

Detailed Consumer Credit Report

ID : 104075902

Name :

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Personal Information Last Update 12/02/2024

Name :

Gender : Male

Marital Status: Single

Nationality : BH BAHRAIN

Date of Birth : 24/08/1979

Mobile : 31111111

Employer : Ministry

Income : BD 1,250 Other Income : BD 150

Address : House 9221, Road126, Block 1622
Muharraq

SMS Notification: 31111111

Credit Report Summary

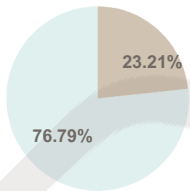
| | |
|-------------------------------|-----------|
| Regular Accounts : | 4 |
| Arrears/Defaulted Accounts: | 2 |
| Pending Inquiries : | 1 |
| Finance Amount/Credit Limit : | BD 61,500 |
| Payments/Installments : | BD 1,195 |
| Outstanding Balance: | BD 48,493 |
| Overdue : | BD 1,350 |
| Missed Payments : | 9 |
| Collaterals : | BD 15,000 |

*Credit summary statistics are related to government and/or financial sectors.
*Personal information is being updated according to latest open account / latest inquiry.

Account Statistics - Financial Sector

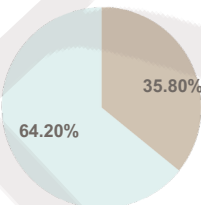
Installment to Income Ratio (DSR)

Income : BD 1,400.00



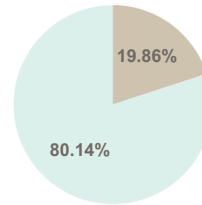
Total Installments: BD 1,075
Remaining Income: BD 325

Credit Card Utilization



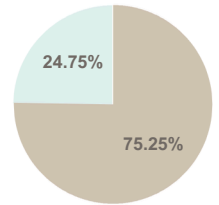
Total Credit Utilization: BD 963
Total Available Credit: BD 537

Loans Outstanding Balance



Remaining Balance: BD 47,280
Amount Paid : BD 11,720

Collateral Exposure



Collateralized Exposure:BD 12,000
Clean Exposure : BD 36,493

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Open Accounts Summary

Regular Accounts

| No. | Provider | Account Type | Open Date | Finance Amount | Payment/Installment | Balance |
|------|----------------------|-------------------|------------|----------------|---------------------|---------|
| 3 | Bahrain Islamic Bank | Housing Loan | 01/04/2021 | 12,000 | 200 | 10,800 |
| 5524 | NBR Bank (B.c.s) | Buy Now Pay Later | 15/09/2023 | 1,000 | 250 | 250 |
| 5527 | NBR Bank (B.c.s) | Consumer Loan | 31/10/2023 | 14,000 | 250 | 12,000 |
| 5529 | Ahli United Bank | Consumer Loan | 22/10/2023 | 8,000 | 120 | 7,880 |

Arrears / Defaulted Accounts

| No. | Provider | Account Type | Open Date | Finance Amount | Payment/Installment | Balance | Status | Overdue Amount | Missed Payments |
|------|----------------------|---------------|------------|----------------|---------------------|---------|------------------------|----------------|-----------------|
| 5523 | Bahrain Islamic Bank | Credit Card | 25/07/2019 | 1,500 | 75 | 963 | Legal | 450 | 6 |
| 5526 | NBR Bank (B.c.s) | Consumer Loan | 26/03/2021 | 25,000 | 300 | 16,600 | Under Court Settlement | 900 | 3 |

Previous Search Inquiry (PSI)

| PSI No. | Inquiry Date | Provider | Account Type | Finance Amount | Tenure (Months) | Payment/Installment | Total Income | Decision |
|---------|--------------|-------------------------|-----------------|----------------|-------------------|---------------------|--------------|-------------|
| 2190188 | 16/02/2023 | Standard Chartered Bank | Consumer Loan | 6,000 | 84 | 250 | 1,250 | Expired |
| 2191838 | 22/11/2023 | NBR Bank (B.c.s) | Consumer Loan | 10,000 | 84 | 150 | 800 | Rejected |
| 2192470 | 29/01/2024 | NBR Bank (B.c.s) | Consumer Loan | 6,000 | 84 | 250 | 1,575 | Expired |
| 2192471 | 30/01/2024 | Ministry of Housing | Government Loan | 4,000 | 36 | 120 | 800 | Expired |
| 2192554 | 05/02/2024 | NBR Bank (B.c.s) | Consumer Loan | 5,000 | 30 | 200 | 980 | Expired |
| 2193260 | 11/02/2024 | NBR Bank (B.c.s) | Consumer Loan | 25,000 | 84 | 270 | 1,495 | No Decision |

Note the above shown results are for the last 12 months only

Total PSIs 6

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Account Details - Existing Accounts

Financial Sector

Consumer Loan

No. 5526 Account No. 11997000001-500 Provider: NBR Bank (B.c.s)



| Account Relation | Account Holders | Open Date | Maturity Date | Finance Amount | Tenure (Month) | Payment/Installment | Outstanding Balance |
|------------------------|-------------------|-----------------|------------------|-------------------|------------------|---------------------|---------------------|
| Owner | 1 | 26/03/2021 | 30/10/2026 | 25,000 | 84 | 300 | 16,600 |
| Payment Method | Payment Frequency | Collateral Type | Collateral Value | First Missed Date | Last Missed Date | Latest Pay. Date | Latest Pay. Amount |
| Direct Debit | Monthly | | | 27/11/2021 | 27/04/2023 | 27/05/2023 | 200 |
| Res. From | Res. Date | Legal Open Date | Legal Close Date | Balloon Date | Balloon Amount | | |
| 5528 | 25/03/2021 | | | | 0 | | |
| Current Status | | | | Historical Status | | | |
| Status | Date | Overdue | Missed Payments | Status | Date | Overdue | Missed Payments |
| Under Court Settlement | 27/11/2023 | 900 | 3 | Legal | 27/05/2022 | 1,200 | 4 |

No. 5527 Account No. 119970000013887 Provider: NBR Bank (B.c.s)

| Account Relation | Account Holders | Open Date | Maturity Date | Finance Amount | Tenure (Month) | Payment/Installment | Outstanding Balance |
|------------------|-------------------|-----------------|------------------|-------------------|------------------|---------------------|---------------------|
| Owner | 1 | 31/10/2023 | 30/10/2026 | 14,000 | 60 | 250 | 12,000 |
| Payment Method | Payment Frequency | Collateral Type | Collateral Value | First Missed Date | Last Missed Date | Latest Pay. Date | Latest Pay. Amount |
| Salary Transfer | Monthly | | 15,000 | | | 27/11/2023 | 120 |
| Res. From | Res. Date | Legal Open Date | Legal Close Date | Balloon Date | Balloon Amount | | |
| 2 | 31/10/2023 | | | | 0 | | |
| Current Status | | | | Historical Status | | | |
| Status | Date | Overdue | Missed Payments | Status | Date | Overdue | Missed Payments |
| Normal | 28/11/2023 | 0 | 0 | | | | |

No. 5529 Account No. 1119784LAD0000001 Provider: Ahli United Bank Pension Loan

| Account Relation | Account Holders | Open Date | Maturity Date | Finance Amount | Tenure (Month) | Payment/Installment | Outstanding Balance |
|------------------|-------------------|-----------------|------------------|-------------------|------------------|---------------------|---------------------|
| Owner | 1 | 22/10/2023 | 27/10/2028 | 8,000 | 60 | 120 | 7,880 |
| Payment Method | Payment Frequency | Collateral Type | Collateral Value | First Missed Date | Last Missed Date | Latest Pay. Date | Latest Pay. Amount |
| Direct Debit | Monthly | | | | | 26/11/2023 | 120 |
| Current Status | | | | Historical Status | | | |
| Status | Date | Overdue | Missed Payments | Status | Date | Overdue | Missed Payments |
| Normal | 30/11/2023 | 0 | 0 | | | | |

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Financial Sector

Housing Loan

No. 3 Account No. 1199JOINTACC11190081 Provider: Bahrain Islamic Bank Mazaya Facility

| Account Relation | Account Holders | Open Date | Maturity Date | Finance Amount | Tenure (Month) | Payment/Installment | Outstanding Balance |
|------------------|-------------------|-----------------|------------------|-------------------|------------------|---------------------|---------------------|
| Joint Holder | 2 | 01/04/2021 | 30/10/2026 | 12,000 | 84 | 200 | 10,800 |
| Payment Method | Payment Frequency | Collateral Type | Collateral Value | First Missed Date | Last Missed Date | Latest Pay. Date | Latest Pay. Amount |
| Cash | Monthly | | | 28/09/2021 | 08/11/2021 | 28/02/2022 | 400 |
| Current Status | | | | Historical Status | | | |
| Status | Date | Overdue | Missed Payments | Status | Date | Overdue | Missed Payments |
| Normal | 28/11/2023 | 0 | 0 | Arrears | 14/07/2021 | 200 | 1 |

Credit Card

No. 5523 Account No. 1742485064253 Provider: Bahrain Islamic Bank

| Account Relation | Account Holders | Open Date | Expiry Date | Credit Limit | Tenure (Month) | Payment/Installment | Outstanding Balance |
|------------------|-------------------|-----------------|------------------|-------------------|------------------|---------------------|---------------------|
| Owner | 1 | 25/07/2019 | 1/8/2024 | 1,500 | 24 | 75 | 963 |
| Payment Method | Payment Frequency | Collateral Type | Collateral Value | First Missed Date | Last Missed Date | Latest Pay. Date | Latest Pay. Amount |
| PDC | Monthly | | | 27/11/2020 | 30/11/2023 | 27/03/2023 | 200 |
| Current Status | | | | Historical Status | | | |
| Status | Date | Overdue | Missed Payments | Status | Date | Overdue | Missed Payments |
| Legal | 30/11/2023 | 450 | 6 | Arrears | 27/11/2020 | 300 | 4 |

Buy Now Pay Later

No. 5524 Account No. 119930007896625 Provider: NBR Bank (B.c.s)

| Account Relation | Account Holders | Open Date | Maturity Date | Finance Amount | Tenure (Month) | Payment/Installment | Outstanding Balance |
|------------------|-------------------|-----------------|------------------|-------------------|------------------|---------------------|---------------------|
| Owner | 1 | 15/09/2023 | 26/12/2023 | 1,000 | 4 | 250 | 250 |
| Payment Method | Payment Frequency | Collateral Type | Collateral Value | First Missed Date | Last Missed Date | Latest Pay. Date | Latest Pay. Amount |
| Direct Debit | Monthly | | | | | 26/11/2023 | 250 |
| Current Status | | | | Historical Status | | | |
| Status | Date | Overdue | Missed Payments | Status | Date | Overdue | Missed Payments |
| Normal | 02/12/2023 | 0 | 0 | Normal | 27/04/2023 | 0 | 0 |

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Account Details - Closed Accounts

Financial Sector

Consumer Loan

No. 2 Account No. 11997000001-300 Provider: NBR Bank (B.c.s)

| Account Relation | Account Holders | Open Date | Closed Date | Closure Reason | Finance Amount | Tenure(Month) | Payment/Installment |
|------------------|-------------------|-----------------|------------------|-------------------|------------------|------------------|---------------------|
| Owner | 1 | 26/03/2020 | 31/10/2023 | Restructured | 14,000 | 84 | 120 |
| Payment Method | Payment Frequency | Collateral Type | Collateral Value | First Missed Date | Last Missed Date | Latest Pay. Date | Latest Pay. Amount |
| Direct Debit | Monthly | | | 27/11/2021 | 27/04/2023 | 28/10/2023 | 120 |
| Res. To | Res. Date | Legal Open Date | Legal Close Date | Balloon Date | Balloon Amount | Write Off Amount | Write Off Date |
| 5527 | 31/10/2023 | | | 28/10/2023 | 200 | 0 | |
| Current Status | | | | Historical Status | | | |
| Status | Date | Overdue | Missed Payments | Status | Date | Overdue | Missed Payments |
| Normal | 28/11/2023 | 0 | 0 | Legal | 10/09/2020 | 720 | 6 |

No. 5528 Account No. 11997000001 Provider: NBR Bank (B.c.s)

| Account Relation | Account Holders | Open Date | Closed Date | Closure Reason | Finance Amount | Tenure(Month) | Payment/Installment |
|------------------|-------------------|-----------------|------------------|-------------------|------------------|------------------|---------------------|
| Owner | 1 | 27/08/2019 | 25/03/2021 | Rescheduled | 25,000 | 84 | 370 |
| Payment Method | Payment Frequency | Collateral Type | Collateral Value | First Missed Date | Last Missed Date | Latest Pay. Date | Latest Pay. Amount |
| Direct Debit | Monthly | | | 27/08/2020 | 27/02/2021 | 27/11/2020 | 370 |
| Res. To | Res. Date | Legal Open Date | Legal Close Date | Balloon Date | Balloon Amount | Write Off Amount | Write Off Date |
| 5526 | 25/03/2021 | | | | 0 | 0 | |
| Current Status | | | | Historical Status | | | |
| Status | Date | Overdue | Missed Payments | Status | Date | Overdue | Missed Payments |
| Normal | 25/03/2021 | 0 | 0 | Normal | 27/02/2020 | 0 | 0 |

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Government Sector

Government Loan

No. 1 Account No. 1745829721486 Provider: Ministry of Housing

| Account Relation | Account Holders | Open Date | Closed Date | Closure Reason | Finance Amount | Tenure(Month) | Payment/Installment |
|------------------|-------------------|-----------------|------------------|-------------------|------------------|------------------|---------------------|
| Owner | 1 | 20/06/2015 | 28/05/2019 | Closed by Member | 12,000 | 84 | 150 |
| Payment Method | Payment Frequency | Collateral Type | Collateral Value | First Missed Date | Last Missed Date | Latest Pay. Date | Latest Pay. Amount |
| Cash | Monthly | | | 01/07/2015 | 05/01/2017 | 25/02/2017 | 650 |
| Res. To | Res. Date | Legal Open Date | Legal Close Date | Balloon Date | Balloon Amount | Write Off Amount | Write Off Date |
| | | 01/01/2017 | 05/01/2017 | 01/01/2017 | 5,000 | 2,300 | 19/03/2017 |
| Current Status | | | | Historical Status | | | |
| Status | Date | Overdue | Missed Payments | Status | Date | Overdue | Missed Payments |
| Write Off | 28/05/2019 | 0 | 0 | Legal | 21/03/2017 | 900 | 4 |

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Additional Information

Personal Information

| Provider | Name | Address | Birth Date | Employer | Mobile |
|----------------------|----------------------------|--|------------|----------|----------|
| Ministry of Housing | Mohammed Salman Ali Jassim | House 9221 Block 1622 Al-Muharraq | 24/08/1979 | | 31111111 |
| Bahrain Islamic Bank | Mohammed Ali | House 9221 Road 126 Muharraq | 24/08/1979 | | 31111111 |
| Ahli United Bank | Mohammed ALI Jassim | House 9221 Road126Block 1622 Muharraq | 24/08/1979 | | 31111111 |
| NBR Bank (B.c.s) | Mohammed ALI Jassim | House 9221, Road126, Block 1622 Muharraq | 24/08/1979 | Ministry | 31111111 |

Provider Details

| Provider | Contact Name | Address | Contact Number | Email |
|----------------------|--------------------------|--------------------------|----------------|------------------------------|
| Ahli United Bank | Customer Service Center | P.O.Box 5941 | | |
| NBR Bank (B.c.s) | Customer Service Manager | Manama - Diplomatic Area | 17500400 | info@NBR.bh |
| Bahrain Islamic Bank | Call Center | Diplomatic Area | 17515151 / 123 | callcentre@bisb.com |
| Ministry of Housing | Customer Service Center | Manama | 80008001 | Communication@housing.gov.bh |

Customer Remarks

| Provider | User Reference No. | Customer Comments |
|------------------|--------------------|--|
| NBR Bank (B.c.s) | 11990016 | The customer went in arrears because he was out of country |

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Glossary

| | |
|---|--|
| Arrears/Defaulted Accounts | Credit facility accounts where payments have been missed |
| Collateral Value | The value of the collateral provided by the client to the member against the credit facility |
| Available Credit | Total credit card(s) limit that has not been used by the customer |
| Balloon Amount | Lump sum balance that is due at the end of the credit facility's tenure |
| Installment to Income Ratio | The percentage of total financial installments divided by income. The government liabilities are excluded. |
| Legal Open Date | Date of opening a legal case regarding the credit facility |
| Legal Close Date | Date of closing / settling a legal case regarding the credit facility |
| Maturity Date | Scheduled termination date of the granted credit facility |
| No. | Credit facility reference number |
| Overdue | Total amount unpaid after the payment due date |
| PDC | Post-dated cheque |
| Pending Inquiries | Number of inquiries raised on the customer by credit providers that are awaiting final decision |
| Res. | Rescheduled or Restructured |
| Rescheduled | Occurs in response to changes in market conditions provided that at the time of rescheduling, the financings have been serviced normally and the ability of the customer to service the installments is not in doubt and where there is reasonable assurance that the customer will be able to service all future payments |
| Restructured | Occurs when the customer experiences financial difficulty in meeting the financial commitment subject to the agreement of both parties (the customer and credit provider) |
| Tenure | Duration of granted credit facility |
| Total Income | Monthly salary plus additional income (if any) |
| Total Installments | Total recurring / periodic payments of all active credit facilities |
| Utilized Credit | Portion of credit card(s) limit that has been used by the customer |
| Historical - Date | Date of the customer's worst status |
| Historical - Status | Worst historical record for the past 5 years |
| Write off Amount | The amount written off (debt cancelled) by the member for the relevant credit facility |
|  | Disputed account |
|  | Court Case |

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Disclaimer

إخـلـاء مـسـؤـولـيـة

The Benefit Company undertakes no responsibility for the following:

ل تتحمل شركة بنفـت المسؤولية عن أيا من التالي:

- Member's decision to approve or deny any credit facility based on the information provided in this report.
- Accuracy or completeness of the credit information in this report.
- Any damages whatsoever arising from the use or reliance on the reported information.
- Any decision to grant, restructure, or reschedule a credit facility.

- قرار أي عضو بالموافقة على أو رفض أي تسهيل ائتماني بناء على المعلومات الواردة في هذا التقرير.
- دقة أو صحة المعلومات الواردة في هذا التقرير.
- أي أضرار مهما كانت ناجمة عن استخدام المعلومات الواردة في هذا التقرير أو الاعتماد عليها.
- أي قرار بمنح أو إعادة هيكلة أو جدولة تسهيل ائتماني.

The Benefit Company has no authority to make a decision on granting, restructuring, or rescheduling a credit facility. Such a decision is dependent on the Members' internal policies and procedures.

ليس لدى شركة بنفـت أي سلطة أو صلاحية لتخاذ قرار بشأن منح أو إعادة هيكلة أو جدولة التسهيلات الائتمانية. يعتمد القرار على السياسات والجراءات الداخلية لدى العضو.

The Benefit Company shall not retain credit information for more than five (5) years, commencing from the date of credit account closure or settlement, or for the duration mandated by applicable laws

ل تحتفظ شركة بنفـت بمعلومات الائتمان لمدة تزيد عن خمس (5) سنوات، ابتداء من تاريخ إغلاق حساب الائتمان أو التسوية، أو للفترة المقررة بموجب القوانين المعمول بها.

All amounts presented in the report are in Bahraini Dinars.

جميع المبالغ المالية في التقرير بالدينار البحريني.

For more information about credit reports and how to calculate, classify, and review the credit score please visit <https://benefit.bh>

لمزيد من المعلومات حول التقرير الائتماني و كيفية احتساب وتصنيف ومراجعة نقاط العميل يرجى زيارة الموقع الإلكتروني <https://benefit.bh>

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Customer Rights

حقوق العميل

Individuals and corporates have the right to:

- Apply for one free credit report every 12 months.
- Obtain an additional credit report for BD 4 (from BCRB branch) or BD 5 (from BCRB Member institution)
- Raise any dispute related to their credit information within 14 working days from the date of receiving the credit report directly to BCRB. The concerned member must review the dispute in coordination with BCRB for no fees within five working days. If the dispute is found to be baseless, then, BCRB must take the necessary step of informing the client within one working day from the date of receiving the dispute. On the other hand, if the dispute is found to be valid, then the member must make all necessary corrections to the credit information within five working days, and forward the same to the BCRB.
- Once amendments are made in the credit report due to a dispute, BCRB must inform the client about the amendments who has the right to obtain a copy of the amended credit report
- All disputes and the steps taken will be documented by the BCRB.

- للفرد والشركات الحق في:
طلب التقرير الائتماني من المركز مجانا دون مقابل وذلك لمرة واحدة كل إثني عشر شهرا.
- الحق في الحصول على تقرير ائتماني إضافي من المركز مباشرة بعد سداد رسم وقدره 4 دينار بحريني، أو 5 دينار بحريني في حال تقديم الطلب بواسطة أي من الأعضاء.
- رفع أي شكوى مباشرة تتعلق بمعلومات الائتمان الخاصة بهم إلى مركز البحرين للمعلومات الائتمانية وذلك في غضون 14 يوم عمل من تاريخ استلم تقرير الائتمان. ويتعين على عضو المركز المعني مراجعة الشكوى المقدمة بالتنسيق مع مركز البحرين للمعلومات الائتمانية وذلك دون أي رسوم خلال خمسة أيام عمل. إذا تبين أن لها، فيجب على مركز البحرين للمعلومات الائتمانية أن يتخذ الخطوة اللازمة لبلغ العميل بذلك خلال يوم عمل واحد من تاريخ استلم الشكوى. ومن ناحية أخرى، إذا تبين أن الشكوى صحيحة، يجب على العضو إجراء جميع التعديلات اللازمة للمعلومات الائتمانية في غضون خمسة أيام عمل، وإحالتها إلى مركز البحرين للمعلومات الائتمانية.
- بعد إدخال التعديلات اللازمة على تقرير الائتمان، يتوجب على مركز البحرين للمعلومات الائتمانية إبلاغ العميل بالتعديلات، حيث يحق له الحصول على التقرير الائتماني المعدل.
- سيتم توثيق جميع الشكاوي، والخطوات المتخذة من قبل مركز البحرين للمعلومات الائتمانية.

Contact Us

اتصل بنا

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District , Kingdom of Bahrain

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البريد الإلكتروني
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Operating Hours
8 am to 2 pm Sundays to Thursdays

ساعات العمل
من 8 صباحا إلى 2 ظهرا من الحد إلى الخميس