



The BENEFIT Company

Bahrain Credit Reference Bureau

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. In regards, to 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 6 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 concerned member. The section includes the following terms:

- **Provider:** The member institution who provided the personal information.
- **CPR No:** National ID number / residence number or the GCC ID number.
- **Name:** Full name of individual.
- **Address:** Place of residence.
- **Date of Birth:** Client's date of birth.
- **Nationality:** Client's Nationality.
- **PO Box:** Related to Post Office Box.
- **Gender:** Male or Female.
- **Employer:** Name of Institution where the client is employed and working for.
- **Mobile:** Client's mobile number.
- **Home Tel:** Client's home phone number.
- **Work Tel:** Client's work phone number.



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2nd 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 on the client's credit report.
- **Acc. Relation:** The relationship of the client to the account, i.e. (Owner, Guarantor or Joint Account).
- **Acc. Type:** The type of credit facility the client applied for.
- **Finance Amount:** The total amount granted by the member.
- **Loan Duration:** The tenure/length of the credit facility applied for.
- **Payment Frequency:** Schedule and plan of payment, i.e. (Monthly, Quarterly, Yearly)
- **Payment Amount:** 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 member decision on the application i.e. (No decision, Expired, Granted or Rejected).



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3rd Section

Account Statistics

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

- **Exposure at Default:** A chart that shows % of Outstanding Balance of Defaulted facilities of the client's total credit facilities.
 - **Performing Accounts:** The outstanding balance amount of credit facilities with 0-3 payment overdues or up to 90 days overdue.
 - **Non-Performing Accounts:** The outstanding balance amount of credit facilities with 4 or more payment overdues or more than 90 days overdue.
 - **Total:** The sum of all the credit facilities outstanding balance.
- **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 Available Credit:** Amount of credit that is currently available to the client.
 - **Total Credit Utilization:** Amount of credit that the client has used so far.
 - **Total:** The total credit limit available to the client.
- **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.
 - **Total Paid off:** The amount that the client has been currently paid.
 - **Total Balance of Loans:** The remaining outstanding balance to be paid by the client.
 - **Total:** The total outstanding balance obligation of the client.



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4th Section

Account Detail (LAD) – Opened/Closed

This section denotes the credit facilities account details, as provided by the member as well as current status and historical status as detailed below:

- **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.
- **Acc. Relation:** The relationship of the applicant to the account. i.e. (Owner, Guarantor or Joint Account).
- **No Acc. Holders:** Number of account holders for the credit facility.
- **Acc. Type:** The type of credit facility the customer applied for.
- **Open Dt.:** Open date of the credit facility.
- **Planned Maturity Dt.:** Date of closing the agreement for the credit facility between the member and client.
- **Loan Duration:** The tenure/length of the credit facility applied for.
- **Finance Amt.:** The total amount granted by the member.
- **Current Balance:** The Outstanding Balance/remaining amount of the credit facility obligation.
- **Pmt. Amt.:** The installment amount to be paid on the facility.
- **Pmt. Method:** Method in which the client pays his/her installments; (Salary transfer, Cash, standing order, post Dated Cheques...etc.).
- **Pmt. Freq.:** Schedule and plan of payment, i.e. (Monthly, Quarterly, Yearly).
- **Latest Pmt. Dt.:** Date of the latest installment paid by the client.
- **Latest Pmt. Amt.:** Amount of the latest installment paid by the client.



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- **First Missed Pmt. Dt.:** Date of first missed installment unpaid by the client.
- **Last Missed Pmt. Dt.:** Date of the latest missed installment unpaid by the client.
- **Currency Code:** The Monetary Currency denoted by the facility.
- **Write Off Amt.:** The amount written off (debt cancelled) by the member for the relevant credit facility.
- **Write Off Dt.:** The date in which the write-off has occurred.
- **Resch. From LAD:** The LAD No. of the original credit facility that was rescheduled to this credit facility.
- **Reschedule Dt.** Date where the account was rescheduled.
- **Legal Open Dt.:** The date when the credit facility account entered legal status.
- **Legal Close Dt.:** The date when legal status of the credit facility account has been closed.
- **Balloon Pmt. Amt.:** The balloon amount paid by the client against the account.
- **Balloon Pmt. Dt.:** The date where the balloon payment amount has been made.
- **Asset Value:** The value of the collateral provided by the client to the member against the credit facility.
- **Asset Type:** The type of the collateral provided by the client to the member against the credit facility.
- **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.
 - **Status Dt.:** The date of the last status provided.
 - **O\Due Amt.:** The overdue amount on the facility if the client missed any installments.
 - **No. of Pmts.:** 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.



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- **Status:** The status on the account whether it is normal or in arrears depending on the client paying his installments.
 - **Status Dt.:** The date of the last status provided.
 - **O\Due Amt.:** The overdue amount on the facility if the client missed any installments.
 - **No. of Pmts.:** The number of payments missed by the client.
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- **Total Finance Amount/Credit:** The sum amount of all credit granted to the client by all members.
 - **Total Balance:** The total outstanding balance of the client.
 - **Total Payment Amount:** The total payment amount made by the client.
 - **Total Overdue Amount:** The total overdue amount obligation of the client.
 - **Total No. of Overdue:** The total number of missed installment payments of the client.

5th Section

Disputed Accounts:

This section shows the open disputes raised by the consumer against any member regarding any information in the credit report.

- **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.

6th Section

Member Details

This section lists the details regarding the members who have an active relationship with the consumer.



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- Member Name: Name of the Member/Provider of Information.
- Contact Name: Name of relevant employee at the Member Institution.
- Member Address: Place of address of Member Institution.
- Contact Number: Phone number of Member Institution employee.
- P.O. Box: Number of Post Office Box of the Member.
- Extension: Phone extension of relevant employee.
- Email: Email address of the member institution employee.