

**Customer Information**

		Provider No	Date Of Last Update
CB Subject Id	K00981156		
Provider Subject No	8009590225		
Company Name	AL SAYEGH BROS TRADING (LLC)	B07	06 April 2015
Arabic Company Name	-	-	-
Trade License No	203394	B07	06 April 2015
Trade License Place	Abu Dhabi Global Market (ADGM)	B07	06 April 2015
Registration Date	09 June 1985	B07	06 April 2015
Economic Activity	-	-	-

**Credit Summary**



**The customer has at least one Bounced Cheque**

**Total Outstanding Balance: 98,600,248**  
**Total Overdue: 15,862,768**  
**No. Of Default Contracts: 6**

**Addresses**

Address Type	Address	Arabic Address	Emirate	P.O.Box	Plot No	Provider No	Date Of Last Update
<b>Address</b>	<b>P O BOX 55106 DUBAI</b>	-	<b>Dubai</b>	<b>55106</b>	-	<b>B02</b>	<b>07 January 2015</b>
<b>Historical Data</b>							
Address	P O BOX 55106 DUBAI UAE	-	-	-	-	B05	01 February 2014
Address	C/O SALAMH MASALM CBG	-	Dubai	5	-	B01	20 January 2014
Address	-	-	Dubai	55106	-	B03	26 December 2013

**Contact**

Contact Type	Contact	Provider No	Date Of Last Update
<b>E-mail</b>	<b>ALTA@ALSAG.COM</b>	<b>B05</b>	<b>01 February 2014</b>
Contact Type	Contact	Provider No	Date Of Last Update
<b>Phone Number</b>	<b>97142663200</b>	<b>B03</b>	<b>07 April 2014</b>
<b>Historical Data</b>			
Phone Number	042663200	B04	11 March 2014
Phone Number	042663200 042017425	B05	01 February 2014
Contact Type	Contact	Provider No	Date Of Last Update
<b>Mobile Number</b>	<b>971506250824</b>	<b>B02</b>	<b>07 January 2015</b>
<b>Historical Data</b>			
Mobile Number	042663200	B04	11 March 2014
Mobile Number	0507989935 055804529	B05	01 February 2014
Mobile Number	000	B01	20 January 2014

### Payment Order

Type	Beneficiary Name	IBAN	Number	Amount	Reason	Return Date	Severity	Provider No	Reference Date
Bounced Cheques	-	AE89***0000011000494010	1104	99,999	Insufficient Funds	30 June 2014	Single	B09	31 July 2014
Bounced Cheques	-	AE89***0000011000494010	1110	99,999	Insufficient Funds	31 July 2014	Single	B09	31 August 2014
Bounced Cheques	-	AE89***0000011000494010	1116	99,999	Insufficient Funds	31 August 2014	Single	B09	30 September 2014

## CONTRACTS SUMMARY

### Credit Facilities

No Of Records	27
Total No Of Reporting Data Providers	8

Record Distribution	Requested	Rejected	Not Taken Up	Declined	Active	Closed
● Instalments	1	0	0	0	19	0
● Not Instalments	0	0	0	0	6	0
● Credit Cards	0	0	0	0	0	0
● Services	0	0	0	0	1	0

Total Exposure	98,408,526
Total exposure for the nonfunded facilities	295,000
Credit Utilization Rate On Credit Cards (%)	0
Worst Current Payment Delay	180
Worst Payment Delay Last 24 Months	150
Worst Status L24M	Default
Oldest Contract Start Date	12 June 2001
Newest Contract Start Date	27 November 2013
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: 19	Main & Co-Contract Holder	Guarantor
Total Payment Amount	26,922,789	0
Total Outstanding Balance Amount	98,110,333	0
Total Overdue Amount	15,860,577	0

#### ● Not Instalments

No. Of Active Contracts: 6	Main & Co-Contract Holder	Guarantor
Total Credit Limit	296,002	0
Total Outstanding Balance Amount	487,724	0
Total Overdue Amount	0	0

#### ● Services

No. Of Active Contracts: 1	Main & Co-Contract Holder	Guarantor
Total Outstanding Balance Amount	2,191	0
Total Overdue Amount	2,191	0

### Consolidated Historical Data

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2017												
2018												
2019												

### 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	2,228
Installments (Others)	15,860,577	98,108,105
Installments (Total)	15,860,577	98,110,333
Not Installments (Overdraft)	0	346,724
Not Installments (Commercial Credits)	0	0
Not Installments (Others)	0	141,000
Not Installments (Total)	0	487,724
Credit Cards (Credit card)	0	0
Credit Cards (Covered card)	0	0
Credit Cards (Total)	0	0
Service (Total)	2,191	2,191

### Credit Facilities Details

#### Instalments

No.	Type Of Contract	Phase	Role	Start Date	Date Last Updated	CB Contract Id	DP Contract No	Outstanding Balance
1	Restructured Loan	Active	Main Contract Holder	29 March 2007	31 October 2014	205423469	06680421430047	16,708,000

  

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2012												
2013	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2014	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	OK		

#### Detail of Instalment 1: Restructured Loan, Active

CB Contract Id	205423469
Provider No	B07
Type of Contract	Restructured Loan
Phase	Active
Role	Main Contract Holder
Method of Payment	-
Original Currency Code	-
Outstanding Balance	16,708,000
Total Amount	19,608,000
Total No Of Instalments	38
No Of Remaining Instalments	32
Payments Frequency	Monthly Instalments - 30 Days
Payment Amount	512,000
Start Date	29 March 2007
Closed Date	30 June 2017
Islamic Contract Flag	-
Secured Contract Flag	-
Overdue Amount	0
No Of Days Payment Delay	0

Maximum Overdue Amount	0
Maximum Overdue Amount Date	31 October 2014
Maximum No Of Days Of Payment Delay	0
Maximum No Of Days Of Payment Delay Date	31 October 2014
Worst Status	Active Payments
Worst Status Date	31 October 2014

#### 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	Micro Business Loan	Active	Main Contract Holder	06 September 2012	30 September 2019	B01019597	3990002299492	10,000

  

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2017										N/A	N/A	N/A
2018	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2019	N/A	N/A	N/A	N/A	N/A	N/A	OK	OK	60			

### Detail of Instalment 2: Micro Business Loan, Active

CB Contract Id	B01019597
Provider No	B01
Type of Contract	Micro Business Loan
Phase	Active
Role	Main Contract Holder
Method of Payment	Cash
Original Currency Code	-
Outstanding Balance	10,000
Total Amount	10,000
Total No Of Instalments	22
No Of Remaining Instalments	13
Payments Frequency	Monthly Instalments - 30 Days
Payment Amount	23,123
Start Date	06 September 2012
Closed Date	-
Islamic Contract Flag	No
Secured Contract Flag	No
Overdue Amount	1,000
No Of Days Payment Delay	60

Maximum Overdue Amount	54,546,546
Maximum Overdue Amount Date	31 August 2019
Maximum No Of Days Of Payment Delay	180
Maximum No Of Days Of Payment Delay Date	30 September 2012
Worst Status	Default
Worst Status Date	30 September 2012

### 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
3	Micro Business Loan	Active	Main Contract Holder	12 February 2013	28 February 2013	R01027875	3990002406538	3,708,653

  

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2011			N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2012	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2013	N/A	180+										

### Detail of Instalment 3: Micro Business Loan, Active

CB Contract Id	R01027875
Provider No	B01
Type of Contract	Micro Business Loan
Phase	Active
Role	Main Contract Holder
Method of Payment	Authorization to Direct Current Contract Debit (Standing Instruction)
Original Currency Code	-
Outstanding Balance	3,708,653
Total Amount	3,708,653
Total No Of Instalments	12
No Of Remaining Instalments	9
Payments Frequency	Irregular Instalments
Payment Amount	3,678,233
Start Date	12 February 2013
Closed Date	13 February 2013
Islamic Contract Flag	No
Secured Contract Flag	No
Overdue Amount	3,706,089
No Of Days Payment Delay	180

Maximum Overdue Amount	3,706,089
Maximum Overdue Amount Date	28 February 2013
Maximum No Of Days Of Payment Delay	180
Maximum No Of Days Of Payment Delay Date	28 February 2013
Worst Status	Default
Worst Status Date	28 February 2013

### 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
4	Micro Business Loan	Active	Main Contract Holder	28 February 2013	28 February 2013	601025163	3990002518982	3,887,229

  

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2011			N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2012	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2013	N/A	180+										

**Detail of Instalment 4: Micro Business Loan, Active**

CB Contract Id	601025163
Provider No	B01
Type of Contract	Micro Business Loan
Phase	Active
Role	Main Contract Holder
Method of Payment	Authorization to Direct Current Contract Debit (Standing Instruction)
Original Currency Code	-
Outstanding Balance	3,887,229
Total Amount	3,887,229
Total No Of Instalments	11
No Of Remaining Instalments	10
Payments Frequency	Irregular Instalments
Payment Amount	3,679,753
Start Date	28 February 2013
Closed Date	02 April 2013
Islamic Contract Flag	No
Secured Contract Flag	No
Overdue Amount	3,879,737
No Of Days Payment Delay	180

Maximum Overdue Amount	3,879,737
Maximum Overdue Amount Date	28 February 2013
Maximum No Of Days Of Payment Delay	180
Maximum No Of Days Of Payment Delay Date	28 February 2013
Worst Status	Default
Worst Status Date	28 February 2013

**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
5	Micro Business Loan	Active	Main Contract Holder	25 April 2013	30 April 2013	101032152	3990002592089	3,325,623

  

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2011					N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2012	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2013	N/A	N/A	N/A	180+								

### Detail of Instalment 5: Micro Business Loan, Active

CB Contract Id	I01032152
Provider No	B01
Type of Contract	Micro Business Loan
Phase	Active
Role	Main Contract Holder
Method of Payment	Authorization to Direct Current Contract Debit (Standing Instruction)
Original Currency Code	-
Outstanding Balance	3,325,623
Total Amount	3,325,623
Total No Of Instalments	9
No Of Remaining Instalments	8
Payments Frequency	Irregular Instalments
Payment Amount	3,686,033
Start Date	25 April 2013
Closed Date	27 April 2013
Islamic Contract Flag	No
Secured Contract Flag	No
Overdue Amount	3,314,010
No Of Days Payment Delay	180

Maximum Overdue Amount	3,314,010
Maximum Overdue Amount Date	30 April 2013
Maximum No Of Days Of Payment Delay	180
Maximum No Of Days Of Payment Delay Date	30 April 2013
Worst Status	Default
Worst Status Date	30 April 2013

#### 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
6	Ijarah/ lease - Commercial Real Estate (Installment)	Active	Main Contract Holder	21 February 2013	30 April 2013	Q00015103	INV5063490000001	11,430,611

  

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2011					N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2012	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2013	N/A	N/A	N/A	OK								

### Detail of Instalment 6: Ijarah/ lease - Commercial Real Estate (Installment), Active

CB Contract Id	Q00015103
Provider No	B02
Type of Contract	Ijarah/ lease - Commercial Real Estate (Installment)
Phase	Active
Role	Main Contract Holder
Method of Payment	Authorization to Direct Current Contract Debit (Standing Instruction)
Original Currency Code	UAE Dirham
Outstanding Balance	11,430,611
Total Amount	12,103,000
Total No Of Instalments	36
No Of Remaining Instalments	34
Payments Frequency	Monthly Instalments - 30 Days
Payment Amount	336,194
Start Date	21 February 2013
Closed Date	-
Islamic Contract Flag	Yes
Secured Contract Flag	No
Overdue Amount	0
No Of Days Payment Delay	0

Maximum Overdue Amount	0
Maximum Overdue Amount Date	30 April 2013
Maximum No Of Days Of Payment Delay	0
Maximum No Of Days Of Payment Delay Date	30 April 2013
Worst Status	Active Payments
Worst Status Date	30 April 2013

#### 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
7	Ijarah/ lease - Commercial Real Estate (Installment)	Active	Main Contract Holder	21 September 2013	31 October 2014	E05259354	INV506349000001A	5,379,111

  

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2012											N/A	N/A
2013	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	OK	OK	OK
2014	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK		

**Detail of Instalment 7: Ijarah/ lease - Commercial Real Estate (Installment), Active**

CB Contract Id	E05259354	Maximum Overdue Amount	0
Provider No	B02	Maximum Overdue Amount Date	31 October 2014
Type of Contract	Ijarah/ lease - Commercial Real Estate (Installment)	Maximum No Of Days Of Payment Delay	0
Phase	Active	Maximum No Of Days Of Payment Delay Date	31 October 2014
Role	Main Contract Holder	Worst Status	Active Payments
Method of Payment	Authorization to Direct Current Contract Debit (Standing Instruction)	Worst Status Date	31 October 2014
Original Currency Code	UAE Dirham	<b>Security</b>	
Outstanding Balance	5,379,111	Code	Description
Total Amount	9,749,639	-	Security Type not reported
Total No Of Instalments	29		
No Of Remaining Instalments	16		
Payments Frequency	Monthly Instalments - 30 Days		
Payment Amount	396,194		
Start Date	21 September 2013		
Closed Date	-		
Islamic Contract Flag	Yes		
Secured Contract Flag	No		
Overdue Amount	0		
No Of Days Payment Delay	0		

No.	Type Of Contract	Phase	Role	Start Date	Date Last Updated	CB Contract Id	DP Contract No	Outstanding Balance
8	Enterprise Credit (Installment)	Active	Main Contract Holder	06 August 2013	28 February 2014	K03729128	4635920305	1,992,319

  

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2012			N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2013	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2014	N/A	OK										



### Detail of Instalment 8: Enterprise Credit (Installment), Active

CB Contract Id	K03729128
Provider No	B04
Type of Contract	Enterprise Credit (Installment)
Phase	Active
Role	Main Contract Holder
Method of Payment	-
Original Currency Code	-
Outstanding Balance	1,992,319
Total Amount	7,500,000
Total No Of Instalments	8
No Of Remaining Instalments	2
Payments Frequency	Monthly Instalments - 30 Days
Payment Amount	500,000
Start Date	06 August 2013
Closed Date	15 April 2014
Islamic Contract Flag	-
Secured Contract Flag	-
Overdue Amount	0
No Of Days Payment Delay	0

Maximum Overdue Amount	0
Maximum Overdue Amount Date	28 February 2014
Maximum No Of Days Of Payment Delay	0
Maximum No Of Days Of Payment Delay Date	28 February 2014
Worst Status	Active Payments
Worst Status Date	28 February 2014

#### 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					
9	Car Loan	Active	Co-Contract Holder	31 May 2009	31 March 2013	D01955886	00136085	2,228					
		JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2011					N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2012		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2013		N/A	N/A	OK									

### Detail of Instalment 9: Car Loan, Active

CB Contract Id	D01955886
Provider No	B06
Type of Contract	Car Loan
Phase	Active
Role	Co-Contract Holder
Method of Payment	Authorization to Direct Current Contract Debit (Standing Instruction)
Original Currency Code	UAE Dirham
Outstanding Balance	2,228
Total Amount	44,541
Total No Of Instalments	48
No Of Remaining Instalments	2
Payments Frequency	Monthly Instalments - 30 Days
Payment Amount	1,113
Start Date	31 May 2009
Closed Date	03 May 2013
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 March 2013
Maximum No Of Days Of Payment Delay	0
Maximum No Of Days Of Payment Delay Date	31 March 2013
Worst Status	Active Payments
Worst Status Date	31 March 2013

#### Linked Subjects

Subject	Role
HAFET ELECTRICAL L L C	Main Contract Holder

#### 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
10	Murabaha Buy/sell Goods (Installment)	Active	Main Contract Holder	26 September 2013	30 November 2013	003616916	75159258	2,797,491

  

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2011												N/A
2012	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2013	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	OK	

**Detail of Instalment 10: Murabaha Buy/sell Goods (Installment), Active**

CB Contract Id	003616916
Provider No	B03
Type of Contract	Murabaha Buy/sell Goods (Installment)
Phase	Active
Role	Main Contract Holder
Method of Payment	Salary Transfer
Original Currency Code	UAE Dirham
Outstanding Balance	2,797,491
Total Amount	3,672,428
Total No Of Instalments	4
No Of Remaining Instalments	3
Payments Frequency	Monthly Instalments - 30 Days
Payment Amount	932,497
Start Date	26 September 2013
Closed Date	25 January 2014
Islamic Contract Flag	Yes
Secured Contract Flag	Yes
Overdue Amount	932,497
No Of Days Payment Delay	0

Maximum Overdue Amount	932,497
Maximum Overdue Amount Date	30 November 2013
Maximum No Of Days Of Payment Delay	0
Maximum No Of Days Of Payment Delay Date	30 November 2013
Worst Status	Active Payments
Worst Status Date	30 November 2013

**Linked Subjects**

Subject	Role
ABDULJABBAR ABDULMOHSEN AHMED H ALSAYEGH	Guarantor

**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
11	Murabaha Buy/sell Goods (Installment)	Active	Main Contract Holder	29 September 2013	30 November 2013	503619475	75167693	2,783,337

  

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2011												N/A
2012	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2013	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	OK	

### Detail of Instalment 11: Murabaha Buy/sell Goods (Installment), Active

CB Contract Id	503619475
Provider No	B03
Type of Contract	Murabaha Buy/sell Goods (Installment)
Phase	Active
Role	Main Contract Holder
Method of Payment	Salary Transfer
Original Currency Code	UAE Dirham
Outstanding Balance	2,783,337
Total Amount	3,653,847
Total No Of Instalments	4
No Of Remaining Instalments	3
Payments Frequency	Monthly Instalments - 30 Days
Payment Amount	927,779
Start Date	29 September 2013
Closed Date	29 January 2014
Islamic Contract Flag	Yes
Secured Contract Flag	Yes
Overdue Amount	927,779
No Of Days Payment Delay	0

Maximum Overdue Amount	927,779
Maximum Overdue Amount Date	30 November 2013
Maximum No Of Days Of Payment Delay	0
Maximum No Of Days Of Payment Delay Date	30 November 2013
Worst Status	Active Payments
Worst Status Date	30 November 2013

#### Linked Subjects

Subject	Role
ABDULJABBAR ABDULMOHSEN AHMED H ALSAYEGH	Guarantor

#### 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
12	Murabaha Buy/sell Goods (Installment)	Active	Main Contract Holder	09 October 2013	30 November 2013	A03617608	75204491	4,196,936

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2011												N/A
2012	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2013	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	OK	

### Detail of Instalment 12: Murabaha Buy/sell Goods (Installment), Active

CB Contract Id	A03617608
Provider No	B03
Type of Contract	Murabaha Buy/sell Goods (Installment)
Phase	Active
Role	Main Contract Holder
Method of Payment	Salary Transfer
Original Currency Code	UAE Dirham
Outstanding Balance	4,196,936
Total Amount	5,509,560
Total No Of Instalments	4
No Of Remaining Instalments	3
Payments Frequency	Monthly Instalments - 30 Days
Payment Amount	1,398,979
Start Date	09 October 2013
Closed Date	09 February 2014
Islamic Contract Flag	Yes
Secured Contract Flag	Yes
Overdue Amount	0
No Of Days Payment Delay	0

Maximum Overdue Amount	0
Maximum Overdue Amount Date	30 November 2013
Maximum No Of Days Of Payment Delay	0
Maximum No Of Days Of Payment Delay Date	30 November 2013
Worst Status	Active Payments
Worst Status Date	30 November 2013

#### Linked Subjects

Subject	Role
ABDULJABBAR ABDULMOHSEN AHMED H ALSAYEGH	Guarantor

#### 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
13	Murabaha Buy/sell Goods (Installment)	Active	Main Contract Holder	13 October 2013	30 November 2013	R03620201	75215396	2,797,561

  

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2011												N/A
2012	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2013	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	OK	

**Detail of Instalment 13: Murabaha Buy/sell Goods (Installment), Active**

CB Contract Id	R03620201
Provider No	B03
Type of Contract	Murabaha Buy/sell Goods (Installment)
Phase	Active
Role	Main Contract Holder
Method of Payment	Salary Transfer
Original Currency Code	UAE Dirham
Outstanding Balance	2,797,561
Total Amount	3,672,519
Total No Of Instalments	4
No Of Remaining Instalments	3
Payments Frequency	Monthly Instalments - 30 Days
Payment Amount	932,520
Start Date	13 October 2013
Closed Date	10 February 2014
Islamic Contract Flag	Yes
Secured Contract Flag	Yes
Overdue Amount	0
No Of Days Payment Delay	0

Maximum Overdue Amount	0
Maximum Overdue Amount Date	30 November 2013
Maximum No Of Days Of Payment Delay	0
Maximum No Of Days Of Payment Delay Date	30 November 2013
Worst Status	Active Payments
Worst Status Date	30 November 2013

**Linked Subjects**

Subject	Role
ABDULJABBAR ABDULMOHSEN AHMED H ALSAYEGH	Guarantor

**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
14	Murabaha Buy/sell Goods (Installment)	Active	Main Contract Holder	23 October 2013	30 November 2013	P03620302	75232023	7,392,123

  

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2011												N/A
2012	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2013	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	OK	

### Detail of Instalment 14: Murabaha Buy/sell Goods (Installment), Active

CB Contract Id	P03620302
Provider No	B03
Type of Contract	Murabaha Buy/sell Goods (Installment)
Phase	Active
Role	Main Contract Holder
Method of Payment	Salary Transfer
Original Currency Code	UAE Dirham
Outstanding Balance	7,392,123
Total Amount	8,087,609
Total No Of Instalments	4
No Of Remaining Instalments	4
Payments Frequency	Monthly Instalments - 30 Days
Payment Amount	2,053,593
Start Date	23 October 2013
Closed Date	22 February 2014
Islamic Contract Flag	Yes
Secured Contract Flag	Yes
Overdue Amount	1,231,345
No Of Days Payment Delay	6

Maximum Overdue Amount	1,231,345
Maximum Overdue Amount Date	30 November 2013
Maximum No Of Days Of Payment Delay	6
Maximum No Of Days Of Payment Delay Date	30 November 2013
Worst Status	Active Payments
Worst Status Date	30 November 2013

#### Linked Subjects

Subject	Role
ABDULJABBAR ABDULMOHSEN AHMED H ALSAYEGH	Guarantor

#### 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
15	Murabaha Buy/sell Goods (Installment)	Active	Main Contract Holder	30 October 2013	30 November 2013	Q03623013	75262491	7,472,480

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2011												N/A
2012	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2013	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	OK	

### Detail of Instalment 15: Murabaha Buy/sell Goods (Installment), Active

CB Contract Id	Q03623013
Provider No	B03
Type of Contract	Murabaha Buy/sell Goods (Installment)
Phase	Active
Role	Main Contract Holder
Method of Payment	Salary Transfer
Original Currency Code	UAE Dirham
Outstanding Balance	7,472,480
Total Amount	7,357,166
Total No Of Instalments	4
No Of Remaining Instalments	4
Payments Frequency	Monthly Instalments - 30 Days
Payment Amount	1,868,120
Start Date	30 October 2013
Closed Date	28 February 2014
Islamic Contract Flag	Yes
Secured Contract Flag	Yes
Overdue Amount	1,868,120
No Of Days Payment Delay	0

Maximum Overdue Amount	1,868,120
Maximum Overdue Amount Date	30 November 2013
Maximum No Of Days Of Payment Delay	0
Maximum No Of Days Of Payment Delay Date	30 November 2013
Worst Status	Active Payments
Worst Status Date	30 November 2013

#### Linked Subjects

Subject	Role
ABDULJABBAR ABDULMOHSEN AHMED H ALSAYEGH	Guarantor

#### 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
16	Murabaha Buy/sell Goods (Installment)	Active	Main Contract Holder	07 November 2013	30 November 2013	I03619536	75283438	7,448,106

  

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2011												N/A
2012	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2013	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	OK	

**Detail of Instalment 16: Murabaha Buy/sell Goods (Installment), Active**

CB Contract Id	I03619536
Provider No	B03
Type of Contract	Murabaha Buy/sell Goods (Installment)
Phase	Active
Role	Main Contract Holder
Method of Payment	Salary Transfer
Original Currency Code	UAE Dirham
Outstanding Balance	7,448,106
Total Amount	7,333,169
Total No Of Instalments	4
No Of Remaining Instalments	4
Payments Frequency	Monthly Instalments - 30 Days
Payment Amount	1,862,027
Start Date	07 November 2013
Closed Date	06 March 2014
Islamic Contract Flag	Yes
Secured Contract Flag	Yes
Overdue Amount	0
No Of Days Payment Delay	0

Maximum Overdue Amount	0
Maximum Overdue Amount Date	30 November 2013
Maximum No Of Days Of Payment Delay	0
Maximum No Of Days Of Payment Delay Date	30 November 2013
Worst Status	Active Payments
Worst Status Date	30 November 2013

**Linked Subjects**

Subject	Role
ABDULJABBAR ABDULMOHSEN AHMED H ALSAYEGH	Guarantor

**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
17	Murabaha Buy/sell Goods (Installment)	Active	Main Contract Holder	12 November 2013	30 November 2013	I03630863	75298597	9,320,789

  

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2011												N/A
2012	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2013	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	OK	

### Detail of Instalment 17: Murabaha Buy/sell Goods (Installment), Active

CB Contract Id	I03630863
Provider No	B03
Type of Contract	Murabaha Buy/sell Goods (Installment)
Phase	Active
Role	Main Contract Holder
Method of Payment	Salary Transfer
Original Currency Code	UAE Dirham
Outstanding Balance	9,320,789
Total Amount	9,176,953
Total No Of Instalments	4
No Of Remaining Instalments	4
Payments Frequency	Monthly Instalments - 30 Days
Payment Amount	2,330,197
Start Date	12 November 2013
Closed Date	12 March 2014
Islamic Contract Flag	Yes
Secured Contract Flag	Yes
Overdue Amount	0
No Of Days Payment Delay	0

Maximum Overdue Amount	0
Maximum Overdue Amount Date	30 November 2013
Maximum No Of Days Of Payment Delay	0
Maximum No Of Days Of Payment Delay Date	30 November 2013
Worst Status	Active Payments
Worst Status Date	30 November 2013

#### 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
18	Murabaha Buy/sell Goods (Installment)	Active	Main Contract Holder	20 November 2013	30 November 2013	203622007	75328953	3,730,734

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2011												N/A
2012	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2013	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	OK	

### Detail of Instalment 18: Murabaha Buy/sell Goods (Installment), Active

CB Contract Id	203622007
Provider No	B03
Type of Contract	Murabaha Buy/sell Goods (Installment)
Phase	Active
Role	Main Contract Holder
Method of Payment	Salary Transfer
Original Currency Code	UAE Dirham
Outstanding Balance	3,730,734
Total Amount	3,673,163
Total No Of Instalments	4
No Of Remaining Instalments	4
Payments Frequency	Monthly Instalments - 30 Days
Payment Amount	932,684
Start Date	20 November 2013
Closed Date	19 March 2014
Islamic Contract Flag	Yes
Secured Contract Flag	Yes
Overdue Amount	0
No Of Days Payment Delay	0

Maximum Overdue Amount	0
Maximum Overdue Amount Date	30 November 2013
Maximum No Of Days Of Payment Delay	0
Maximum No Of Days Of Payment Delay Date	30 November 2013
Worst Status	Active Payments
Worst Status Date	30 November 2013

#### 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
19	Murabaha Buy/sell Goods (Installment)	Active	Main Contract Holder	27 November 2013	30 November 2013	303622281	75353834	3,727,002

  

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2011												N/A
2012	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2013	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	OK	

### Detail of Instalment 19: Murabaha Buy/sell Goods (Installment), Active

CB Contract Id	303622281
Provider No	B03
Type of Contract	Murabaha Buy/sell Goods (Installment)
Phase	Active
Role	Main Contract Holder
Method of Payment	Salary Transfer
Original Currency Code	UAE Dirham
Outstanding Balance	3,727,002
Total Amount	3,669,488
Total No Of Instalments	4
No Of Remaining Instalments	4
Payments Frequency	Monthly Instalments - 30 Days
Payment Amount	931,750
Start Date	27 November 2013
Closed Date	25 March 2014
Islamic Contract Flag	Yes
Secured Contract Flag	Yes
Overdue Amount	0
No Of Days Payment Delay	0

Maximum Overdue Amount	0
Maximum Overdue Amount Date	30 November 2013
Maximum No Of Days Of Payment Delay	0
Maximum No Of Days Of Payment Delay Date	30 November 2013
Worst Status	Active Payments
Worst Status Date	30 November 2013

### Linked Subjects

Subject	Role
ABDULJABBAR ABDULMOHSEN AHMED H ALSAYEGH	Guarantor

### Security

Code	Description
-	Security Type not reported

### Non 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	29 March 2007	31 October 2014	205422105	06680421430001AED	346,724

  

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2012											N/A	N/A
2013	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2014	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	OVER		

### Detail of Non Instalment 1: Overdraft, Active

CB Contract Id	205422105
Provider No	B07
Type of Contract	Overdraft
Phase	Active
Role	Main Contract Holder
Original Currency Code	-
Credit Limit	0
Overdue Amount	0
Start Date	29 March 2007
Closed Date	-
Islamic Contract Flag	-
Secured Contract Flag	-

Maximum Overdue Amount	0
Maximum Overdue Amount Date	31 October 2014
Maximum No Of Days Of Payment Delay	0
Maximum No Of Days Of Payment Delay Date	31 October 2014
Worst Status	Default
Worst Status Date	31 October 2014

### Historical Data

Year	Month	Credit Limit	Outstanding Balance	Status
2014	Oct	0	346,724	Default

### 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	Export Finance (Non Installment)	Active	Main Contract Holder	29 March 2007	31 October 2014	Q05424353	06680421430045	0

  

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2012											N/A	N/A
2013	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2014	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	+VE		

### Detail of Non Instalment 2: Export Finance (Non Installment), Active

CB Contract Id	Q05424353	Maximum Overdue Amount	0
Provider No	B07	Maximum Overdue Amount Date	31 October 2014
Type of Contract	Export Finance (Non Installment)	Maximum No Of Days Of Payment Delay	0
Phase	Active	Maximum No Of Days Of Payment Delay Date	31 October 2014
Role	Main Contract Holder	Worst Status	Default
Original Currency Code	-	Worst Status Date	31 October 2014
Credit Limit	501		
Overdue Amount	0		
Start Date	29 March 2007		
Closed Date	-		
Islamic Contract Flag	-		
Secured Contract Flag	-		

  

Year	Month	Credit Limit	Outstanding Balance	Status
2014	Oct	501	0	Default

### Historical Data

### 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
3	Ijarah/ lease - Commercial Real Estate (Non Installment)	Active	Main Contract Holder	29 March 2007	31 October 2014	J05423825	06680421430046	0

  

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2012											N/A	N/A
2013	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2014	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	+VE		

### Detail of Non Instalment 3: Ijarah/ lease - Commercial Real Estate (Non Installment), Active

CB Contract Id	J05423825	Maximum Overdue Amount	0
Provider No	B07	Maximum Overdue Amount Date	31 October 2014
Type of Contract	Ijarah/ lease - Commercial Real Estate (Non Installment)	Maximum No Of Days Of Payment Delay	0
Phase	Active	Maximum No Of Days Of Payment Delay Date	31 October 2014
Role	Main Contract Holder	Worst Status	Default
Original Currency Code	-	Worst Status Date	31 October 2014
Credit Limit	501		
Overdue Amount	0		
Start Date	29 March 2007		
Closed Date	-		
Islamic Contract Flag	-		
Secured Contract Flag	-		

  

Year	Month	Credit Limit	Outstanding Balance	Status
2014	Oct	501	0	Default

### Historical Data

### 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
4	Guarantees - Non-funded	Active	Main Contract Holder	12 June 2001	31 August 2013	501849699	FNGDEI772709	30,000

  

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2011									N/A	N/A	N/A	N/A
2012	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2013	N/A	N/A	N/A	N/A	N/A	N/A	N/A	OK				

#### Detail of Non Instalment 4: Guarantees - Non-funded, Active

CB Contract Id	501849699
Provider No	B05
Type of Contract	Guarantees - Non-funded
Phase	Active
Role	Main Contract Holder
Original Currency Code	-
Credit Limit	141,000
Overdue Amount	0
Start Date	12 June 2001
Closed Date	-
Islamic Contract Flag	No
Secured Contract Flag	Yes

Maximum Overdue Amount	0
Maximum Overdue Amount Date	31 August 2013
Maximum No Of Days Of Payment Delay	0
Maximum No Of Days Of Payment Delay Date	31 August 2013
Worst Status	Active Payments
Worst Status Date	31 August 2013

#### Historical Data

Year	Month	Credit Limit	Outstanding Balance	Status
2013	Aug	141,000	30,000	Active Payments

#### 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
5	Guarantees - Non-funded	Active	Main Contract Holder	18 December 2004	31 August 2013	A01857548	FNGDEI772710	111,000

  

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2011									N/A	N/A	N/A	N/A
2012	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2013	N/A	N/A	N/A	N/A	N/A	N/A	N/A	OK				

#### Detail of Non Instalment 5: Guarantees - Non-funded, Active

CB Contract Id	A01857548
Provider No	B05
Type of Contract	Guarantees - Non-funded
Phase	Active
Role	Main Contract Holder
Original Currency Code	-
Credit Limit	141,000
Overdue Amount	0
Start Date	18 December 2004
Closed Date	-
Islamic Contract Flag	No
Secured Contract Flag	Yes

Maximum Overdue Amount	0
Maximum Overdue Amount Date	31 August 2013
Maximum No Of Days Of Payment Delay	0
Maximum No Of Days Of Payment Delay Date	31 August 2013
Worst Status	Active Payments
Worst Status Date	31 August 2013

#### Historical Data

Year	Month	Credit Limit	Outstanding Balance	Status
2013	Aug	141,000	111,000	Active Payments

#### 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
6	Guarantees - Non-funded	Active	Main Contract Holder	04 July 2010	31 January 2019	E03728450	02BG000668-10	0

  

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2017		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2018	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	+VE
2019	+VE											

### Detail of Non Instalment 6: Guarantees - Non-funded, Active

CB Contract Id	E03728450
Provider No	B04
Type of Contract	Guarantees - Non-funded
Phase	Active
Role	Main Contract Holder
Original Currency Code	-
Credit Limit	13,000
Overdue Amount	-
Start Date	04 July 2010
Closed Date	-
Islamic Contract Flag	-
Secured Contract Flag	-

Maximum Overdue Amount	0
Maximum Overdue Amount Date	31 January 2019
Maximum No Of Days Of Payment Delay	0
Maximum No Of Days Of Payment Delay Date	31 January 2019
Worst Status	Active Payments
Worst Status Date	31 January 2019

### Historical Data

Year	Month	Credit Limit	Outstanding Balance	Status
2019	Jan	13,000	0	Active Payments
2018	Dec	13,000	0	Active Payments

### Security

Code	Description
-	Security Type not reported

### 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	10 December 2012	30 September 2014	505257992	C3011	2,191

  

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2012										N/A	N/A	N/A
2013	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2014	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	150			

### Services 1: Communication Services, Active

CB Contract Id	505257992
Provider No	T08
Type of Contract	Communication Services
Communication Type	Voice: E-life
No Of Mobile Services	-
No Of Fixed Line Services	-
No Of Other Services	-
Phase	Active
Role	Main Contract Holder
Original Currency Code	UAE Dirham
Start Date	10 December 2012
Closed Date	31 August 2014
Holder Is Not Liable Flag	-

Maximum Overdue Amount	2,191
Maximum Overdue Amount Date	30 September 2014
Maximum No Of Days Of Payment Delay	150
Maximum No Of Days Of Payment Delay Date	30 September 2014
Worst Status	Active Payments
Worst Status Date	30 September 2014

### Historical Data

Year	Month	Billed	Outstanding Balance	Overdue	Status
2014	Sep	0	2,191	2,191	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
L05258134	T08	Commercial Vehicle Loan	Requested	Main Contract Holder	07 January 2015	34,534,535	22	-	Name CHANDAN VITHAL REDKAR Role Co-Contract Holder

## INFORMATION PROVIDERS

### Information Providers

Provider No	Provider Code	Provider Description	Provider Address	Emirates	Data Correction Contact Details	Phone No	Web Address
B02	041	Sharjah Islamic Bank	Sharjah Main Branch, Pobox 4	Sharjah	-	-	www.sib.ae
B03	050	ADIB	Al Bateen – Main Branch – Abu Dhabi, Al Bateen Area next to Central Bank, P.O Box 313	Abu Dhabi	-	-	-
B04	042	NBQ	KING FAISAL ST	Umm al-Quwain	-	+97167066790	http://www.nbq.ae/index.php
B05	020	HSBC	Bldg 5, Emaar Square, PO Box 66, Dubai, UAE	Sharjah	Test Address, Tesing team, Near Test Avenue, Dubai, PO BOX 32565448	+97144235646	abc@020.com
B06	044	Standard Chartered	Complaint Resolution Unit Standard Chartered Towers 13th floor Emmar Square Downtown Dubai United Arab Emirates	Dubai	-	+971-4-5082162	www.standardchartered.com/ae/
B07	018	BNP Paribas	Dubai	Dubai	-	-	-
B01	035	NBAD	NBAD Main Branch Khalifa street Abu Dhabi	Abu Dhabi	-	02-61112305	-
T08	T01	Etisalat	Etisalat Head Office PO BOX 3838 Abu Dhabi	Abu Dhabi	-	+97126283333	http://www.etisalat.ae
B09	057	Ajman Bank	Khalifa Branch, A&F Towers, Ground Floor, Sheikh Khalifa Street,	Ajman	P.O. Box 7770, Ajman, UAE.	-	http://www.ajmanbank.ae

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