



DataCheck (Pvt.) Limited

Personal Credit Report (Sample Only)

CONFIDENTIAL

Personal Information:

This section has your name, date of birth (DOB), gender and your Identification details (CNIC) as reported to us by the lenders.

Name: MUHAMMAD AHMAD	File#: 72073560	Creation Date: 18/05/2012
CNIC#: *****8888	Tranx#: 149463575	Tranx Date: 29/01/2015
DOB: 09/01/1968	Gender: Male	Profession: ACCOUNTANCY

Residential & Employment Information:

This section reflects addresses, contact numbers and employment information such as employer name and job status as reported by the lender. The addresses reported are the last two unique addresses, both for residence and employment.

Residential Information:

Address: H NO A 2 PHASE 4 GULSHAN E IQBAL , KARACHI	Reported On: 26/01/2015 by KASB BANK
Phone: 38888888	
Address: H NO 123 AREA KORANGI 6 K , KARACHI	Reported On: 25/01/2015 by MCB
Phone:	

Employment Information:

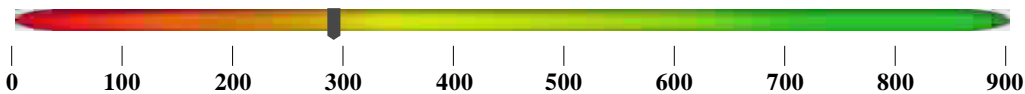
Employer: TRADING COMPANY (PVT.) LTD.	Reported On: 26/01/2015 by KASB BANK
Designation: MANAGER	Phone: 35888888
Address: PLOT# 20 JINNAH BOULEVARD SECTOR A DHA PHASE 2 , KARACHI	If Self-employed: NO

Credit Score:

This section reflects your credit score, which is widely used by loan providers to evaluate loan applications. An individual's DataCheck score ranges between 0-900, and is calculated on the basis of the information in the "Approved Loan" and the "Loan Application" section of the credit report. The closer the score is to 900 the more confidence the loan provider will have in your ability to repay the loan and hence, the better the chances of your application getting approved.

To get a better understanding of your "Credit Score". Please visit the "My Credit Report" section on our website (www.datacheck.com.pk).

Credit Score: 290



Default History:

This default history section contains serious payment infringements, which are considered uncollectable by the lending institution. A default can be reported as early as the lender recognizes its inability to contact the borrower but usually at 180 days for most loans, except for mortgage loans, which are reported at 360 days. Default history remains on an individual's file until five years after pay off.

Legends:

TY - Account Type: HP - Hire Purchased, CC - Credit Card, OD - Bank Overdraft, RM - Real Estate Mortgage, TF - Trade Finance, AL - Auto Loan, PL - Personal Loan, MT - Merchant Transaction, BL - Business Loan, NC - Non Cash, AG - Agriculture Loan, OT - Others-HR Purpose
 ST - Account Status: C - Current, D - Dispute, P - Paid
 RR - Reason to Report: PD - Payment Default, DC - Dishonoured Cheque, SA - Scheme of Arrangement, II - Account Opened on Incorrect Information, IS - Insurance Shortfall, JD - Judgment Debt Outstanding, LG - Legal (Where Court Action Commenced), RC - Referred to Collection Agency, OA - Overdrawn Account, RL - Repossession Loss (After Sale), RX - Repossession, VS - Voluntary Surrender, WO - Bad Debt Written Off, CX - Clearout
 AC - Association Code: PRN - Principal Account, COS - Co-Borrower with Spouse, JNT - Joint Account, GRN - Guarantor, NOX - No Change

Lender	Branch	Date	Account#	Amount	TY	ST	RR	AC	Co-Borrower
MCB	CCRD	01/02/2014	***9344	PKR 6,000	CC	C	WO	PRN	-
*MCB	CCRD	01/09/2013	*****9344	PKR 170,000	CC	C	WO		

** Latest Record, * Original Record

File Notes:

If a default is disputed by you, the bureau allows you to place a brief file note on your report which is visible to lenders when they access your credit report.

Ref. Date	Account#	Comments
30/01/2014	*****9344	I was not receiving my credit card statements.

Approved Loans:

The most important section of your credit report is this section that contains details of your loans and credit cards. It contains the name of the lenders, the type of credit facilities (home loan, auto loan, credit card, etc), the account numbers, whether single or jointly held, when each account was opened, date of the last payment, amount over due (if any) and most importantly, a month on month record of up to 36 months of your payment behavior.

Legends:

TY - Account Type: HP - Hire Purchased, CC - Credit Card, OD - Bank Overdraft, RM - Real Estate Mortgage, TF - Trade Finance, AL - Auto Loan, PL - Personal Loan, MT - Merchant Transaction, BL - Business Loan, NC - Non Cash, AG - Agriculture Loan, OT - Others-HR Purpose

Term: INT-Installment, REV-Revolving, NCL-Non Cash Loan

NR - Not Reported

Lender, Branch	Account#	Term	TY	Status	Account Open Date	Co-Borrower	Limit
ASKARI BK., SALES KAR.	*****1234	INT	PL	OPEN	01/08/2014	PRN	PKR 200,000
	Last Reported Date	Last Payment	High Credit	Overdue Amount	Balance	Payment Status	
	01/12/2014	PKR 16,666		PKR 0	PKR 133,336	OK	

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2012												
2013												
2014									OK	OK	OK	OK
2015	NR											

Lender, Branch	Account#	Term	TY	Status	Account Open Date	Co-Borrower	Limit
MCB, CCRD	*****9344	REV	CC	OPEN	01/01/2013	PRN	PKR 300,000
	Last Reported Date	Last Payment	High Credit	Overdue Amount	Balance	Payment Status	
	01/08/2013	PKR 0	PKR 0	PKR 50,000	PKR 170,000	150+	

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2012												
2013		OK	X	30+	60+	90+	120+	150+				
2014												
2015												

Loan Applications:

This section provides you with details regarding the enquiries made by the lender for your credit application over the last 3 years and contains information such as name of the lender, the date of the application, the type of loan and the limit requested.

Legends:

TY - Account Type: HP - Hire Purchased, CC - Credit Card, OD - Bank Overdraft, RM - Real Estate Mortgage, TF - Trade Finance, AL - Auto Loan, PL - Personal Loan, MT - Merchant Transaction, BL - Business Loan, NC - Non Cash, AG - Agriculture Loan, OT - Others-HR Purpose

AC - Association Code: PRN - Principal Account, COS - Co-Borrower With Spouse, JNT - Joint, GRN - Guarantor, NOX - No Change

Lender	Branch	Ref. Date	Ref. #	Amount	TY	AC	Co-Borrower
KASB BANK	SPD-HO	26/01/2015	125896	PKR 500,000	PL	PRN	-
ASKARI BK.	SALES KAR.	20/07/2014	149463440	PKR 200,000	PL	PRN	-
MCB	CCRD	02/12/2012	CCRD123	PKR 300,000	CC	PRN	-

Individual Provided Information:

This section contains the information provided by you while requesting for a copy of your credit report.

DC Reference#: DPL-AAA-210879

CR Request Date: 28/01/2015

ID: *****8888

Name: MUHAMMAD AHMAD

DOB: 09/01/1968

Gender: Male

Email: muhammadahmad@test.com

Cell #: 34523746237

Residence Address:

Address: H NO A 2 PHASE 4 GULSHAN E IQBAL, KARACHI

Phone#: 38888888

Employment Details:

Company Name: TRADING COMPANY (PVT.) LTD.

Address: PLOT# 20 JINNAH BOULEVARD SECTOR A DHA PHASE 2, KARACHI

Phone#: 35888888

Self-Employed: No

Disclaimer: This Credit Report has been issued in accordance with the Terms & Conditions for use of DataCheck's services as agreed to by the Owner of the report. The information contained in the Credit Report has been collated by DataCheck based on the information provided by its members. Consequently, DataCheck is not responsible for the accuracy, completeness, and veracity of information as provided. The information is current and up to date to such extent as provided by the members and is subject to changes and amendments made thereafter and that any information contained herein does not reflect the views of DataCheck or its directors or employees.

*** End of Report **