



## CRIF NM Credit Assure Limited

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Kingston 10 - Jamaica

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## CREDIT REPORT

### Report Creator

|             |                       |
|-------------|-----------------------|
| Account     | CJUR3620              |
| Branch code | Kgn                   |
| FI code     | Financial Institution |

Subject matched

### SUBJECT DATA

|                  |            |                       |          |
|------------------|------------|-----------------------|----------|
| CB Subject Code  | PCB_000321 | FI Subject Code       | KH867767 |
| Title            | Dr.        | Gender                | Male     |
| First Name       | Arthur     | Middle Name           | Conan    |
| Surname          | Doyle      | Previous First Name   | -        |
| Previous Surname | -          | Mother Maiden Surname | -        |
| Date of birth    | 21/03/1980 | Place of Birth        | Kingston |
| Country of birth | Jamaica    |                       |          |
| T.R.N            | 123123123  | N.I.D.S               | -        |

### Documents

| Type of identification document | Document number | Document issue date | Document issue place |
|---------------------------------|-----------------|---------------------|----------------------|
| Passport                        | P20032818       | 22/12/2000          | Jamaica              |

### Addresses

|                         |                 |
|-------------------------|-----------------|
| Main Individual Address | 23, Street Long |
| Additional Address      | 1, Place Square |

### Historical Addresses

|                    |                            |
|--------------------|----------------------------|
| Additional Address | 61, Old Place Square       |
| Additional address | 901, Very Old Place Square |

### Contacts

|               |                |
|---------------|----------------|
| Mobile Number | 1-876-XXX-XXXX |
|---------------|----------------|

### Sole Trader Data

|                  |            |                     |   |
|------------------|------------|---------------------|---|
| Sole Trader Name | My Company | Registration Number | - |
|------------------|------------|---------------------|---|

### Employment Data

|                   |            |                     |              |
|-------------------|------------|---------------------|--------------|
| Employment Status | Employed   | Employment Name     | Work Company |
| Occupation Type   | Manager    | Gross Annual Income | 3,500,000    |
| Date hired        | 01/09/2000 | Date terminated     | -            |

### SHAREHOLDERS – COMPANY LINKS

|                 |                           |                             |
|-----------------|---------------------------|-----------------------------|
| CB Subject Code | Type of Company           | Subject Role in the company |
| F00974107       | Limited liability company | CEO                         |

SUMMARY

|              |     |              |   |
|--------------|-----|--------------|---|
| <b>Score</b> | 358 | <b>Range</b> |  |
|--------------|-----|--------------|---|

**Number of Contracts**

|   |   |
|---|---|
| <b>Total Contracts</b>                      | 8 |
| <b>Total Number of reporting Institutes</b> | 3 |

**Total Number of Contracts**

| Contract Type     | Requested | Refused | Renounced | Living | Terminated |
|-------------------|-----------|---------|-----------|--------|------------|
| Instalments       | 1         | 1       | 0         | 1      | 0          |
| Not - Instalments | 1         | 0       | 0         | 1      | 0          |
| Credit Cards      | 2         | 0       | 0         | 1      | 0          |

**INSTALLMENTS**

|   | Borrower/ Co-Borrower | Guarantor |
|---|-----------------------|-----------|
| Amount of monthly Installments            | 41,000                | 0         |
| Amount of Remaining Installments          | 1,476,000             | 0         |
| Amount of unpaid due Installments         | 41,000                | 0         |
| Total Number of Unpaid Due Installments   | 1                     | 0         |
| Maximum Number of Unpaid Due Installments | 2                     | 0         |

**NON INSTALLMENTS**

|                     | Borrower/ Co-Borrower | Guarantor |
|---------------------|-----------------------|-----------|
| Credit Limit        | 755,000               | 0         |
| Utilization         | 320,000               | 0         |
| Overdraft           | 0                     | 0         |
| Total Utilization % | 42%                   | 0         |

**CREDIT CARDS**

|   | Borrower/ Co-Borrower | Guarantor |
|---|-----------------------|-----------|
| Credit Limit                              | 200,000               | 0         |
| Residual Amount                           | 70,000                | 0         |
| Overdue not paid Amount                   | 25,000                | 0         |
| Total Number of Unpaid Due Installments   | 1                     | 0         |
| Maximum Number of Unpaid Due Installments | 1                     | 0         |
| Total Utilization %                       | 35%                   |           |

**I. DETAILS: INSTALMENT FACILITIES**

|                                  | Borrower/ Co-Borrower | Guarantor |
|----------------------------------|-----------------------|-----------|
| Amount of monthly instalments    | 41,000                | 0         |
| Amount of Remaining Instalments  | 1,476,000             | 0         |
| Amount of unpaid due instalments | 41,000                | 0         |

**I.1. Living/ Terminated/ Terminated in advance**

| No  | Type of financing | Phase  | Role     | Starting Date | End date   | Date last updated | CB Contract Code | FI Contract Code | FI Code         |
|-----|-------------------|--------|----------|---------------|------------|-------------------|------------------|------------------|-----------------|
| 1   | Vehicle Loan      | Living | Borrower | 01/09/2013    | 01/09/2017 | 06/10/2014        | PCB123456        | -                | Credit Union 01 |
| ... | ...               | ...    | ...      | ...           | ...        | ...               | ...              | ...              | ...             |

**Details for Instalment facilities**

**1. Vehicle Loan – CB Contract Code: PCB123456**

|                                    |                 |
|------------------------------------|-----------------|
| <i>FI code *</i>                   | Credit Union 01 |
| <i>Type of financing</i>           | Vehicle Loan    |
| <i>Reorganized credit flag</i>     | -               |
| <i>Phase</i>                       | Living          |
| <i>Role</i>                        | Borrower        |
| <i>Method of payment</i>           | -               |
| <i>Currency</i>                    | JMD             |
| <i>Total Amount</i>                | 2,000,000       |
| <i>Total number of instalments</i> | 48              |
| <i>Payments periodicity</i>        | Monthly         |
| <i>Monthly instalment amount</i>   | 41,000          |
| <i>Start Date</i>                  | 01/09/2013      |
| <i>End Date Of Contract</i>        | 01/09/2017      |
| <i>Date of last payment</i>        | -               |
| <i>Next due instalment amount</i>  | 82,000          |
| <i>Personal Guarantees</i>         | -               |
| <i>Real Guarantees</i>             | -               |
| <i>Remarks</i>                     | -               |

| <i>Historical Data</i> |       |         |               |        |
|------------------------|-------|---------|---------------|--------|
| Year                   | Month | Default | Past Due Days | Status |
| 2014                   | 09    | 1       | 1-29 Days     | -      |
| 2014                   | 08    | 0       | Pay as Agreed | -      |
| 2014                   | 07    | 0       | Pay as Agreed | -      |
| 2014                   | 06    | 1       | 1-29 Days     | -      |
| 2014                   | 05    | 0       | Pay as Agreed | -      |
| 2014                   | 04    | 2       | 30 – 59 Days  | I      |
| 2014                   | 03    | 1       | 1-29 Days     | -      |
| 2014                   | 02    | 0       | Pay as Agreed | -      |
| 2014                   | 01    | 0       | Pay as Agreed | -      |
| 2013                   | 12    | 0       | Pay as Agreed | -      |

I - Under dispute / non performing

|   |            |
|---|------------|
| <b>Remaining instalments</b>                          |            |
| <i>Number</i>   | 36         |
| <i>Amount</i>   | 1,476,000  |
| <b>Unpaid due instalments</b>                         |            |
| <i>Number</i>   | 1          |
| <i>Amount</i>   | 41,000     |
| <i>Number of days of payment delay</i>                | 1- 29 days |
| <br>  |            |
| <i>Maximum unpaid amount</i>                          | 82,000     |
| <i>Maximum level of default</i>                       | 2          |
| <i>Number of months with maximum level of default</i> | 1          |

|  |              |
|--|--------------|
| Maximum number of days of payment delay              | 30 – 59 days |
| Date of maximum number of days of payment delay date | 31/04/2014   |
| Worst Status   | I            |
| Date Worst Status                                    | -            |

|                       |
|-----------------------|
| Type of Leasing       |
| Value of Leasing      |
| New / Used            |
| Brand                 |
| Registration number   |
| Year of manufacturing |

| Other subjects linked to the same contract |           |
|--|-----------|
| CB Subject code                            | Role      |
| Q00498012                                  | Guarantor |

**I.2. Requested/ Renounced/ Refused**

| No | Type of financing | Phase   | Role     | Request Date<br>Dd/mm/yyyy | Application amount | # of instl-<br>mnts | Freq    | Mthly Instlmt<br>Amt | CB Contract Code | FI Code             | Linked subjects |
|----|-------------------|---------|----------|----------------------------|--------------------|---------------------|---------|----------------------|------------------|---------------------|-----------------|
| 1  | Vehicle Loan      | Req     | B        | 15/07/2014                 | 3,000,000          | 72                  | Mthly   | 41,000               | PCB123476        | Credit Union 03     | -               |
| 2  | Mortgage          | Refused | Borrower | 30/09/2014                 | 20,000,000         | 120                 | Monthly | -                    | PCB876343        | Building Society 01 | -               |

## II. DETAILS: CREDIT CARD FACILITIES

|                                | Borrower/ Co-borrower | Guarantor |
|--------------------------------|-----------------------|-----------|
| <b>Credit limit</b>            | 200,000               | 0         |
| <b>Residual Amount</b>         | 70,000                | 0         |
| <b>Overdue not paid Amount</b> | 25,000                | 0         |

### II.1. *Living/ Terminated/ Terminated in advance*

| No  | Type of financing | Phase  | Role     | Starting Date | End date   | Date last updated | CB Contract Code | FI Contract Code | FI Code |
|-----|-------------------|--------|----------|---------------|------------|-------------------|------------------|------------------|---------|
| 1   | Credit Card       | Living | Borrower | 01/06/2014    | 01/06/2017 | 05/09/2014        | PCB8675656       | 987656566        | Bank 02 |
| ... | ...               | ...    | ...      | ...           | ...        | ...               | ...              | ...              | ...     |

### Details for Credit Cards facilities

#### 1. Credit Card – CB Contract Code: PCB8675656

|                                   |             |
|-----------------------------------|-------------|
| <i>FI code *</i>                  | Bank 01     |
| <i>Type of financing</i>          | Credit Card |
| <i>Reorganized credit flag</i>    | -           |
| <i>Phase</i>                      | Active      |
| <i>Role</i>                       | Borrower    |
| <i>Method of payment</i>          | -           |
| <i>Previous method of payment</i> | -           |
| <i>Currency</i>                   | JMD         |
| <i>Credit Limit</i>               | 200,000     |
| <i>Payments periodicity</i>       | Monthly     |
| <i>Type of Instalment</i>         | Variable    |
| <i>Monthly instalment amount</i>  | 0           |
| <i>Start Date</i>                 | 01/06/2014  |
| <i>End Date Of Contract</i>       | 01/06/2017  |
| <i>Date of last payment</i>       | 24/09/2014  |
| <i>Remarks</i>                    | -           |

| <i>Historical Data</i> |       |             |         |               |        |
|------------------------|-------|-------------|---------|---------------|--------|
| Year                   | Month | Utilization | Default | Past Due Days | Status |
| 2014                   | 09    | 70,000      | 0       | -             | -      |
| 2014                   | 08    | 45,000      | 1       | 1-29 days     | -      |
| 2014                   | 07    | 60,000      | 0       | -             | -      |

|  |          |
|--|----------|
| <b>Residual, Over the limit, Charged</b> |          |
| <i>Residual Amount</i>                   | 70,000   |
| <i>Amount over the limit</i>             | -        |
| <i>Date when over the limit</i>          | -        |
| <i>Amount Charged in the Month</i>       | 25,000   |
| <i>Date of Last Charge</i>               | 1/9/2014 |
| <b>Unpaid due instalments</b>            |          |
| <i>Number</i>                            | 1        |
| <i>Amount</i>                            | 25,000   |
| <i>Number of days of payment delay</i>   | -        |

|   |             |
|---|-------------|
| <i>Maximum unpaid amount</i>                                | 25,000      |
| <i>Maximum level of default</i>                             | 1           |
| <i>Maximum amount charged in the month</i>                  | -           |
| <i>Date of maximum amount charged</i>                       | -           |
| <i>Maximum residual amount</i>                              | -           |
| <i>Date of maximum residual amount</i>                      | -           |
| <i>Maximum level of default</i>                             | 1           |
| <i>Number of months with maximum level of default</i>       | 1           |
| <i>Maximum number of days of payment delay</i>              | 1 – 29 days |
| <i>Date of maximum number of days of payment delay date</i> | 23/08/2014  |
| <i>Worst Status</i>   | -           |
| <i>Date Worst Status</i>                                    | -           |
|   |             |

**II.2. Requested/ Renounced/ Refused**

| No | Type of financing | Phase | Role     | Requested date | Credit Limit | Number of instalments | Periodicity | Monthly instalment amount | CB Contract Code | FI Code | Linked subjects |
|----|-------------------|-------|----------|----------------|--------------|-----------------------|-------------|---------------------------|------------------|---------|-----------------|
| 1  | Credit card       | Req   | Borrower | 15/07/2014     | 60,000       | -                     | M           | -                         | PCB123476        | Bank 03 | -               |
| 2  | Credit card       | Req   | Borrower | 30/04/2014     | 120,000      | -                     | -           | -                         | PCB876343        | Bank 01 | -               |

### III. DETAILS: NOT INSTALMENT FACILITIES

|                     | Borrower/ Co-borrower | Guarantor |
|---------------------|-----------------------|-----------|
| <b>Credit limit</b> | 755,000               | 0         |
| <b>Utilization</b>  | 320,000               | 0         |
| <b>Overdraft</b>    | 0                     | 0         |

#### III.1. Living/ Terminated/ Terminated in advance

| No | Type of financing | Phase  | Role     | Starting Date | End date   | Date last updated | CB Contract Code | FI Contract Code | FI Code |
|----|-------------------|--------|----------|---------------|------------|-------------------|------------------|------------------|---------|
| 1  | Overdraft)        | Living | Borrower | 01/07/2014    | 01/07/2015 | 10/09/2014        | PCB988645        | 87675656         | 01      |

#### Details for Not Instalment facilities

##### 2. Overdraft – CB Contract Code: PCB988645

|                                |            |
|--------------------------------|------------|
| <i>FI code *</i>               | Bank 01    |
| <i>Type of financing</i>       | Overdraft  |
| <i>Reorganized credit flag</i> | -          |
| <i>Phase</i>                   | Living     |
| <i>Role</i>                    | Borrower   |
| <i>Method of payment</i>       | -          |
| <i>Currency</i>                | JMD        |
| <i>Granted Amount</i>          | 755,000    |
| <i>Type of Assignment</i>      | 12         |
| <i>Start Date</i>              | 01/07/2014 |
| <i>End Date Of Contract</i>    | 01/07/2015 |
| <i>Date of last payment</i>    | -          |
| <i>Personal Guarantees</i>     | -          |
| <i>Real Guarantees</i>         | -          |
| <i>Remarks</i>                 | -          |

| <i>Historical Data</i> |       |         |             |            |        |
|------------------------|-------|---------|-------------|------------|--------|
| Year                   | Month | Granted | Utilization | Guaranteed | Status |
| 2014                   | 09    | 755,000 | 320,000     | 0          | -      |
| 2014                   | 08    | 755,000 | 0           | 0          | -      |

|                          |   |
|--------------------------|---|
| <i>Worst Status</i>      | - |
| <i>Date Worst Status</i> | - |

#### III.2. Requested/ Renounced/ Refused

| No  | Type of financing | Phase     | Role     | Requested date | Total Amount | CB Contract Code | FI Code | Linked subjects |
|-----|-------------------|-----------|----------|----------------|--------------|------------------|---------|-----------------|
| 1   | Overdraft         | Requested | Borrower | 15/05/2014     | 600,000      | PCB123476        | Bank 03 | -               |
| ... | ...               | ...       | ...      | ...            | ...          | ...              | ...     | ...             |

#### PUBLIC INFORMATION

| Type of Event | Bankruptcy | Date | 21/01/2013 | Description | Subject has a legal procedure |
|---------------|------------|------|------------|-------------|-------------------------------|
|               |            |      |            |             |                               |