

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 1,420 Other Income : BD 75

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

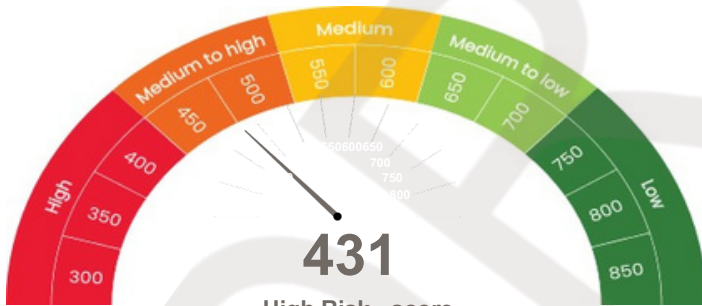
Collaterals : BD 15,000

*Credit summary statistics are related to government and/or financial sectors.

*Personal information is being updated according to latest open account / latest inquiry.



Credit Score



Reasons behind score

- One or more installments were missed
- At least one account in arrears or defaulted
- Account(s) went in arrears or default is too recent
- The amount of remaining balance comparing to credit limits is too high

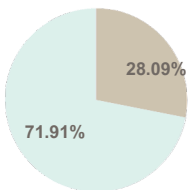
BCRB Score - Powered By FICO



Account Statistics - Financial Sector

Installment to Income Ratio (DSR)

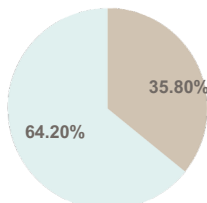
Income : BD 1,495.00



Potential
90%

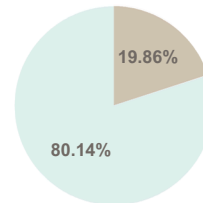
Total Installments: BD 1,075
Remaining Income: BD 420

Credit Card Utilization



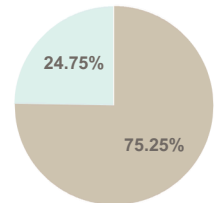
Total Credit Utilization: BD 963
Total Available Credit: BD 537

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		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		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		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		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		Government Loan	4,000	36	120	800	Expired
2192554	05/02/2024		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. Provider: 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. Provider: 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. Provider:

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. Provider:

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
	Mohammed Salman Ali Jassim	House 9221 Block 1622 Al-Muharraq	24/08/1979		31111111
	Mohammed Ali	House 9221 Road 126 Muharraq	24/08/1979		31111111
	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

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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Disclaimer

إخـلـامـسـوـلـة

The Benefit Company undertakes no responsibility for the following:

لـ تـحـمـلـ شـركـة بـنـفـت المـسـئـولـة عـن أـيـا مـن التـالـي:

- 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 بناءً 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 والإجراءات 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

لـ تـحـفـظ شـركـة بـنـفـت بـمـعـلـومـات الـثـمـان لـمـدة تـزـيد عـن خـمـس (5) سـنـوات، ابتداءً من تاريخ إغلاق حساب الثتمان أو التسوية، أو للفترة المقررة بموجب القوانين المعمول بها.

All amounts presented in the report are in Bahraini Dinars.

جـمـيع المـبـالـغ المـالـية فـي التـقـرـير بـالـدـينـار البـحـرينـي.

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

calculate,

لـمـزـيد مـن المـعـلـومـات حـول التـقـرـير الـثـمـانـي و كـيفـية اـحـتـسـاب و تـصـنـيف ومراجعة نقاط العمل يرجى زيارة الموقع الإلكتروني <https://benefit.bh>