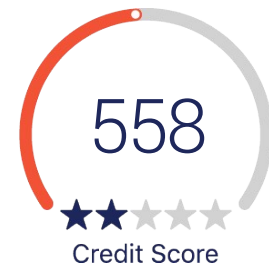


Customer Information

		Provider No	Date Of Last Update
CB Subject Id	103413861		
Provider Subject No	002_IND11		
Title	-	-	-
Last Name	GELLER	C02	17 June 2020
First Name	MONICA	C02	17 June 2020
Full Name	MONICA GELLER	C02	17 June 2020
Arabic Last Name	-	-	-
Arabic First Name	-	-	-
Arabic Full Name	-	-	-
Gender	Female	C02	17 June 2020
Date of Birth	10 May 1995	C02	17 June 2020
Nationality	INDIA	C02	17 June 2020
Resident Flag	-	-	-

Credit Summary



The customer has at least one Bounced Cheque

The customer has at least one contract/application where the provider reported suspicious activities

Total Outstanding Balance: 0

Total Overdue: 0

No. Of Default Contracts: 0

Full Name	Provider No	Date Of Last Update
MONICA GELLER	C02	17 June 2020
Historical Data		
MONICAGELLER	C02	17 June 2020
MONICAGELLER	B01	17 June 2020

Gender	Provider No	Date Of Last Update
Female	C02	17 June 2020
Historical Data		
Unknown	C02	17 June 2020
Unknown	B01	17 June 2020

Date of Birth	Provider No	Date Of Last Update
10 May 1995	C02	17 June 2020
Historical Data		
10 May 1995	B01	17 June 2020

Identification

Type	Number	Expiry Date	Provider No	Date Of Last Update
Passport	MG0001	10 October 2024	C02	17 June 2020
Historical Data				
Passport	A-E21051950	-	B01	09 September 2019
Type	Number	Expiry Date	Provider No	Date Of Last Update
Emirates Id	784-1995-1005199-5		C02	17 June 2020
Historical Data				
Emirates Id	784-1995-1007199-5		B01	25 February 2020

Addresses

Address Type	Address	Arabic Address	Emirate	P.O.Box	Plot No	Provider No	Date Of Last Update
Address	-	-	Abu Dhabi	-	-	C02	17 June 2020

Contact

Contact Type	Contact	Provider No	Date Of Last Update
E-mail	SUVARNAR@AECB.GOV.AE	C03	02 February 2020
Contact Type	Contact	Provider No	Date Of Last Update
Mobile Number	0502370496	C02	17 June 2020
Historical Data			
Mobile Number	8743878743	B05	06 May 2020
Mobile Number	10051995	B01	25 February 2020
Mobile Number	+971 50 2370496	C03	02 February 2020
Mobile Number	9876555	B01	09 September 2019

Payment Order

Type	Beneficiary Name	IBAN	Number	Amount	Reason	Return Date	Severity	Provider No	Reference Date
Bounced Cheques	-	AE31***0000088736356262	1100251	4,444,444	Insufficient Funds	01 January 2020	Multiple	C07	02 February 2020

Company Links

Link Type	Subject	Shareholder Percentage	Provider No	Date Of Last Update
Shareholder	MARKETING TEST COMPANY	50	B01	25 February 2020

CONTRACTS SUMMARY

Credit Facilities

No Of Records	26
Total No Of Reporting Data Providers	3

Record Distribution	Requested	Rejected	Not Taken Up	Declined	Active	Closed
● Instalments	2	0	0	0	3	1
● Not Instalments	0	0	0	0	4	1
● Credit Cards	2	0	0	0	8	1
● Services	1	0	0	0	1	1

Total Exposure	0
Total exposure for the non-funded facilities	0
Credit Utilization Rate On Credit Cards (%)	0
Worst Current Payment Delay	-
Worst Payment Delay Last 24 Months	-
Worst Status L24M	-
Oldest Contract Start Date	-
Newest Contract Start Date	-
Number of Enquiries Last 90 Days	1
Total Outstanding Balance of Guaranteed Contracts	21,259,031
Total Overdue of Guaranteed Contracts	2,028,633

Summary

● Instalments

No. Of Active Contracts: 3	Main & Co-Contract Holder	Guarantor
Total Payment Amount	0	33,213
Total Outstanding Balance Amount	0	1,201,449
Total Overdue Amount	0	2,001,356

● Not Instalments

No. Of Active Contracts: 4	Main & Co-Contract Holder	Guarantor
Total Credit Limit	0	200,032
Total Outstanding Balance Amount	0	20,039,208
Total Overdue Amount	0	24,340

● Credit Cards

No. Of Active Contracts: 8	Main & Co-Contract Holder	Guarantor
Total Credit Limit	0	80,000
Total Outstanding Balance Amount	0	8,063
Total Overdue Amount	0	1,000

● Services

No. Of Active Contracts: 1	Main & Co-Contract Holder	Guarantor
Total Outstanding Balance Amount	0	4,000
Total Overdue Amount	0	1,036

Consolidated Historical Data

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2018												
2019												
2020												

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)	1,005	1,215,30
Installments (Total)	0	0
Not Installments (Overdraft)	0	0
Not Installments (Commercial Credits)	0	0
Not Installments (Others)	31,968	21,049,009
Not Installments (Total)	0	0
Credit Cards (Credit card)	0	0
Credit Cards (Covered card)	0	0
Credit Cards (Total)	0	0
Service (Total)	0	0

Exposure Overview

Type of Role (Credit Limit/ Balance)	Enquiring Data Provider	All Other Data Providers
Main & Co-Contract Holder - Credit Limit	0	0
Main & Co-Contract Holder - Balance	0	0
Guarantor - Credit Limit	0	280,032
Guarantor - Balance	0	21,252,720

Credit Facilities Details
Active
Instalments

No.	Type Of Contract	Phase	Role	Start Date	Date Last Updated	CB Contract Id	DP Contract No	Outstanding Balance
1	Mortgage	Active	Guarantor	01 January 2017	30 September 2018	E05499758	-	400,483

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2016										N/A	N/A	N/A
2017	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2018	60	150	OK	30	120	120	180+	30	60			

Detail of Instalment 1: Mortgage, Active

CB Contract Id	E05499758
Provider No	B05
Type of Contract	Mortgage
Phase	Active
Role	Guarantor
Method of Payment	Salary Transfer
Original Currency Code	UAE Dirham
Outstanding Balance	400,483
Total Amount	1,290,000
Total No Of Instalments	48
No Of Remaining Instalments	25
Payments Frequency	Monthly Instalments - 30 Days
Payment Amount	11,071
Start Date	01 January 2017
Closed Date	-
Islamic Contract Flag	No
Secured Contract Flag	Yes
Provider-reported Suspicious Activity	-
Suspicious activity report date	-
Overdue Amount	1,000,801
No Of Days Payment Delay	60

Maximum Overdue Amount	0
Maximum Overdue Amount Date	30 September 2018
Maximum No Of Days Of Payment Delay	0
Maximum No Of Days Of Payment Delay Date	30 September 2018
Worst Status	Active Payments
Worst Status Date	30 September 2018

Linked Subjects

Subject	Role
JOEY TRIBBIANI	Main Contract Holder

Security

Code	Description
NTS7	Personal Guarantee (Intangible)

No.	Type Of Contract	Phase	Role	Start Date	Date Last Updated	CB Contract Id	DP Contract No	Outstanding Balance
2	Personal Loan	Active	Guarantor	01 January 2017	30 September 2018	K05500421	-	400,483

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2016										N/A	N/A	N/A
2017	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2018	OK	150	30	30	150	150	30	30	120			

Detail of Instalment 2: Personal Loan - Active

CB Contract Id	K05500421
Provider No	B05
Type of Contract	Personal Loan
Phase	Active
Role	Guarantor
Method of Payment	Salary Transfer
Original Currency Code	UAE Dirham
Outstanding Balance	400,483
Total Amount	1,290,000
Total No Of Instalments	48
No Of Remaining Instalments	25
Payments Frequency	Monthly Instalments - 30 Days
Payment Amount	11,071
Start Date	01 January 2017
Closed Date	-
Islamic Contract Flag	No
Secured Contract Flag	Yes
Provider-reported Suspicious Activity	-
Suspicious activity report date	-
Overdue Amount	508
No Of Days Payment Delay	120

Maximum Overdue Amount	0
Maximum Overdue Amount Date	30 September 2018
Maximum No Of Days Of Payment Delay	0
Maximum No Of Days Of Payment Delay Date	30 September 2018
Worst Status	Left Country
Worst Status Date	30 September 2018

Linked Subjects

Subject	Role
SAWARIYA CO	Co-Contract Holder
JOEY TRIBBIANI	Main Contract Holder
CHEMICO	Co-Contract Holder

Security

Code	Description
NTS7	Personal Guarantee (Intangible)

No.	Type Of Contract	Phase	Role	Start Date	Date Last Updated	CB Contract Id	DP Contract No	Outstanding Balance
3	Personal Loan	Active	Guarantor	01 January 2017	30 September 2018	P05500934	-	400,483

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2016										N/A	N/A	N/A
2017	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2018	30	OK	30	120	60	60	120	180+	120			

Detail of Instalment 3: Personal Loan, Active

CB Contract Id	P05500934
Provider No	B05
Type of Contract	Personal Loan
Phase	Active
Role	Guarantor
Method of Payment	Salary Transfer
Original Currency Code	UAE Dirham
Outstanding Balance	400,483
Total Amount	1,290,000
Total No Of Instalments	48
No Of Remaining Instalments	25
Payments Frequency	Monthly Instalments - 30 Days
Payment Amount	11,071
Start Date	01 January 2017
Closed Date	-
Islamic Contract Flag	No
Secured Contract Flag	Yes
Provider-reported Suspicious Activity	-
Suspicious activity report date	-
Overdue Amount	1,000,047
No Of Days Payment Delay	120

Maximum Overdue Amount	0
Maximum Overdue Amount Date	30 September 2018
Maximum No Of Days Of Payment Delay	0
Maximum No Of Days Of Payment Delay Date	30 September 2018
Worst Status	Active Payments
Worst Status Date	30 September 2018

Linked Subjects

Subject	Role
JOEY TRIBBIANI	Main Contract Holder
CHEMICO	Co-Contract Holder

Security

Code	Description
NTS7	Personal Guarantee (Intangible)

Non Instalments

No.	Type Of Contract	Phase	Role	Start Date	Date Last Updated	CB Contract Id	DP Contract No	Outstanding Balance
1	Bill Discounting	Active	Guarantor	01 May 2017	30 September 2018	005497370	-	5,009,802

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2016										N/A	N/A	N/A
2017	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2018	OVER	OVER	OK	OVER	OVER	OVER	OVER	OVER	OVER			

Detail of Non Instalment 1: Bill Discounting, Active

CB Contract Id	005497370
Provider No	B05
Type of Contract	Bill Discounting
Phase	Active
Role	Guarantor
Original Currency Code	UAE Dirham
Credit Limit	50,008
Overdue Amount	9,532
Start Date	01 May 2017
Closed Date	-
Islamic Contract Flag	-
Secured Contract Flag	Yes
Provider-reported Suspicious Activity	-
Suspicious activity report date	-

Maximum Overdue Amount	0
Maximum Overdue Amount Date	30 September 2018
Maximum No Of Days Of Payment Delay	0
Maximum No Of Days Of Payment Delay Date	30 September 2018
Worst Status	Active Payments
Worst Status Date	30 September 2018

Historical Data

Year	Month	Credit Limit	Outstanding Balance	Status
2018	Sep	50,008	5,009,802	Active Payments
2018	Aug	50,007	1,009,801	Active Payments
2018	Jul	50,006	2,009,800	Active Payments
2018	Jun	50,005	2,009,799	Active Payments
2018	May	50,004	2,009,798	Active Payments
2018	Apr	50,003	4,009,797	Active Payments
2018	Mar	50,002	9,796	Active Payments
2018	Feb	50,001	1,009,795	Active Payments
2018	Jan	50,000	5,009,794	Active Payments

Linked Subjects

Subject	Role
CHEMICO	Co-Contract Holder
JOEY TRIBBIANI	Main Contract Holder

Security

Code	Description
NTS7	Personal Guarantee (Intangible)

No.	Type Of Contract	Phase	Role	Start Date	Date Last Updated	CB Contract Id	DP Contract No	Outstanding Balance
2	Bill Discounting	Active	Guarantor	01 May 2017	03 May 2020	E05499759	-	5,009,802

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2016										N/A	N/A	N/A
2017	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2018	OVER	OVER	OK	OVER	OVER	OVER	OVER	OVER	OVER			

Detail of Non Instalment 2: Bill Discounting, Active

CB Contract Id	E05499759
Provider No	B05
Type of Contract	Bill Discounting
Phase	Active
Role	Guarantor
Original Currency Code	UAE Dirham
Credit Limit	50,008
Overdue Amount	5,137
Start Date	01 May 2017
Closed Date	-
Islamic Contract Flag	-
Secured Contract Flag	Yes
Provider-reported Suspicious Activity	-
Suspicious activity report date	-

Maximum Overdue Amount	128,272
Maximum Overdue Amount Date	30 September 2018
Maximum No Of Days Of Payment Delay	120
Maximum No Of Days Of Payment Delay Date	30 September 2018
Best Status	Active Payments
Worst Status Date	30 September 2018

Template

Historical Data

Year	Month	Credit Limit	Outstanding Balance	Status
2018	Sep	50,008	5,009,802	Active Payments
2018	Aug	50,007	1,009,801	Active Payments
2018	Jul	50,006	2,009,800	Active Payments
2018	Jun	50,005	2,009,799	Active Payments
2018	May	50,004	2,009,798	Active Payments
2018	Apr	50,003	4,009,797	Active Payments
2018	Mar	50,002	9,796	Active Payments
2018	Feb	50,001	1,009,795	Active Payments
2018	Jan	50,000	5,009,794	Active Payments

Linked Subjects

Subject	Role
CHEMICO	Co-Contract Holder
JOEY TRIBBIANI	Main Contract Holder

Security

Code	Description
NTS7	Personal Guarantee (Intangible)

No.	Type Of Contract	Phase	Role	Start Date	Date Last Updated	CB Contract Id	DP Contract No	Outstanding Balance					
3	Bill Discounting	Active	Guarantor	01 May 2017	30 September 2018	C05500380	-	5,009,802					
		JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2016											N/A	N/A	N/A
2017		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2018		OVER	OVER	OK	OVER	OVER	OVER	OVER	OVER	OVER			

Credit Cards 1: Credit Card, Active

CB Contract Id	G05500200
Provider No	B05
Type of Contract	Credit Card
Phase	Active
Role	Guarantor
Original Currency Code	UAE Dirham
Balance	1,008
Credit Limit	10,000
Amount Spent In The Month	2,008
Overdue Amount	0
No Of Days Of Payment Delay	0
Payment Frequency	Monthly Instalments - 30 Days
Start Date	01 January 2018
Closed Date	-
Card Used Flag	Yes
Islamic Contract Flag	No
Secured Contract Flag	Yes
Provider-reported Suspicious Activity	-
Suspicious activity report date	-
Payment Due Date	-
Statement Due Amount	-
Actual Payment Amount	-

Maximum Overdue Amount	0
Maximum Overdue Amount Date	30 June 2019
Maximum No Of Days Of Payment Delay	0
Maximum No Of Days Of Payment Delay Date	30 June 2019
Worst Status	Active Payments
Worst Status Date	30 June 2019

Template

Historical Data

Year	Month	Utilization Rate (%)	Outstanding Balance	Status
2019	Jun	10	1,008	Active Payments
2019	May	10	1,007	Active Payments
2019	Apr	10	1,006	Active Payments
2019	Mar	10	1,005	Active Payments
2019	Feb	10	1,004	Active Payments
2019	Jan	10	1,003	Active Payments
2018	Dec	10	1,002	Active Payments
2018	Nov	10	1,001	Active Payments
2018	Oct	10	1,000	Active Payments

Linked Subjects

Subject	Role
JOEY TRIBBIANI	Main Contract Holder
CHEMICO	Co-Contract Holder

Security

Code	Description
NTS7	Personal Guarantee (Intangible)

No.	Type Of Contract	Phase	Role	Start Date	Date Last Updated	CB Contract Id	DP Contract No	Outstanding Balance
2	Credit Card	Active	Guarantor	01 January 2018	30 June 2019	P05500935	-	1,008

	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
2018	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	60	30	30
2019	150	60	60	30	120	90						

Credit Cards 2: Credit Card, Active

CB Contract Id	P05500935
Provider No	B05
Type of Contract	Credit Card
Phase	Active
Role	Guarantor
Original Currency Code	UAE Dirham
Balance	1,008
Credit Limit	10,000
Amount Spent In The Month	2,008
Overdue Amount	0
No Of Days Of Payment Delay	90
Payment Frequency	Monthly Instalments - 30 Days
Start Date	01 January 2018
Closed Date	-
Card Used Flag	Yes
Islamic Contract Flag	No
Secured Contract Flag	Yes
Provider-reported Suspicious Activity	-
Suspicious activity report date	-
Payment Due Date	-
Statement Due Amount	-
Actual Payment Amount	-

Maximum Overdue Amount	0
Maximum Overdue Amount Date	30 June 2019
Maximum No Of Days Of Payment Delay	0
Maximum No Of Days Of Payment Delay Date	30 June 2019
Worst Status	Active Payments
Worst Status Date	30 June 2019

Template

Historical Data

Year	Month	Utilization Rate (%)	Outstanding Balance	Status
2019	Jun	10	1,008	Active Payments
2019	May	10	1,007	Active Payments
2019	Apr	10	1,006	Active Payments
2019	Mar	10	1,005	Active Payments
2019	Feb	10	1,004	Active Payments
2019	Jan	10	1,003	Active Payments
2018	Dec	10	1,002	Active Payments
2018	Nov	10	1,001	Active Payments
2018	Oct	10	1,000	Active Payments

Linked Subjects

Subject	Role
JOEY TRIBBIANI	Main Contract Holder
CHEMICO	Co-Contract Holder

Security

Code	Description
NTS7	Personal Guarantee (Intangible)

No.	Type Of Contract	Phase	Role	Start Date	Date Last Updated	CB Contract Id	DP Contract No	Outstanding Balance
3	Credit Card	Active	Guarantor	01 January 2018	30 June 2019	505497602	-	1,008

	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
2018	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	120	MIN	30
2019	150	90	150	30	120	90						

Credit Cards 3: Credit Card, Active

CB Contract Id	505497602
Provider No	B05
Type of Contract	Credit Card
Phase	Active
Role	Guarantor
Original Currency Code	UAE Dirham
Balance	1,008
Credit Limit	10,000
Amount Spent In The Month	2,008
Overdue Amount	0
No Of Days Of Payment Delay	90
Payment Frequency	Monthly Instalments - 30 Days
Start Date	01 January 2018
Closed Date	-
Card Used Flag	Yes
Islamic Contract Flag	No
Secured Contract Flag	Yes
Provider-reported Suspicious Activity	-
Suspicious activity report date	-
Payment Due Date	-
Statement Due Amount	-
Actual Payment Amount	-

Maximum Overdue Amount	0
Maximum Overdue Amount Date	30 June 2019
Maximum No Of Days Of Payment Delay	0
Maximum No Of Days Of Payment Delay Date	30 June 2019
Worst Status	Active Payments
Worst Status Date	30 June 2019

Template

Historical Data

Year	Month	Utilization Rate (%)	Outstanding Balance	Status
2019	Jun	10	1,008	Active Payments
2019	May	10	1,007	Active Payments
2019	Apr	10	1,006	Active Payments
2019	Mar	10	1,005	Active Payments
2019	Feb	10	1,004	Active Payments
2019	Jan	10	1,003	Active Payments
2018	Dec	10	1,002	Active Payments
2018	Nov	10	1,001	Active Payments
2018	Oct	10	1,000	Active Payments

Linked Subjects

Subject	Role
JOEY TRIBBIANI	Main Contract Holder
CHEMICO	Co-Contract Holder

Security

Code	Description
NTS7	Personal Guarantee (Intangible)

No.	Type Of Contract	Phase	Role	Start Date	Date Last Updated	CB Contract Id	DP Contract No	Outstanding Balance
4	Credit Card	Active	Guarantor	01 January 2018	30 June 2019	L05500542	-	1,008

	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
2018	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	30	90	150
2019	MIN	MIN	30	120	150	120						

Credit Cards 4: Credit Card, Active

CB Contract Id	L05500542
Provider No	B05
Type of Contract	Credit Card
Phase	Active
Role	Guarantor
Original Currency Code	UAE Dirham
Balance	1,008
Credit Limit	10,000
Amount Spent In The Month	2,008
Overdue Amount	0
No Of Days Of Payment Delay	120
Payment Frequency	Monthly Instalments - 30 Days
Start Date	01 January 2018
Closed Date	-
Card Used Flag	Yes
Islamic Contract Flag	No
Secured Contract Flag	Yes
Provider-reported Suspicious Activity	-
Suspicious activity report date	-
Payment Due Date	-
Statement Due Amount	-
Actual Payment Amount	-

Maximum Overdue Amount	0
Maximum Overdue Amount Date	30 June 2019
Maximum No Of Days Of Payment Delay	0
Maximum No Of Days Of Payment Delay Date	30 June 2019
Worst Status	Active Payments
Worst Status Date	30 June 2019

Template

Historical Data

Year	Month	Utilization Rate (%)	Outstanding Balance	Status
2019	Jun	10	1,008	Active Payments
2019	May	10	1,007	Active Payments
2019	Apr	10	1,006	Active Payments
2019	Mar	10	1,005	Active Payments
2019	Feb	10	1,004	Active Payments
2019	Jan	10	1,003	Active Payments
2018	Dec	10	1,002	Active Payments
2018	Nov	10	1,001	Active Payments
2018	Oct	10	1,000	Active Payments

Linked Subjects

Subject	Role
CHEMICO	Co-Contract Holder
JOEY TRIBBIANI	Main Contract Holder

Security

Code	Description
NTS7	Personal Guarantee (Intangible)

No.	Type Of Contract	Phase	Role	Start Date	Date Last Updated	CB Contract Id	DP Contract No	Outstanding Balance
5	Credit Card	Active	Guarantor	01 January 2018	31 May 2019	005497369	-	1,007

	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
2018	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	MIN	60	MIN
2019	MIN	150	MIN	MIN	MIN							

Credit Cards 5: Credit Card, Active

CB Contract Id	005497369
Provider No	B05
Type of Contract	Credit Card
Phase	Active
Role	Guarantor
Original Currency Code	UAE Dirham
Balance	1,007
Credit Limit	10,000
Amount Spent In The Month	2,007
Overdue Amount	0
No Of Days Of Payment Delay	0
Payment Frequency	Monthly Instalments - 30 Days
Start Date	01 January 2018
Closed Date	-
Card Used Flag	Yes
Islamic Contract Flag	No
Secured Contract Flag	Yes
Provider-reported Suspicious Activity	-
Suspicious activity report date	-
Payment Due Date	-
Statement Due Amount	-
Actual Payment Amount	-

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

Template

Historical Data

Year	Month	Utilization Rate (%)	Outstanding Balance	Status
2019	May	10	1,007	Active Payments
2019	Apr	10	1,006	Active Payments
2019	Mar	10	1,005	Active Payments
2019	Feb	10	1,004	Active Payments
2019	Jan	10	1,003	Active Payments
2018	Dec	10	1,002	Active Payments
2018	Nov	10	1,001	Active Payments
2018	Oct	10	1,000	Active Payments

Linked Subjects

Subject	Role
CHEMICO	Co-Contract Holder
JOEY TRIBBIANI	Main Contract Holder

Security

Code	Description
NTS7	Personal Guarantee (Intangible)

No.	Type Of Contract	Phase	Role	Start Date	Date Last Updated	CB Contract Id	DP Contract No	Outstanding Balance
6	Credit Card	Active	Guarantor	01 January 2018	03 May 2020	105497638	-	1,008

	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
2018	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	150	30	MIN
2019	150	MIN	60	150	150	MIN						

Credit Cards 6: Credit Card, Active

CB Contract Id	105497638
Provider No	B05
Type of Contract	Credit Card
Phase	Active
Role	Guarantor
Original Currency Code	UAE Dirham
Balance	1,008
Credit Limit	10,000
Amount Spent In The Month	2,008
Overdue Amount	1,000
No Of Days Of Payment Delay	0
Payment Frequency	Monthly Instalments - 30 Days
Start Date	01 January 2018
Closed Date	-
Card Used Flag	Yes
Islamic Contract Flag	No
Secured Contract Flag	Yes
Provider-reported Suspicious Activity	-
Suspicious activity report date	-
Payment Due Date	-
Statement Due Amount	-
Actual Payment Amount	-

Maximum Overdue Amount	1,000
Maximum Overdue Amount Date	30 June 2019
Maximum No Of Days Of Payment Delay	60
Maximum No Of Days Of Payment Delay Date	30 June 2019
Worst Status	Active Payments
Worst Status Date	30 June 2019

Template

Historical Data

Year	Month	Utilization Rate (%)	Outstanding Balance	Status
2019	Jun	10	1,008	Active Payments
2019	May	10	1,007	Active Payments
2019	Apr	10	1,006	Active Payments
2019	Mar	10	1,005	Active Payments
2019	Feb	10	1,004	Active Payments
2019	Jan	10	1,003	Active Payments
2018	Dec	10	1,002	Active Payments
2018	Nov	10	1,001	Active Payments
2018	Oct	10	1,000	Active Payments

Linked Subjects

Subject	Role
JOEY TRIBBIANI	Main Contract Holder
CHEMICO	Co-Contract Holder

Security

Code	Description
NTS7	Personal Guarantee (Intangible)

No.	Type Of Contract	Phase	Role	Start Date	Date Last Updated	CB Contract Id	DP Contract No	Outstanding Balance
7	Credit Card	Active	Guarantor	01 January 2018	30 June 2019	C05500379	-	1,008

	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
2018	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	MIN	90	150
2019	120	MIN	60	30	30	90						

Credit Cards 7: Credit Card, Active

CB Contract Id	C05500379
Provider No	B05
Type of Contract	Credit Card
Phase	Active
Role	Guarantor
Original Currency Code	UAE Dirham
Balance	1,008
Credit Limit	10,000
Amount Spent In The Month	2,008
Overdue Amount	0
No Of Days Of Payment Delay	90
Payment Frequency	Monthly Instalments - 30 Days
Start Date	01 January 2018
Closed Date	-
Card Used Flag	Yes
Islamic Contract Flag	No
Secured Contract Flag	Yes
Provider-reported Suspicious Activity	-
Suspicious activity report date	-
Payment Due Date	-
Statement Due Amount	-
Actual Payment Amount	-

Maximum Overdue Amount	0
Maximum Overdue Amount Date	30 June 2019
Maximum No Of Days Of Payment Delay	0
Maximum No Of Days Of Payment Delay Date	30 June 2019
Worst Status	Active Payments
Worst Status Date	30 June 2019

Template

Historical Data

Year	Month	Utilization Rate (%)	Outstanding Balance	Status
2019	Jun	10	1,008	Active Payments
2019	May	10	1,007	Active Payments
2019	Apr	10	1,006	Active Payments
2019	Mar	10	1,005	Active Payments
2019	Feb	10	1,004	Active Payments
2019	Jan	10	1,003	Active Payments
2018	Dec	10	1,002	Active Payments
2018	Nov	10	1,001	Active Payments
2018	Oct	10	1,000	Active Payments

Linked Subjects

Subject	Role
CHEMICO	Co-Contract Holder
JOEY TRIBBIANI	Main Contract Holder

Security

Code	Description
NTS7	Personal Guarantee (Intangible)

No.	Type Of Contract	Phase	Role	Start Date	Date Last Updated	CB Contract Id	DP Contract No	Outstanding Balance
8	Credit Card	Active	Guarantor	01 January 2018	30 June 2019	K05500422	-	1,008

	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
2018	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	MIN	150	MIN
2019	120	30	150	150	30	60						

Credit Cards 8: Credit Card, Active

CB Contract Id	K05500422
Provider No	B05
Type of Contract	Credit Card
Phase	Active
Role	Guarantor
Original Currency Code	UAE Dirham
Balance	1,008
Credit Limit	10,000
Amount Spent In The Month	2,008
Overdue Amount	0
No Of Days Of Payment Delay	60
Payment Frequency	Monthly Instalments - 30 Days
Start Date	01 January 2018
Closed Date	-
Card Used Flag	Yes
Islamic Contract Flag	No
Secured Contract Flag	Yes
Provider-reported Suspicious Activity	-
Suspicious activity report date	-
Payment Due Date	-
Statement Due Amount	-
Actual Payment Amount	-

Maximum Overdue Amount	0
Maximum Overdue Amount Date	30 June 2019
Maximum No Of Days Of Payment Delay	0
Maximum No Of Days Of Payment Delay Date	30 June 2019
Worst Status	Active Payments
Worst Status Date	30 June 2019

Template

Historical Data

Year	Month	Utilization Rate (%)	Outstanding Balance	Status
2019	Jun	10	1,008	Active Payments
2019	May	10	1,007	Active Payments
2019	Apr	10	1,006	Active Payments
2019	Mar	10	1,005	Active Payments
2019	Feb	10	1,004	Active Payments
2019	Jan	10	1,003	Active Payments
2018	Dec	10	1,002	Active Payments
2018	Nov	10	1,001	Active Payments
2018	Oct	10	1,000	Active Payments

Linked Subjects

Subject	Role
JOEY TRIBBIANI	Main Contract Holder
CHEMICO	Co-Contract Holder

Security

Code	Description
NTS7	Personal Guarantee (Intangible)

Services

No.	Type Of Contract	Phase	Role	Start Date	Date Last Updated	CB Contract Id	DP Contract No	Outstanding Balance
1	Communication Services	Active	Guarantor	01 January 2018	31 January 2019	H05498260	-	4,000

	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	N/A
2019	60											

Services 1: Communication Services, Active

CB Contract Id	H05498260
Provider No	B05
Type of Contract	Communication Services
Communication Type	Voice: IPhone
No Of Mobile Services	-
No Of Fixed Line Services	-
No Of Other Services	-
Phase	Active
Role	Guarantor
Original Currency Code	UAE Dirham
Start Date	01 January 2018
Closed Date	-
Holder Is Not Liable Flag	-
Provider-reported Suspicious Activity	No
Suspicious activity report date	-

Maximum Overdue Amount	1,700
Maximum Overdue Amount Date	31 January 2019
Maximum No Of Days Of Payment Delay	90
Maximum No Of Days Of Payment Delay Date	31 January 2019
Worst Status	Active Payments
Worst Status Date	31 January 2019

Template

Historical Data

Year	Month	Billed	Outstanding Balance	Overdue	Status
2019	Jan	2,000	4,000	1,036	Active Payments

Security

Code	Description
-	Security Type not reported

Closed

Instalments

No.	Type Of Contract	Phase	Role	Start Date	Date Last Updated	CB Contract Id	DP Contract No	Outstanding Balance
1	Notional Pooling (Installment)	Closed	Main Contract Holder	01 January 2017	25 February 2020	D05499168	107_002_03	1,215,307

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2016									N/A	N/A	N/A	N/A
2017	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2018	OK	OK	30	60	90	120	150	180+				

Detail of Instalment 1: Notional Pooling (Installment), Closed

CB Contract Id	D05499168	Maximum Overdue Amount	1,005
Provider No	B01	Maximum Overdue Amount Date	31 August 2018
Type of Contract	Notional Pooling (Installment)	Maximum No Of Days Of Payment Delay	180
Phase	Closed	Maximum No Of Days Of Payment Delay Date	31 August 2018
Role	Main Contract Holder	Worst Status	Deceased
Method of Payment	Salary Transfer	Worst Status Date	31 August 2018
Original Currency Code	UAE Dirham		
Outstanding Balance	1,215,307		
Total Amount	1,290,000		
Total No Of Instalments	48		
No Of Remaining Instalments	24		
Payments Frequency	Monthly Instalments - 30 Days		
Payment Amount	11,071		
Start Date	01 January 2017		
Closed Date	31 August 2018		
Islamic Contract Flag	No		
Secured Contract Flag	-		
Provider-reported Suspicious Activity	Yes		
Suspicious activity report date	31 August 2018		
Overdue Amount	1,005		
No Of Days Payment Delay	180		

Linked Subjects

Subject	Role
JOEY TRIBBIANI	Main Contract Holder
CHEMICO	Main Contract Holder
SAWARIYA CO	Main Contract Holder
AUDREY MAY	Co-Contract Holder

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	Notional Pooling (Non Installment)	Closed	Main Contract Holder	01 May 2017	25 February 2020	F05499266	108_002_03	1,009,801

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2016									N/A	N/A	N/A	N/A
2017	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2018	OVER	OVER	OK	OVER	OVER	OVER	OVER	OVER				

Detail of Non Instalment 1: Notional Pooling (Non Installment), Closed

CB Contract Id	F05499266
Provider No	B01
Type of Contract	Notional Pooling (Non Installment)
Phase	Closed
Role	Main Contract Holder
Original Currency Code	UAE Dirham
Credit Limit	50,007
Overdue Amount	7,628
Start Date	01 May 2017
Closed Date	31 August 2018
Islamic Contract Flag	-
Secured Contract Flag	-
Provider-reported Suspicious Activity	-
Suspicious activity report date	-

Maximum Overdue Amount	1,005
Maximum Overdue Amount Date	31 August 2018
Maximum No Of Days Of Payment Delay	180
Maximum No Of Days Of Payment Delay Date	31 August 2018
Worst Status	Settlement
Worst Status Date	31 August 2018

Historical Data

Year	Month	Credit Limit	Outstanding Balance	Status
2018	Aug	50,007	1,009,801	Settlement
2018	Jul	50,006	2,009,800	Arrangement
2018	Jun	50,005	2,009,799	Active Payments
2018	May	50,004	2,009,798	Active Payments
2018	Apr	50,003	4,009,797	Active Payments
2018	Mar	50,002	9,796	Active Payments
2018	Feb	50,001	1,009,795	Active Payments
2018	Jan	50,000	5,009,794	Active Payments

Linked Subjects

Subject	Role
CHEMICO	Main Contract Holder
SAWARIYA CO	Main Contract Holder
JOEY TRIBBIANI	Main Contract Holder

Security

Code	Description
-	Security Type not reported

Credit Cards

No.	Type Of Contract	Phase	Role	Start Date	Date Last Updated	CB Contract Id	DP Contract No	Outstanding Balance							
1	Credit Card	Closed	Guarantor	01 January 2018	25 February 2020	P05500936	-	1,008							
				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
2018				N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	90	MIN	90
2019				30	150	30	30	120	MIN						

Credit Cards 1: Credit Card, Closed

CB Contract Id	P05500936
Provider No	B05
Type of Contract	Credit Card
Phase	Closed
Role	Guarantor
Original Currency Code	UAE Dirham
Balance	1,008
Credit Limit	10,000
Amount Spent In The Month	2,008
Overdue Amount	0
No Of Days Of Payment Delay	0
Payment Frequency	Monthly Instalments - 30 Days
Start Date	01 January 2018
Closed Date	26 June 2019
Card Used Flag	Yes
Islamic Contract Flag	No
Secured Contract Flag	Yes
Provider-reported Suspicious Activity	-
Suspicious activity report date	-
Payment Due Date	-
Statement Due Amount	-
Actual Payment Amount	-

Maximum Overdue Amount	5,000
Maximum Overdue Amount Date	31 December 2018
Maximum No Of Days Of Payment Delay	30
Maximum No Of Days Of Payment Delay Date	31 December 2018
Worst Status	Active Payments
Worst Status Date	30 June 2019

Template

Historical Data

Year	Month	Utilization Rate (%)	Outstanding Balance	Status
2019	Jun	10	1,008	Active Payments
2019	May	10	1,007	Active Payments
2019	Apr	10	1,006	Active Payments
2019	Mar	10	1,005	Active Payments
2019	Feb	10	1,004	Active Payments
2019	Jan	10	1,003	Active Payments
2018	Dec	10	1,002	Active Payments
2018	Nov	10	1,001	Active Payments
2018	Oct	10	1,000	Active Payments

Linked Subjects

Subject	Role
JOEY TRIBBIANI	Main Contract Holder
CHEMICO	Co-Contract Holder

Security

Code	Description
NTS7	Personal Guarantee (Intangible)

Services

No.	Type Of Contract	Phase	Role	Start Date	Date Last Updated	CB Contract Id	DP Contract No	Outstanding Balance
1	Communication Services	Closed	Guarantor	01 June 2016	25 February 2020	N05495814	-	5,303

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2016						N/A	90	S	60	90	60	30
2017	S	60	S	90	30	S	S	30	S	60	90	S
2018	30	30	S	90	S							

Services 1: Communication Services, Closed

CB Contract Id	N05495814
Provider No	B05
Type of Contract	Communication Services
Communication Type	-
No Of Mobile Services	1
No Of Fixed Line Services	0
No Of Other Services	0
Phase	Closed
Role	Guarantor
Original Currency Code	UAE Dirham
Start Date	01 June 2016
Closed Date	23 May 2018
Holder Is Not Liable Flag	-
Provider-reported Suspicious Activity	-
Suspicious activity report date	-

Maximum Overdue Amount	0
Maximum Overdue Amount Date	31 May 2018
Maximum No Of Days Of Payment Delay	Regular
Maximum No Of Days Of Payment Delay Date	31 May 2018
Worst Status	Active Payments
Worst Status Date	31 May 2018

Historical Data

Year	Month	Billed	Outstanding Balance	Overdue	Status
2018	May	317	5,303	901	Active Payments
2018	Apr	317	6,308	432	Active Payments
2018	Mar	163	7,171	350	Active Payments
2018	Feb	4,124	4,131	816	Active Payments
2018	Jan	2,150	6,157	792	Active Payments
2017	Dec	155	4,161	448	Active Payments
2017	Nov	2,207	1,216	242	Active Payments
2017	Oct	130	4,137	245	Active Payments
2017	Sep	2,129	136	222	Active Payments
2017	Aug	3,128	4,135	820	Active Payments
2017	Jul	2,127	5,134	143	Active Payments
2017	Jun	4,374	3,375	940	Active Payments
2017	May	149	6,154	843	Active Payments
2017	Apr	2,078	5,092	602	Active Payments
2017	Mar	4,124	4,131	270	Active Payments
2017	Feb	2,150	6,157	19	Active Payments
2017	Jan	130	4,137	473	Active Payments
2016	Dec	2,129	136	397	Active Payments
2016	Nov	3,128	4,135	535	Active Payments
2016	Oct	2,127	5,134	478	Active Payments
2016	Sep	2,126	4,133	996	Active Payments
2016	Aug	2,125	4,132	961	Active Payments
2016	Jul	4,124	4,131	740	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	Provider-reported Suspicious Activity	Suspicious activity report date
L05499568	B01	Notional Pooling (Installment)	Disbursed	Main Contract Holder	31 May 2020	100,000	24	-	Name: JOEY TRIBIANI Role: Main Contract Holder ----- Name: MISS UMALI Role: Main Contract Holder ----- Name: PINK ONE Role: Guarantor	Yes	31 May 2020
H05502262	B01	Leveraged Loan (Installment)	Declined	Main Contract Holder	19 May 2020	155,000	24	-		-	-
C05501856	B01	Car Loan	Disbursed	Main Contract Holder	19 May 2020	155,000	24	-		-	-
H05503512	B05	Communication Services	Requested	Main Contract Holder	06 May 2020	-	-	-		-	-
505500391	B01	Covered card	Requested	Main Contract Holder	25 February 2020	-	-	100,000	Name: MARK ETING Role: Co-Contract Holder Name: TEST COMPANY Role:	-	-
M05502412	B01	Car Loan	Requested	Main Contract Holder	05 December 2019	155,000	24	-		-	-

CB Application Id	Provider No	Type of Contract	Phase	Role	Date Of Last Update	Total Amount	Number of Instalments	Credit Limit	Links	Provider-reported Suspicious Activity	Suspicious activity report date
L05502012	B06	Capital Financing Loan (Installment)	Requested	Main Contract Holder	05 December 2019	100,000	24	-		-	-
705497624	B01	Covered card	Requested	Main Contract Holder	01 October 2019	-	-	100,000		-	-

Template

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