

Customer Information

	Provider No	Date Of Last Update
CB Subject Id	000000000	
Provider Subject No	000000000	
Company Name	MARCO GENERAL TRADING LLC C01	03 October 2018
Arabic Company Name	ماركو للتجارة العامة ش م م C01	03 October 2018
Trade License No	100651 C01	03 October 2018
Trade License Place	Abu Dhabi C01	03 October 2018
Registration Date	26 December 2005 C01	03 October 2018
Economic Activity	Manufacturing - furniture C01	03 October 2018

Credit Summary



The score cannot be calculated
The customer has insufficient data in the last 24 months

The customer has at least one Bounced Cheque

Total Outstanding Balance: **70,978**

Total Overdue: **0**

No. Of Default Contracts: **0**

Company Name	Provider No	Date Of Last Update
MARCO GENERAL TRADING LLC	C01	03 October 2018
Historical Data		
MARCO GENERAL TRADING LLC	B05	06 March 2018

Trade License No	Provider No	Date Of Last Update
00000000000	C01	03 October 2018
Historical Data		
00000000000	B05	06 March 2018

Trade License Place	Provider No	Date Of Last Update
Abu Dhabi	C01	03 October 2018
Historical Data		
Abu Dhabi	B05	06 March 2018

Addresses

Address Type	Address	Arabic Address	Emirate	P.O.Box	Plot No	Provider No	Date Of Last Update
Address	ABU DHABI AL MUSSAFAH	أبو ظبي المصفح	Abu Dhabi	15207	15	B02	23 February 2017

Contact

Contact Type	Contact	Provider No	Date Of Last Update
E-mail	SALES@HAKLLC.AE	B02	23 February 2017

Contact Type	Contact	Provider No	Date Of Last Update
Phone Number	040000000	B02	23 February 2017

Contact Type	Contact	Provider No	Date Of Last Update
Mobile Number	00971528990487	B05	18 September 2017
Historical Data			
Mobile Number	040000000	C01	26 August 2018
Mobile Number	052123456	B05	06 March 2018
Mobile Number	0501112223	B05	25 January 2018
Mobile Number	052789456	B05	28 November 2017
Mobile Number	2324	B05	27 November 2017
Mobile Number	9998989656	B05	27 November 2017
Mobile Number	00971529556799	B05	22 October 2017
Mobile Number	00971529887655	B05	11 October 2017
Mobile Number	00971528220988	B05	27 September 2017
Mobile Number	02568545852	B05	20 September 2017
Mobile Number	05212345666	B05	20 September 2017
Mobile Number	00971567789055	B05	19 September 2017
Mobile Number	00971567665433	B05	18 September 2017
Mobile Number	0521234555	B05	17 September 2017
Mobile Number	0521234556	B05	17 September 2017
Mobile Number	0521223333	B05	17 September 2017
Mobile Number	00971528226754	B05	17 September 2017
Mobile Number	00971528220922	B05	14 September 2017
Mobile Number	0556677888	B05	13 September 2017
Mobile Number	00971527220566	B05	11 September 2017
Mobile Number	10065105122	B05	29 August 2017
Mobile Number	056256256	B05	23 July 2017
Mobile Number	08987876765	B05	23 July 2017
Mobile Number	2343443	B05	23 July 2017
Mobile Number	09898787676	B05	23 July 2017
Mobile Number	08987676545	B05	23 July 2017
Mobile Number	05625625	B05	20 July 2017
Mobile Number	0562562525	B05	10 July 2017
Mobile Number	056256252	B05	10 July 2017
Mobile Number	056025625	B05	20 June 2017
Mobile Number	0562562562	B05	19 June 2017
Mobile Number	0500000000	B02	23 February 2017
Contact Type	Contact	Provider No	Date Of Last Update
Additional Mobile Number	0550000000	B02	23 February 2017

Payment Order

Type	Beneficiary Name	IBAN	Number	Amount	Reason	Return Date	Severity	Provider No	Reference Date
Bounced Cheques	-	AE89***2000000000000001	100322	230,552	Insufficient Funds	01 June 2016	Single	B02	10 June 2016

CONTRACTS SUMMARY

Credit Facilities

No Of Records	63
Total No Of Reporting Data Providers	4

Record Distribution	Requested	Rejected	Not Taken Up	Declined	Active	Closed
Instalments	14	1	0	0	1	1
Not Instalments	0	0	0	0	1	0
Credit Cards	43	0	1	0	1	0
Services	0	0	0	0	0	0

Total Exposure	88,000
Total exposure for the non-funded facilities	50,000
Credit Utilization Rate On Credit Cards (%)	30
Worst Current Payment Delay	0
Worst Payment Delay Last 24 Months	0
Worst Status L24M	Active Payments
Oldest Contract Start Date	25 January 2008
Newest Contract Start Date	10 June 2014
Number of Enquiries Last 90 Days	0
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 Payment Amount	2,000	0
Total Outstanding Balance Amount	28,000	0
Total Overdue Amount	0	0

Not 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: 1	Main & Co-Contract Holder	Guarantor
Total Credit Limit	10,000	0
Total Outstanding Balance Amount	2,978	0
Total Overdue Amount	0	0

Consolidated Historical Data

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2016												
2017												
2018												

Balance to Overdue Ratio

Contract Type	Overdue	Balance
Installments (Personal Loan)	0	0
Installments (Islamic Credits)	0	0
Installments (Mortgage)	0	0
Installments (Car Loan)	0	0
Installments (Others)	0	28,000
Installments (Total)	0	28,000
Not Installments (Overdraft)	0	0
Not Installments (Commercial Credits)	0	0
Not Installments (Others)	0	40,000
Not Installments (Total)	0	40,000
Credit Cards (Credit card)	0	0
Credit Cards (Covered card)	0	2,978
Credit Cards (Total)	0	2,978
Service (Total)	0	0

Credit Facilities Details

Instalments

No.	Type Of Contract	Phase	Role	Start Date	Date Last Updated	CB Contract Id	DP Contract No	Outstanding Balance					
1	Small Business Loan	Closed	Main Contract Holder	23 January 2013	31 January 2016	205457151	PCNOI021554	0					
		JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2014		OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2015		OK	OK	OK	OK	OK	OK	30	60	90	120	150	180+
2016		OK											

Detail of Instalment 1: Small Business Loan, Closed

CB Contract Id	205457151
Provider No	B03
Type of Contract	Small Business Loan
Phase	Closed
Role	Main Contract Holder
Method of Payment	Authorization to Direct Current Contract Debit (Standing Instruction)
Original Currency Code	UAE Dirham
Outstanding Balance	0
Total Amount	250,000
Total No Of Instalments	48
No Of Remaining Instalments	0
Payments Frequency	Monthly Instalments - 30 Days
Payment Amount	6,458
Start Date	23 January 2013
Closed Date	31 January 2016
Islamic Contract Flag	No
Secured Contract Flag	No
Overdue Amount	0
No Of Days Payment Delay	0

Maximum Overdue Amount	45,206
Maximum Overdue Amount Date	31 December 2015
Maximum No Of Days Of Payment Delay	180
Maximum No Of Days Of Payment Delay Date	31 December 2015
Worst Status	Default
Worst Status Date	31 December 2015

Security

Code	Description
-	Security Type not reported

No.	Type Of Contract	Phase	Role	Start Date	Date Last Updated	CB Contract Id	DP Contract No	Outstanding Balance
2	Commercial Vehicle Loan	Active	Co-Contract Holder	19 February 2013	31 January 2017	505457198	PCNOI0885	28,000

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2015		OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2016	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2017	OK											

Detail of Instalment 2: Commercial Vehicle Loan, Active

CB Contract Id	505457198
Provider No	B02
Type of Contract	Commercial Vehicle Loan
Phase	Active
Role	Co-Contract Holder
Method of Payment	Cheque
Original Currency Code	UAE Dirham
Outstanding Balance	28,000
Total Amount	120,000
Total No Of Instalments	60
No Of Remaining Instalments	14
Payments Frequency	Monthly Instalments - 30 Days
Payment Amount	2,000
Start Date	19 February 2013
Closed Date	28 February 2018
Islamic Contract Flag	No
Secured Contract Flag	Yes
Overdue Amount	0
No Of Days Payment Delay	0

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

Linked Subjects

Subject	Role
HAK AND CO L.L.C	Main Contract Holder

Security

Code	Description
TS8	Registered Mortgage over Vehicles (Tangible)

Non Instalments

No.	Type Of Contract	Phase	Role	Start Date	Date Last Updated	CB Contract Id	DP Contract No	Outstanding Balance
1	Guarantees - Non-funded	Active	Main Contract Holder	25 January 2008	31 January 2017	C05460085	PCNONI035366	40,000

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2015		OK	OK	OK	OK	OK	OK	OK	OVER	OK	OK	OK
2016	OK	OK	90%	+VE	+VE	OK	OK	OK	OK	OK	OK	OK
2017	OK											

Detail of Non Instalment 1: Guarantees - Non-funded, Active

CB Contract Id	C05460085
Provider No	B02
Type of Contract	Guarantees - Non-funded
Phase	Active
Role	Main Contract Holder
Original Currency Code	UAE Dirham
Credit Limit	50,000
Overdue Amount	0
Start Date	25 January 2008
Closed Date	-
Islamic Contract Flag	No
Secured Contract Flag	Yes

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

Historical Data

Year	Month	Credit Limit	Outstanding Balance	Status
2017	Jan	50,000	40,000	Active Payments
2016	Dec	50,000	20,000	Active Payments
2016	Nov	50,000	20,000	Active Payments
2016	Oct	50,000	20,000	Active Payments
2016	Sep	50,000	20,000	Active Payments
2016	Aug	50,000	20,000	Active Payments
2016	Jul	50,000	20,000	Active Payments
2016	Jun	50,000	20,000	Active Payments
2016	May	50,000	0	Active Payments
2016	Apr	50,000	0	Active Payments
2016	Mar	50,000	48,000	Active Payments
2016	Feb	50,000	1,000	Active Payments
2016	Jan	50,000	10,000	Active Payments
2015	Dec	50,000	10,000	Active Payments
2015	Nov	50,000	30,000	Active Payments
2015	Oct	50,000	30,000	Active Payments
2015	Sep	50,000	60,000	Active Payments
2015	Aug	50,000	30,000	Active Payments
2015	Jul	50,000	25,000	Active Payments
2015	Jun	50,000	25,000	Active Payments
2015	May	50,000	25,000	Active Payments
2015	Apr	50,000	20,000	Active Payments
2015	Mar	50,000	20,000	Active Payments
2015	Feb	50,000	20,000	Active Payments

Security

Code	Description
TS1	Cash Collateral (Tangible)

Credit Cards

No.	Type Of Contract	Phase	Role	Start Date	Date Of Last Update	CB Contract Id	DP Contract No	Outstanding Balance
1	Covered card	Active	Main Contract Holder	10 June 2014	31 January 2017	605457127	PCNOCC0215056	2,978

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2015		MIN	MIN	MIN	MIN	MIN	MIN	MIN	MIN	MIN	MIN	MIN
2016	MIN	MIN	MIN	MIN	MIN	MIN	MIN	MIN	MIN	MIN	MIN	MIN
2017	MIN											

Credit Cards 1: Covered card, Active

CB Contract Id	605457127
Provider No	B03
Type of Contract	Covered card
Phase	Active
Role	Main Contract Holder
Original Currency Code	UAE Dirham
Balance	2,978
Credit Limit	10,000
Amount Spent In The Month	2,566
Overdue Amount	0
No Of Days Of Payment Delay	0
Payment Frequency	Monthly Instalments - 30 Days
Start Date	10 June 2014
Closed Date	-
Card Used Flag	Yes
Islamic Contract Flag	No
Secured Contract Flag	No
Payment Due Date	-
Statement Due Amount	-
Actual Payment Amount	-

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

Historical Data

Year	Month	Utilization Rate (%)	Outstanding Balance	Status
2017	Jan	30	2,978	Active Payments
2016	Dec	34	3,367	Active Payments
2016	Nov	42	4,156	Active Payments
2016	Oct	44	4,378	Active Payments
2016	Sep	36	3,562	Active Payments
2016	Aug	42	4,197	Active Payments
2016	Jul	30	2,972	Active Payments
2016	Jun	29	2,941	Active Payments
2016	May	47	4,678	Active Payments
2016	Apr	40	4,001	Active Payments
2016	Mar	51	5,132	Active Payments
2016	Feb	45	4,529	Active Payments
2016	Jan	49	4,934	Active Payments
2015	Dec	39	3,934	Active Payments
2015	Nov	29	2,932	Active Payments
2015	Oct	16	1,647	Active Payments
2015	Sep	59	5,912	Active Payments
2015	Aug	26	2,562	Active Payments
2015	Jul	46	4,623	Active Payments
2015	Jun	36	3,564	Active Payments
2015	May	39	3,912	Active Payments
2015	Apr	30	2,957	Active Payments
2015	Mar	29	2,935	Active Payments
2015	Feb	29	2,912	Active Payments

Security

Code	Description
-	Security Type not reported

APPLICATIONS

Applications

CB Application Id	Provider No	Type of Contract	Phase	Role	Date Of Last Update	Total Amount	Number of Instalments	Credit Limit	Links
N05460266	C01	Small Business Loan	Rejected	Main Contract Holder	26 August 2018	300,000	60	-	
105489520	C01	Covered card	Requested	Main Contract Holder	26 August 2018	-	-	987,654,321	

CB Application Id	Provider No	Type of Contract	Phase	Role	Date Of Last Update	Total Amount	Number of Instalments	Credit Limit	Links
P05492600	C01	Covered card	Not Taken Up	Main Contract Holder	26 August 2018	-	-	200,000	
M05489625	B05	Covered card	Requested	Main Contract Holder	06 March 2018	-	-	75,000	
A05487175	B05	Commercial Rent Loan	Requested	Main Contract Holder	25 January 2018	300,000	24	-	
Q05486769	B05	Small Business Loan	Requested	Main Contract Holder	28 November 2017	100,000	30	-	
305483867	B05	Car Loan	Requested	Main Contract Holder	28 November 2017	75,000	15	-	
705483887	B05	Covered card	Requested	Main Contract Holder	27 November 2017	-	-	78,999,455	
505483467	B05	Covered card	Requested	Main Contract Holder	22 October 2017	-	-	125,000	
I05486416	B05	Covered card	Requested	Main Contract Holder	12 October 2017	-	-	124,561	Name KARCO OVERSEAS TRADING LLC Role Co-Contract Holder
005483327	B05	Covered card	Requested	Main Contract Holder	12 October 2017	-	-	124,561	
J05486157	B05	Covered card	Requested	Main Contract Holder	11 October 2017	-	-	165,622	
G05486081	B05	Covered card	Requested	Main Contract Holder	11 October 2017	-	-	124,561	
I05486412	B05	Covered card	Requested	Main Contract Holder	11 October 2017	-	-	124,561	
I05486387	B05	Covered card	Requested	Main Contract Holder	05 October 2017	-	-	75,000	
505483350	B05	Covered card	Requested	Main Contract Holder	27 September 2017	-	-	10,878	
905483084	B05	Car Loan	Requested	Main Contract Holder	20 September 2017	15,000	20	-	

CB Application Id	Provider No	Type of Contract	Phase	Role	Date Of Last Update	Total Amount	Number of Instalments	Credit Limit	Links
M05486042	B05	Covered card	Requested	Main Contract Holder	20 September 2017	-	-	10,000	
D05485792	B05	Covered card	Requested	Main Contract Holder	20 September 2017	-	-	75,000	
M05486036	B05	Covered card	Requested	Main Contract Holder	20 September 2017	-	-	12,000	
F05486032	B05	Covered card	Requested	Main Contract Holder	19 September 2017	-	-	12,000	
P05486148	B05	Covered card	Requested	Main Contract Holder	19 September 2017	-	-	12,000	
305483031	B05	Covered card	Requested	Main Contract Holder	18 September 2017	-	-	10,000	
905483043	B05	Covered card	Requested	Main Contract Holder	18 September 2017	-	-	10,000	
J05485788	B05	Covered card	Requested	Main Contract Holder	18 September 2017	-	-	10,000	
005482950	B05	Mortgage	Requested	Main Contract Holder	17 September 2017	750,000	50	-	
I05486048	B05	Covered card	Requested	Main Contract Holder	17 September 2017	-	-	15,125	
905483038	B05	Covered card	Requested	Main Contract Holder	17 September 2017	-	-	15,125	
L05485878	B05	Covered card	Requested	Main Contract Holder	17 September 2017	-	-	15,125	
M05485999	B05	Covered card	Requested	Main Contract Holder	17 September 2017	-	-	15,125	
R05485853	B05	Covered card	Requested	Main Contract Holder	17 September 2017	-	-	15,125	
105483116	B05	Covered card	Requested	Main Contract Holder	17 September 2017	-	-	750,000	

CB Application Id	Provider No	Type of Contract	Phase	Role	Date Of Last Update	Total Amount	Number of Instalments	Credit Limit	Links
K05486043	B05	Covered card	Requested	Main Contract Holder	17 September 2017	-	-	15,125	
805483072	B05	Covered card	Requested	Main Contract Holder	17 September 2017	-	-	15,125	
205483051	B05	Covered card	Requested	Main Contract Holder	17 September 2017	-	-	15,000	
P05486107	B05	Covered card	Requested	Main Contract Holder	17 September 2017	-	-	750,000	
N05485871	B05	Covered card	Requested	Main Contract Holder	17 September 2017	-	-	15,125	
A05485771	B05	Covered card	Requested	Main Contract Holder	17 September 2017	-	-	10,000	
C05485915	B05	Covered card	Requested	Main Contract Holder	14 September 2017	-	-	202,504	
505483047	B05	Covered card	Requested	Main Contract Holder	14 September 2017	-	-	202,504	
605482911	B05	Covered card	Requested	Main Contract Holder	14 September 2017	-	-	202,504	
505483021	B05	Covered card	Requested	Main Contract Holder	13 September 2017	-	-	300,000	
N05485782	B05	Covered card	Requested	Main Contract Holder	11 September 2017	-	-	10,000	
805482710	B05	Covered card	Requested	Main Contract Holder	30 August 2017	-	-	10,000	
H05485292	B05	Credit Card	Requested	Main Contract Holder	29 August 2017	-	-	75,000	
R05463425	B05	Credit Card	Requested	Co-Contract Holder	22 August 2017	-	-	120,000	Name KARCO OVERSEAS TRADING LLC Role Main Contract Holder
305458000	B05	Capital Financing Loan (Installment)	Requested	Main Contract Holder	23 July 2017	23,232	12	-	

CB Application Id	Provider No	Type of Contract	Phase	Role	Date Of Last Update	Total Amount	Number of Instalments	Credit Limit	Links
Q05460938	B05	Commercial SME Loan (Installment)	Requested	Main Contract Holder	23 July 2017	34,343	12	-	
C05460987	B05	Capital Financing Loan (Installment)	Requested	Main Contract Holder	23 July 2017	2,343	12	-	
C05460989	B05	Capital Financing Loan (Installment)	Requested	Main Contract Holder	23 July 2017	1,232	12	-	
J05460899	B05	Covered card	Requested	Main Contract Holder	23 July 2017	-	-	100,000	
405458048	B05	Syndicated Loan (Installment)	Requested	Main Contract Holder	20 July 2017	12,000	12	-	
Q05460929	B05	Multiplier Loan	Requested	Main Contract Holder	19 July 2017	120,000	12	-	
I05460878	B05	Multiplier Loan	Requested	Main Contract Holder	19 July 2017	120,000	12	-	
K05460928	B05	Covered card	Requested	Main Contract Holder	10 July 2017	-	-	100,000	
L05460795	B05	Covered card	Requested	Main Contract Holder	10 July 2017	-	-	100,000	
N05460893	B05	Covered card	Requested	Main Contract Holder	20 June 2017	-	-	150,000	
805457953	B05	Multiplier Loan	Requested	Main Contract Holder	19 June 2017	180,000	10	-	

CB Application Id	Provider No	Type of Contract	Phase	Role	Date Of Last Update	Total Amount	Number of Instalments	Credit Limit	Links																				
105456764	C01	Car Loan	Requested	Guarantor	29 August 2016	1,000	12	-	<table border="0"> <tr> <td>Name</td> <td>Role</td> </tr> <tr> <td>ANTOINE SALAME</td> <td>Guarantor</td> </tr> <tr> <td>Name</td> <td>Role</td> </tr> <tr> <td>ROBERT BAGIO</td> <td>Main Contract Holder</td> </tr> <tr> <td>Name</td> <td>Role</td> </tr> <tr> <td>FLY DUBAI LTD</td> <td>Guarantor</td> </tr> <tr> <td>Name</td> <td>Role</td> </tr> <tr> <td>AAE COMPANY1</td> <td>Guarantor</td> </tr> <tr> <td>Name</td> <td>Role</td> </tr> <tr> <td>AL SHOLA AL MODEA GAS DISTRIBUTION LLC</td> <td>Guarantor</td> </tr> </table>	Name	Role	ANTOINE SALAME	Guarantor	Name	Role	ROBERT BAGIO	Main Contract Holder	Name	Role	FLY DUBAI LTD	Guarantor	Name	Role	AAE COMPANY1	Guarantor	Name	Role	AL SHOLA AL MODEA GAS DISTRIBUTION LLC	Guarantor
Name	Role																												
ANTOINE SALAME	Guarantor																												
Name	Role																												
ROBERT BAGIO	Main Contract Holder																												
Name	Role																												
FLY DUBAI LTD	Guarantor																												
Name	Role																												
AAE COMPANY1	Guarantor																												
Name	Role																												
AL SHOLA AL MODEA GAS DISTRIBUTION LLC	Guarantor																												

CREDIT PROVIDERS

Credit Providers

Provider No	Provider Code	Provider Description	Provider 1st Address	Emirates	Provider 2nd Address	Emirates	Phone No	Web Address
B02	035	NBAD	NBAD Main Branch Khalifa street Abu Dhabi	Abu Dhabi	-	-	02-61112305	-
B03	021	Citibank UAE	Citibank House, Khalid Bin Waleed Street	Dubai	Citibank N.A. Al Wasl Branch, Dubai	Dubai	+97146044790	www.citibank.ae
T04	T02	Du	Dubai	Dubai	-	-	-	-
B05	040	RAK BANK	P. O. Box - 1531, 5th Floor, DSO.	Dubai	-	-	-	-
C01	99999	-	A1	Abu Dhabi	-	Dubai	-	-

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