AECB system for online enquires
Contract Category	Complete Liability distribution as installments/non-installment/credit cards/services
Holder	Main contract holder (Applicant) and/or co-contract holder (co-Applicant)
Credit Report Created on	Date and time of Credit Report extracted
Response ID	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 and Company/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 Credit Providers
Reference Date	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 most recent value of all months of active contracts with Holder Role
Worst Payment Delay Last 24 Months	Greatest DaysPaymentDelay considering most recent value of all active contracts with Holder Role and considering the history of the last 24 Months
Worst Status L24M	Most recent value of Worst Status of all active contracts with Holder Role considering the history of 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)

Type of Contract	Type of contract (loan/mortgage/overdraft/trade facility/credit card/etc)		
Phase	Active/Closed		
Role	Main contract holder/Co-contract holder/Gurantor		
Starting Date	Start date of the contract with data provider		
Date Last Update	Last update receive from data provider and loaded successfully in AECB system		
Outstanding balance	Remaining balance to be paid to data provider for the specific contract		
Historical Data	Customer's payment behavior during the last 2 years with color indicators. N/A - data not available with AECB for the respective month		
(In case of installments contracts)	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
(In case of non-installments contracts)	+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)
(In case of credit cards contracts)	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
(In case of services contracts)	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
Method Of Payment	How the payment is done for the specified contract (e.g. Direct transfer & Cash)		
Original Currency Code	Contract original currency (EUR, USD, etc). All amounts in the Credit Report are in AED		
Total Amount	Principal amount of facility availed in case of installment contract		
Total No of Installments	Total number of installment to be paid for a specific contract		
No of remaining installments	Remaining installments to be paid at the time of extraction of the Credit Report		
Payment Frequency	how frequent the payment is done for contract (monthly, half yearly, annual, etc)		
Payment Amount	Installment amount		
Closed Date	Date of closure of the contract		
Islamic Contract Flag	If the specified contract is marked as Islamic contract		
Secured Contract Flag	If the specified contract is marked as secured/pledged		
Securities	The list of securities provided for specific contract		
Overdue Amount	Missed payment amount		
No of days Payment Delay	Payment due for specified days		
Maximum Overdue Amount	Maximum missed payment amount that was overdue in the entire history of the contract, considering the most recent value of each month		
Maximum Overdue Amount date	Date in which customer missed maximum payment		
Maximum No of Days Payment Delay	Maximum passed due days in the entire history of the contract, considering the most recent value of each month		
Maximum No of Days Payment Delay Date	Date in which customer reached maximum past due days		
Worst Status	Worst status this contract has reached in the entire history of the contract, considering the most recent value of each month		
Worst Status Date	Date of worst status in the entire history of the contract		

Awaiting correction flag	For those contracts which were supposed to be updated by data providers but rejected via submission file due to validation not respected and the data provider has not submitted the correction yet.
Credit Limit	Limit assigned to the non-installment contract or credit card contract
Balance	Outstanding balance
Amount Spent in the month	The amount spent in the last reporting month
Card Used flag	If the card was used in last reporting month
Utilization Rate	% of the usage against the card limit

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Application

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

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

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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.

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Graphs

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

Historical Synthesis	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
Exposure Overview	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
Balance-To-Overdue Ratio	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)
Total Outstanding Balance Distribution	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.)