

Executive summary

The Consumer Credit Report looks at all the credit obligations of the client within Bahrain Credit Reference Bureau's members. The members of the Bahrain Credit Reference Bureau as detailed in Code of Practice are entities that provide the Bureau with credit information of their clients and other persons who are obliged by the Central Bank of Bahrain to provide the Bureau with any credit information of their clients, and Government entities who are obliged by the Cabinet Office to provide credit information of their clients. Regarding the credit report data retention, the Bureau shall not retain any credit information on clients' accounts that may affect negatively on granting credit facility for more than (5) five years, from the date of the credit's accounts closing/settlement date or the date on which those accounts passage has regained normally.

Credit Report Components

The credit report is composed of **10 sections**:

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1st Section

Personal Information

This section contains personal information, recorded to the Bahrain Credit Reference Bureau's (BCRB) system at the BENEFIT branch or inputted by any of the members who inquired on the consumer credit report. The consumer has the right to update any of his information by contacting BCRB or the member concerned. The personal information is updated according to the latest open account/ Latest Inquiry.

The section includes the following terms:

- **Name:** Full name of individual.
- **Gender:** Male or Female.
- **Marital Status:** the state of being married or not married.
- **Nationality:** Client's Nationality.
- **Date of Birth:** Client's date of birth.
- **Mobile:** Client's mobile number.
- **Employer:** Name of Institution where the client is employed and working for.
- **Income:** Salary, Wages.
- **Address:** Place of residence.
- **SMS Notification:** Mobile Number has registered to receive SMS Notification when inquiring about the credit report.

Credit Report Summary

This Sections the summary of all the accounts exists. The section includes the following terms:

- **Regular Accounts:** Accounts with Normal Status.
- **Arrears/Defaulted Accounts:** Credit Facility accounts where payments have been missed
- **Pending Inquiries:** Total of Pending inquiries.
- **Finance Amount/Credit Limit:** The total amount granted by the Members.

- **Payments/Installments:** Total of the Payment or installment amounts that are expected to be paid.
- **Outstanding Balance:** Total amounts that are left to be repaid for all the credit facilities.
- **Overdue:** The total amount of overdue payments in the current status and in worst history status.
- **Missed Payments:** Any failure to make a payment within the due date.
- **Collaterals:** Total amount of guarantees.

3rd Section

Account Statistics

This section presents the client's financial wellbeing through Four pie charts detailed below:

- **Installment to Income Ratio (DSR):** The percentage of total financial Installments divided by Income. Government liabilities are excluded.
 - **Total Installments:** Total of the potential installment amount expected to be paid on the facility.
 - **Remaining Income:** the amount of net income remaining after deduction with potential installments.
- **Credit Utilization:** A chart that shows the amount of credit used from revolving credit facilities such as credit cards, charge cards and overdraft from the total credit limit.
 - **Total Credit Utilization:** Amount of credit that the client has used so far.
 - **Total Available Credit:** Total Credit Card (s) limit that has not been used by the customer.
- **Loan Outstanding Balance:** A chart that shows the paid off outstanding balance of all non-revolving credit facilities such as consumer loans and Housing/Mortgage loans from the total outstanding balance obligation of the client.
 - **Amount Paid:** The amount that the client has been currently paid.
 - **Remaining Balance:** The remaining outstanding balance to be paid by the client.

- **Collateral Exposure:** A chart that shows % of security provided by the client to secure its obligations.
 - **Collateralized Exposure:** Total outstanding Balance secured.
 - **Clean Exposure:** Exposure without any security or collateral.

4th Section

Open Account Summary

This section Shows all the regular and Arrears/Defaulted open accounts summarized as below:

- **Provider:** The member institution providing the loan account details on the facility.
- **Account Type:** The type of credit facility the customer has.
- **Open Date:** Open date of the credit facility.
- **Finance Amount:** The total amount granted by the members.
- **Payment/Installment:** The installment amount to be paid on the facility.
- **Balance:** The Outstanding Balance/remaining amount of the credit facility obligation.
- **Status:** The status on the open account whether it is in arrears or Legal or Under Court Settlement.
- **Overdue Amount:** The overdue amount on the facility if the client misses any installments.
- **Missed Payments:** The number of payments missed by the customer.

5th Section

Previous Search Inquiry (PSI)

This section lists all previous inquiries made by members on the client's credit report within the last 12 months. This includes the inquirer's details, application details and decision.

- **PSI No:** Serial reference number of previous search inquiry.
- **Inquiry Date:** Date of inquiry made.

- **Provider:** The member who made the inquiry into the client's credit report.
- **Account Type:** The type of credit facility the client applied for.
- **Finance Amount:** The total amount granted by the members.
- **Tenure (Months):** The tenure/length of the credit facility applied for.
- **Payment Installment:** The installment amount to be paid on the facility.
- **Total Income:** The total income salary and any other additional income of the individual.
- **Decision:** The members' decision on the application i.e. (No decision, Expired, Granted or Rejected).

6th Section

Account Detail – Exiting Accounts

This section shows all the open credit facilities account details and separated by type of Credit facility "Financial & Government Sector", as well as current status and historical status as detailed below:

- **Account Type:** The type of credit facility the customer applied for.
- **LAD No.:** Serial Number of the credit facility account.
- **Account No.:** Account No. of the credit facility at the member.
- **Provider:** The member institution providing the loan account details on the facility.
- **Account Relation:** The relationship of the applicant to the account. i.e. (Owner, Guarantor or Joint Account).
- **Account Holders:** Number of account holders for the credit facility.
- **Open Date:** Open date of the credit facility.
- **Maturity Date:** Date of closing the agreement for the credit facility between the member and client.
- **Finance Amount:** The total amount granted by the members.
- **Tenure (Month):** The tenure/length of the credit facility applied for.
- **Payment/Installment:** The installment amount to be paid on the facility.

- **Outstanding Balance:** The Outstanding Balance/remaining amount of the credit facility obligation.
- **Payment Method:** Method in which the client pays his/her installments; (Salary transfer, Cash, standing order, post Dated Cheques...etc.).
- **Payment Frequency:** Schedule and plan of payment, i.e. (Monthly, Quarterly, Yearly).
- **Collateral Type:** The type of collateral/security provided by the client to the member against the credit facility.
- **Collateral Value:** The value of the collateral/security provided by the client to the member against the credit facility.
- **First Missed Date:** Date of first missed installment unpaid by the client.
- **Last Missed Date:** Date of the latest missed installment unpaid by the client.
- **Latest pay. Date:** Date of the latest installment paid by the client.
- **Latest Pay. Amount:** Amount of the latest installment paid for by the client.
- **Res. From:** Account number that has been rescheduled.
- **Res. Date:** Date of Rescheduled.
- **Legal Open Date:** Date for opening a legal case regarding the credit facility.
- **Legal Closed Date:** Date of Closing/settling of a legal case regarding the credit facility.
- **Ballon Date :** Ballon (principale) payement date
- **Ballon Amount:** Lump sum balance that is due at the end of the credit facility's tenure.
- **Current Status:** The current payment status on the credit facility.
 - **Status:** The status on the account whether it is normal or in arrears depending on the consumer paying his installments.
 - **Date:** The date of the last status provided.
 - **Overdue:** The overdue amount on the facility if the client missed any installments.
 - **Missed Payments:** The number of payments missed by the consumer.
- **Worst Hist. Status:** The historical status of the credit facility populated once any arear current status has been settled by the client.
 - **Status:** The status on the account whether it is normal or in arrears depends on the client paying his installments.
 - **Date:** The date of the last status provided.
 - **Overdue:** The overdue amount on the facility if the client missed any installments.
 - **Missed Payments:** The number of payments missed by the client.

7th Section

Account Detail – Closed Accounts

This section shows all the Closed credit facilities account details and separated by type of Credit facility “Financial & Government Sector”, as well as current status and historical status as detailed below:

- **Account Type:** The type of credit facility the customer applied for.
- **LAD No.:** Serial Number of the credit facility account.
- **Account No.:** Account No. of the credit facility at the member.
- **Provider:** The member institution providing the loan account details on the facility.
- **Account Relation:** The relationship of the applicant to the account. i.e. (Owner, Guarantor or Joint Account).
- **Account Holders:** Number of account holders for the credit facility.
- **Open Date:** Open date of the credit facility.
- **Close Date:** Close date of the credit facility.
- **Closure Reason:** how it has been closed and by whom.
- **Finance Amount:** The total amount granted by the members.
- **Tenure (Moth):** The tenure/length of the credit facility applied for.
- **Payment/Installment:** The installment amount to be paid on the facility.
- **Outstanding Balance:** The Outstanding Balance/remaining amount of the credit facility obligation.
- **Payment Method:** Method in which the client pays his/her installments; (Salary transfer, Cash, standing order, post Dated Cheques...etc.).
- **Payment Frequency:** Schedule and plan of payment, i.e. (Monthly, Quarterly, Yearly).
- **Collateral Type:** The type of collateral/security provided by the client to the member against the credit facility.
- **Collateral Value:** The value of the collateral/security provided by the client to the member against the credit facility.
- **First Missed Date:** Date of first missed installment unpaid by the client.
- **Last Missed Date:** Date of the latest missed installment unpaid by the client.
- **Latest pay. Date:** Date of the latest installment paid by the client.

- **Latest Pay. Amount:** Amount of the latest installment paid for by the client.
- **Res. From:** Account number that has been rescheduled.
- **Res. Date:** Date of Rescheduled.
- **Legal Open Date:** Date for opening a legal case regarding the credit facility.
- **Legal Closed Date:** Date of Closing/settling of a legal case regarding the credit facility.
- **Ballon Date :** Ballon (principale) payment date
- **Ballon Amount:** Lump sum balance that is due at the end of the credit facility's tenure
- **Current Status:** The current payment status on the credit facility.
 - **Status:** The status on the account whether it is normal or in arrears depending on the consumer paying his installments.
 - **Date:** The date of the last status provided.
 - **Overdue:** The overdue amount on the facility if the client missed any installments.
 - **Missed Payments:** The number of payments missed by the consumer.
- **Worst Hist. Status:** The historical status of the credit facility populated once any arear current status has been settled by the client.
 - **Status:** The status on the account whether it is normal or in arrears depends on the client paying his installments.
 - **Date:** The date of the last status provided.
 - **Overdue:** The overdue amount on the facility if the client missed any installments.
 - **Missed Payments:** The number of payments missed by the client.

8th Section

Additional Information

Personal Information:

Shows all the personal information related to the open accounts and closed accounts within 5 years only.

- **Provider:** The member or the BENEFIT Company updated or provided the personal information.
- **Name:** Name of the customer.

- **Address:** Place of residence.
- **Birth Date:** Client's date of birth.
- **Employer:** Name of Institution where the client is employed and working for.
- **Mobile:** Client's mobile number.

9th Section

Customer Remarks


This section will show if an inquirer has added comments regarding the customer's request.

- **Provider:** The member provided the Customer Comments.
- **User Reference No.:** Reference number of the comments.
- **Customer Comments:** Comments about customer.

10th Section

Glossary

- **Arrears/Defaulted Accounts:** Credit Facility accounts where payments have been missing.
- **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 member.
- **Ballon Amount:** Lump Sum balance that is due at the end of the credit facility's tenure.
- **Installment to income DSR:** The percentage of total financial installments divided by income. Government liabilities are excluded.
- **Legal Open Date:** Date for Opening a legal case regarding the credit facility.
- **Legal Close Date:** Date of closing/setting 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 installments is not in doubt and where there is reasonable assurance that the customer will be able to service all the future payments.
- **Restructured:** Occurs when the Customer experience financial difficulty in meeting financial commitment subject to the agreement of both parties (the customer and credit provider).
- **Tenure:** Duration or granted credit facility.
- **Total Income:** Monthly Salary plus additional income (if any)
- **Total Installments:** Total recurring/periodic payments of all active credit Facilities.
- **Utilize 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:** Open dispute raised by the consumer against the member regarding the account information.
- **Under Court Settlement:** a settlement is a resolution between disputing parties about a legal case in court.