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Consumer Credit Information Report

Search Parameters Details

Searched By	Is1000001100010an	Matching Level Score	97%
Inquiry Date	25 Jun2019	Date of Birth	29 June 1986
Name	Mohamed Ahmed		
Identifier Type	National Id	Identifier Code	28606291222222

Mohamed Ahmed Hossam

29-Jun-1986
 Male
 Married
 Egyptian
 Smart Village , St 28
 0122222222
 02-2222222
 Manager
 Mohamed@i-score.com.eg

Credit Score

410

Identification Details

Identifier Type	Identifier Code		
NID	28606291222222		
CBE Code	12151617		

History of Address Last 12 Months

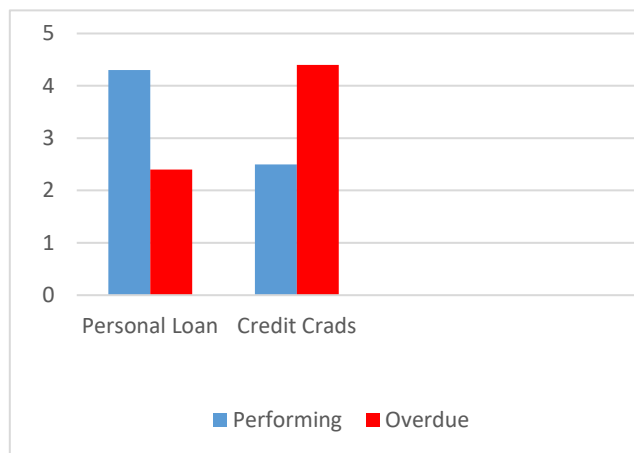
Number	Address	Type	Reporting date
1			
2			
3			

Inquiry History Last 12 Months

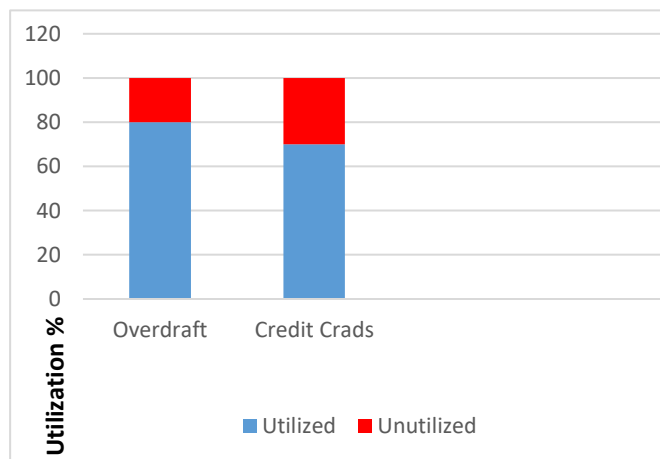
Reason	Number	Institution Category	Data Provider id	Inquiry Date	Credit Facility Type
Review of existing Facility	1	Bank	PC02000001	12 May 2019	Credit Card
Sanction New loan	1	Mortgage		05 Jan 2019	Housing Loan

Credit Profile Overview Reported from Members without CBE data					
Credit Facilities " Active , Suspended , Inactive "	Currency	Number Of Facilities	Total Approval Amounts	Total Of Balances	Total Amount Of Monthly Installments
	EGP	2	142900	57422	4450
Written Off Facilities	Currency	Number Of Facilities	Total Approval Amounts	Total Witten Off Amounts	
	EGP	1	6000	5738	
Dishonored of cheques	Currency	Number of Cheques	Total Amount	Date of Last Check Dishonored	
	EGP	1	6000	26 Jan 2019	
Unearned Interest last 12 Months	Currency	Number Of Facilities	Total Amount of Unearned Interest		
Secured Indicator	Number of Fully Secured Facilities	Number of Partially Secured Facilities	Number of Not Secured Facilities		

Performing vs. Overdue Payments



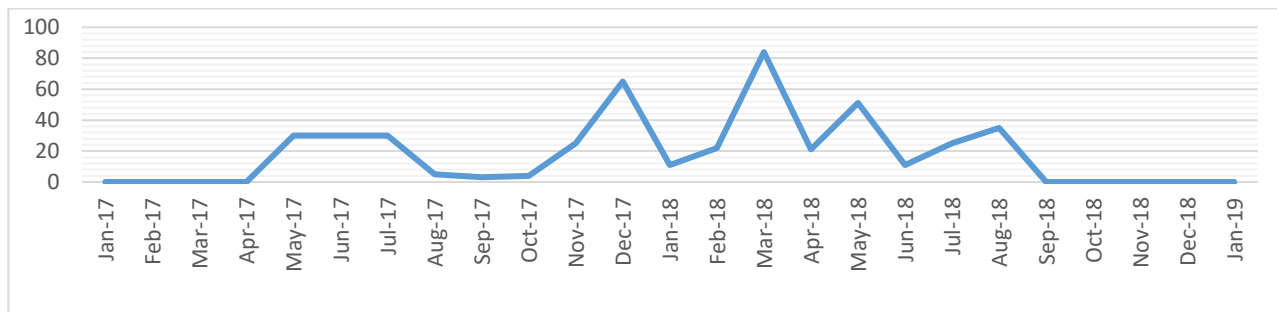
Utilized vs. Unutilized



*Performing (Zero -30 Days)

*Overdue + 30 days

Historical Max Number of days Past Due last 24 Months



Credit Facilities “ Active , Suspended , Inactive “

Credit Facility 1 Credit Card Last reporting date on 30-May-2019 Member Code PC00000000

Issuance	Approval Date	Approval Amount / Limit	Currency	Installment Amount	Term of Loan	Secured Indicator	Customer relation with the Facility	Facility Nature Indicator						
	13 July2002	8400	EGP	ND	ND	Fully Secured	Individual/Primary card holder	Others						
Payments	First Disbursement Date	Last Amount Paid	Date of last Amount Paid	Highest Credit	Payment Type	Balance	Date of facility Amendments	Special Comments						
	ND	65	20-Jun-019	8539	Revolving	2000	ND	ND						
	Number of Installments Delayed	Number of days Delayed	Amount Delayed	Amount of Unearned Interest	Maximum Number of Days Delayed ever reported	Date of Reporting for the maximum NDPD	Facility Classifications							
	0	0	0	0	0	ND	Performing							
Status	Amount Written Off	Reason for Amount Written Off	Date of Facility Settlements / Written Off	Date of Account Closing	Facility Status	Amount Forgiven	Reason for Amount Forgiven	ND						
	0	0	ND	ND	Active	0	ND							
Historical Payments Last 18 Month	Months	Jun 18	Jul 18	Jul 18	Aug 18	Sep 18	Oct 18	Nov 18	Dec 18	Jan 19	Feb 19	Mar 19	Apr 19	May 19
	NDPD	0	0	0	0	0	0	0	0	0	0	0	0	0
	Amount Overdue	0	0	0	0	0	0	0	0	0	0	0	0	0
	Months	May 18	Apr 18	Marc h 18	feb 18	jan 18								
	NDPD	0	0	0	0	0								
Amount Overdue	0	0	0	0	0									
Dishonored Cheques	Cheque Number	Currency	Amount	Date Dishonored	Reason For Dishonor	Reporting date								
Legal Action	First classification date	Main action	Sub action	Action date										
Disputes	Dispute id	Date Registered	Type	Dispute Note	Status	Date Resolved								

Credit Facility 2 Personal Loan Last reporting date on 30-May-2019 Member Code IB00000000															
Issuance	Approval Date	Approval Amount / Limit	Currency	Installment Amount	Term of Loan	Secured Indicator	Customer relation with the Facility	Facility Nature Indicator							
	12 Feb 2012	134500	EGP	2483	84 Month	Not Secured	Individual/Primary card holder	Islamic							
Payments	First Disbursement Date	Last Amount Paid	Date of last Amount Paid	Highest Credit	Payment Type	Balance	Date of facility Amendments	Special Comments							
	13 Feb 2012	149480	24 March 2019	ND	Monthly	55422	Performing	ND							
	Number of Installments Delayed	Number of days Delayed	Amount Delayed	Amount of Unearned Interest	Maximum Number of Days Delayed ever reported	Date of Reporting for the maximum NDPD	Facility Classifications								
	1	8	2467	0	130	31 May 2019	Performing								
Status	Amount Written Off	Reason for Amount Written Off	Date of Facility Settlements / Written Off	Date of Account Closing	Facility Status	Amount Forgiven	Reason for Amount Forgiven								
	0	0	ND	ND	Active	0	ND								
Historical Payments Last 18 Months	Months	Jun 18	Jul 18	Jul 18	Aug 18	Sep 18	Oct 18	Nov 18	Dec 18	Jan 19	Feb 19	Mar 19	Apr 19	May 19	
	NDPD	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Amount Overdue	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Months	May 18	Apr 18	March 18	Feb 18	Jan 18									
	NDPD	0	0	0	0	0									
Amount Overdue	0	0	0	0	0										
Dishonored Cheques	Cheque Number	Currency	Amount	Date Dishonored	Reason For Dishonor	Reporting date									
	14256	EGP	6000	26 Jan 2019	ND	30 Jan 2019									
Legal Action	First classification date	Main action	Sub Action	Action date											
Disputes	Dispute id	Date Registered	Type	Dispute Note	Status	Date Resolved									
	25627	22 May 2019	Not My Facility	Not My Facility	Under Investigation	ND									

Witten Off Credit Facilities															
Credit Facility 1 Credit Card Last reporting date on 01-May-2018										Member Code FB00001100					
Issuance	Approval Date	Approval Amount / Limit	Currency	Installment Amount	Term of Loan	Secured Indicator	Customer relation with the Facility	Facility Nature Indicator							
	03 Jun 2007	6000	EGP	ND	ND	Not Secured	Individual/Primary card holder	Other							
Payments	First Disbursement Date	Last Amount Paid	Date of last Amount Paid	Highest Credit	Payment Type	Balance	Date of facility Amendments	Special Comments							
	03 Jun 2007	2000	08 Jan 2013	8536	Revolving	0	ND	ND							
	Number of Installments Delayed	Number of days Delayed	Amount Delayed	Amount of Unearned Interest	Maximum Number of Days Delayed ever reported	Date of Reporting for the maximum NDPD	Facility Classifications								
	0	181	5738	0	210	01 May 2018	Bad								
Status	Amount Written Off	Reason for Amount Written Off	Date of Facility Settlements / Written Off	Date of Account Closing	Facility Status	Amount Forgiven	Reason for Amount Forgiven								
	5738	Settlement	08 Mar 2013	ND	Witten off	ND	ND								
Historical Payments Last 18 Months	Months	Jun 18	Jul 18	Jul 18	Aug 18	Sep 18	Oct 18	Nov 18	Dec 18	Jan 19	Feb 19	Mar 19	Apr 19	May 19	
	NDPD	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Amount Overdue	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Months	May 18	Apr 18	March 18	Feb 18	Jan 18									
	NDPD	210	60	80	90	60									
Amount Overdue	4200	200	2500	3000	2000										
Dishonored Cheques	Cheque Number	Currency	Amount	Date Dishonored	Reason For Dishonor	Reporting date									
Legal Action	Action date	Main action	Sub action	Action date											
Disputes	Dispute id	Date Registered	Type	Dispute Note	Status	Date Resolved									

Closed Credit Facilities															
Credit Facility 1 Auto Loan Last reporting date on 31-Aug -2018										Member Code IB0000000					
Issuance	Approval Date	Approval Amount / Limit	Currency	Installment Amount	Term of Loan	Secured Indicator	Customer relation with the Facility	Facility Nature Indicator							
	30 Aug 2016	117800	EGP	2771	72 Months	Not secured	Individual/Primary card holder	Islamic							
Payments	First Disbursement Date	Last Amount Paid	Date of last Amount Paid	Highest Credit	Payment Type	Balance	Date of facility Amendments	Special Comments							
	30 Aug 2016	2771	20 Aug 2018	ND	Monthly	0	ND	ND							
	Number of Installments Delayed	Number of days Delayed	Amount Delayed	Amount of Unearned Interest	Maximum Number of Days Delayed ever reported	Date of Reporting for the maximum NDPD	Facility Classifications								
	0	0	0	0	120	30 May 2018	Performing								
Status	Amount Written Off	Reason for Amount Written Off	Date of Facility Settlements / Written Off	Date of Account Closing	Facility Status	Amount Forgiven	Reason for Amount Forgiven								
	ND	ND	ND	30 Aug 2018	Closed	ND	ND								
Historical Payments Last24 Months	Months	Aug 17	Sep 17	Oct 17	Nov 17	Dec 17	Jan 18	Feb 18	Mar 18	April 18	May 18	Jun 18	July 18	Aug 18	
	NDPD	0	0	0	0	0	0	0	60	90	120	0	0	0	
	Amount Overdue	0	0	0	0	0	0	650	0	500	1200	0	0	0	
	Months	july 17	jun 17	may 17	april 17	march 17	Feb 17	Jan 17	dec 16	nov 16	oct 16	sep 16	Aug 16		
	NDPD	0	0	0	30	30	0	0	0	0	0	0	0		
Amount Overdue	0	0	0	1000	1000	0	0	0	0	0	0	0			
Dishonored Cheques	Cheque Number	Currency	Amount	Date Dishonored	Reason For Dishonor	Reporting date									
Legal Action	Main action	Sub action	Action date	Main action											
Disputes	Dispute id	Date Registered	Type	Dispute Note	Status	Date Resolved									

Credit Registry Deltails (Figures in 1000LE)				
Item	Data Provider id	Limit	Balance	Reporting date
Without Physical Guarantee		134	55	31 May 2019
		200	150	31 May 2019
Guarantee				

Payment for non performing customers										
Bank Name	Branch	Approval Date	Facility Type	Limit	Balance	Customer Type	Main Action	Sub Action	Action Date	Reporting date
Bank Misr	Zamalek	01 Jan 2017	Credit card	6000	1500	Primary	Customer with Full Payment	Full Payments	28 March 2018	30 March 2018
	EI DOKII									

Legal Action							
Bank Name	Branch	Balance	Approval Date	Legal Action date	Main Action	Sub Action	Reporting date
Al Baraka Bank	Mansora		23 Jun 2010	16 Nov 2015	Payments for Non Performing Customers	Payment of Debt Till One Million	28 Nov 2016
	EI DOKII						

Disclaimer:

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The Negative List data section in the report is sourced from the Central Bank of Egypt and representing the customers listed in the Negative List database with the National ID only. The Credit Score is updated three times per week based on the data availed in the credit report. The Credit Score is calculated based on international practices with no liability from I-Score.