

Self Inquiry Report User Guide

Section 1

Personal Details		
English Name	Date of Birth	Contact Number
Arabic Name	Gender	Address
Civil ID No.	Nationality	

Personal details

section contains the customer's personal data and customer income data. The "Personal details "section includes:

English Name
Arabic Name
Civil ID
Date of birth
Gender
Nationality

Section 2

Employment Information		
Employer Name	Employer Address	
Stored Salary	Reported By	AlAhli Bank
Stored Other Income	Reported Date	20-05-2018

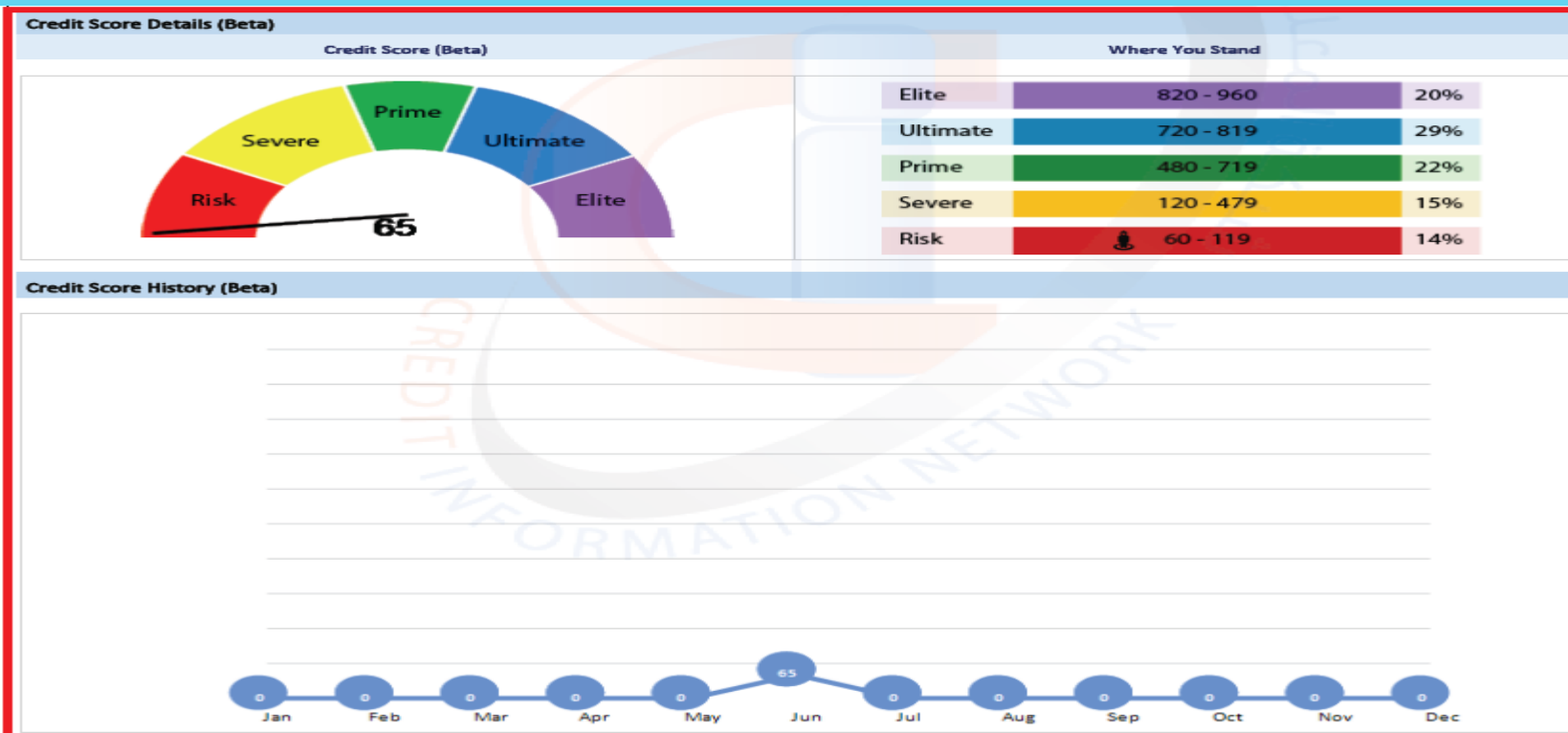
Employment Information

section contains the customer's employment details which include:

Employer Name
Stored Salary
Stored other income
Employer address
Reported by which institute
Reported date

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Section 3



Credit Score Details is a numerical measurement to assess creditworthiness of individuals.

Its an indication of the customers payment behavior its mainly derived from the history of credit use, current debt and types of credit .

Where you stand is to define your score based on clusters according to the risk level. Clusters identified are the following:

- Risk
- Severe
- Prime
- Ultimate
- Elite

Credit Score History: will show your historical score for the past year based

- ✓ Types of credit used
- ✓ Payment History
- ✓ Available Credit History
- ✓ Customer profile
- ✓ Total Debt/Credit Used

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Section 4

Limits Breach Indicators

S.No	Indicators
1	Total consumer loan amount exceeds 25 times the net stated income
2	Housing finance maximum of KD 70000 exceeded
3	Installment amount to income ratio exceeds 40%

Limits Breach Indicators will display all the warnings that the system calculates on the customer's obligations and credit request, the number of warnings that appear variable, if there are no warnings, this section will be empty and the words "no data" will appear, as well as it will contain indicators of the type of credit that the customer benefits from.

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Section 5

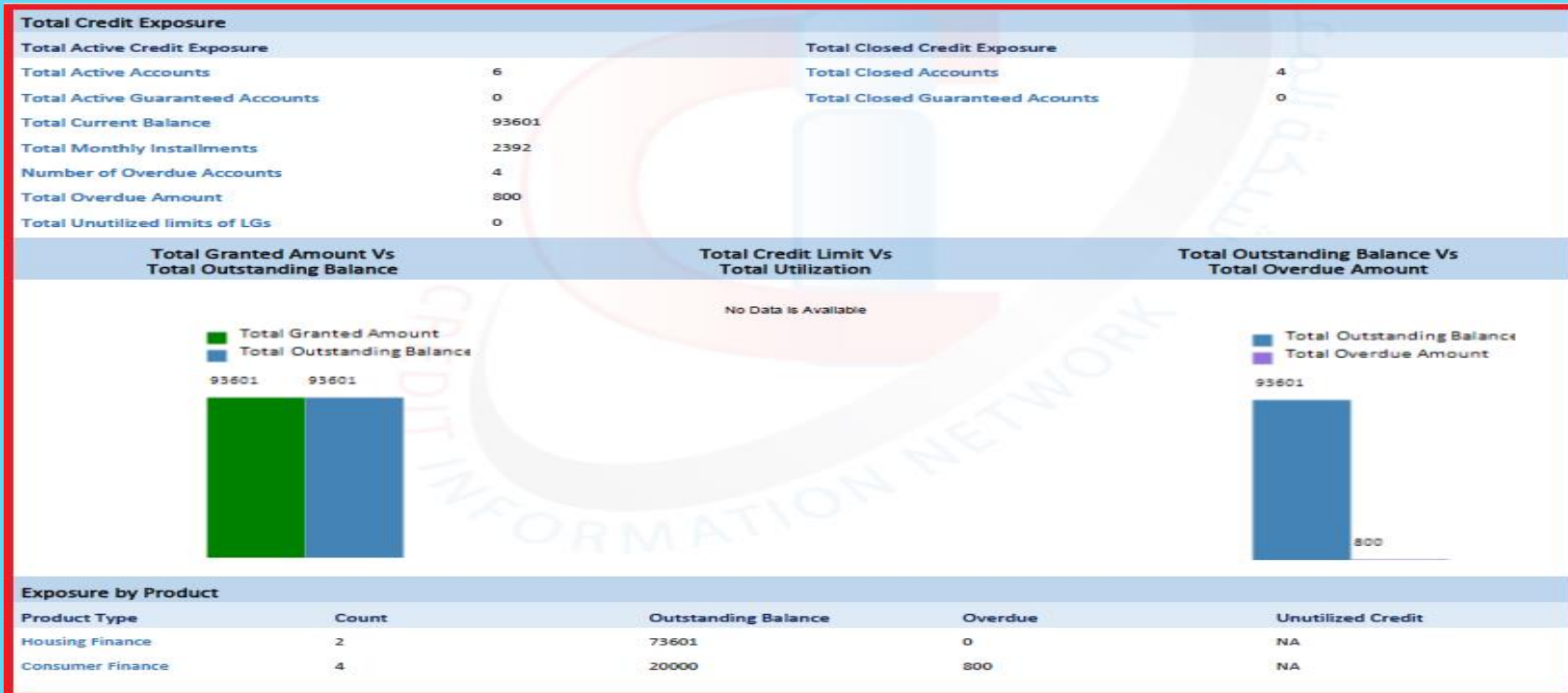
Inquiry Summary				
Subscriber Category	Number in Last 12 Months	Inquiry Reason	Number in Last 12 Months	Date of Latest Inquiry
Credit Review on portal	63	Detailed SIR	1	11-06-2020
		Detailed SIR With Score (Beta)	62	30-06-2020
Self Inquiry	37	Simplified SIR	3	08-06-2020
		Detailed SIR	18	30-06-2020
Local Bank	51	Simplified SIR With Score (Beta)	1	30-06-2020
		Detailed SIR With Score (Beta)	15	30-06-2020
		New Account Inquiry	21	04-06-2020
		Account Review Inquiry	28	04-06-2020
		Account Review Inquiry With Score (Beta)	2	16-12-2019
Investment Co.	1	Account Review Inquiry	1	04-06-2020
Telecommunications Co.	5	Telecom Inquiry	3	08-07-2019
		Telecom Inquiry With Score (Beta)	2	01-07-2019
Insurance Co.	5	Insurance Inquiry	2	01-07-2019
		Insurance Inquiry With Score (Beta)	3	01-07-2019

Inquiry Summary The "Summary of Queries" section shows the classification of customer queries conducted by potential lenders over the past 12 months. The classification is carried out according to two:

- type of institution.
- Reason for query.

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Section 6



Total Credit Exposure & Exposure by Product section displays totals of the client's closed and open accounts, debt/installments that are due and comprise

- 1- Total accounts VS outstanding balances
- 2- Total outstanding VS overdue amounts

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Section 7

Active Account:	1	Institution Name:	Ahli United Bank	Reported Date:	10-10-2016							
Account Description												
Account No.	1325476980	Open Date	10-09-2016	Account Status	Up to date current							
Loan Type	Housing Finance	Disbursement Date	10-09-2016	Loan Guaranteed	N							
Loan Tenure	60	Maturity Date	28-09-2021	Type of Guarantee								
Repayment Frequency	Monthly	Reschedule Date		Collateral Type								
Payment Amount	60	Worst Historical Account Status		Document Status								
Balance and Repayment Details												
Granted Amount / Credit Limit	3600	Days Past Due (DPD)	0	Balloon Payment Date								
Outstanding Balance	3600	No. of Payments Outstanding	0	Balloon Payment Amount								
Overdue Balance	0	Date of Last Missed Payment										
Overdue Balance	Period	30	60	90	120	150	180	180+				
	Amount	0	0	0	0	0	0	0				
Payment History (last 12 months)												
Month	Oct16	Sep16	Aug16	Jul16	Jun16	May16	Apr16	Mar16	Feb16	Jan16	Dec15	Nov15
Status	OK											
Overdue	0											
Guarantor Details												
No Data is Available												

Active Accounts This section provides all details regarding the customer's open credit facilities, and there will be one table for each customer's open credit facility. The tables will be classified according to the last credit facility (last updated date), and the table is divided into four subsections:

- Main information
- Payment details
- Payment date
- Guarantor details

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Section 8

Guaranteed - Active Accounts

No Data is Available

Guaranteed - Closed Accounts

No Data is Available

Guaranteed – Active Accounts are similar to those in the account details section - open accounts. This section will only appear if the customer provides guarantees for open credit facilities owned by other people.

Guaranteed – Closed Accounts are similar to those in the account details section - closed accounts. This section will only appear if the customer provides guarantees for closed credit facilities owned by other people.

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Section 9

Closed Accounts					
Closed Account: 1		Institution Name: National Bank of Kuwait1		Reported Date: 01-01-2019	
Account Description					
Account No.	422056*****50048* 11488282	Account Open Date	03-02-2010	Ballon Payment Date	
Loan Type	Credit Card	Account Closed Date	01-02-2020	Ballon Payment Amount	
Account Status	WriteOff	Reason for Closure	Closed by Lender	Last Payment Date	
Granted Amount / Credit Limit	25100	Document Status	Not Applicable	Last Payment Amount	
Repayment Frequency	Weekly	Payment Amount	100	Worst Historical Status of Accounts	Up to date current
Serial Number of Rescheduled Account					

Closed Accounts

This section provides all details regarding the customer's closed credit facilities, and there will be one table for each closed credit facility for the customer.

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Section 10

Potential Negative Information - Active Accounts				
Active Account Sr. No.	3			
Legal Action Taken	Y	Court Case Register Date	05-01-2018	
Legal Case Number	CASE-123432	Date of Removing Legal Action		
Active Account Sr. No.	4			
Legal Action Taken	Y	Court Case Register Date	05-01-2018	
Legal Case Number	CASE-123432	Date of Removing Legal Action		
Active Account Sr. No.	5			
Legal Action Taken	N	Court Case Register Date	05-01-2018	
Legal Case Number	CASE-123432	Date of Removing Legal Action	05-01-2019	
Active Account Sr. No.	6			
Legal Action Taken	Y	Court Case Register Date	05-01-2018	
Legal Case Number	CASE-123432	Date of Removing Legal Action		

Potential Negative Information- Active Accounts will display the active/ open accounts which contains negative payment (legal accounts) by displaying each negative open account separately.

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Potential Negative Information - Closed Accounts					
Closed Account Sr. No.	1				
Legal Action Taken	N	Court Case Register Date		Write-off Amount	2000
Legal Case Number		Date of Removing Legal Action		Write-off Date	31-01-2020
No of Payments Outstanding	0			Reason for Write-off	Under Recovery
Closed Account Sr. No.	3				
Legal Action Taken	Y	Court Case Register Date	05-01-2018	Write-off Amount	
Legal Case Number	CASE-123432	Date of Removing Legal Action		Write-off Date	
No of Payments Outstanding	1			Reason for Write-off	
Closed Account Sr. No.	4				
Legal Action Taken	N	Court Case Register Date	05-01-2018	Write-off Amount	1000
Legal Case Number	CASE-123432	Date of Removing Legal Action	05-01-2019	Write-off Date	05-09-2019
No of Payments Outstanding	0			Reason for Write-off	Part Settlement

Potential Negative Information- Closed Accounts will display the closed accounts which contains negative payment (legal accounts) by displaying each negative closed account separately.

Section 12

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Inquiry History						
Sr. No.	Inquiry Date	Name of the Institution	Inquiry Purpose	Account Type	Requested Amt / Credit Limit	Type of Application
1	30-06-2020	Self Inquiry - Ci-Net (Requested by Al-Soor finance null)	Detailed SIR With Score (Beta)	-	-	
2	30-06-2020	Self Inquiry - Ci-Net	Simplified SIR With Score (Beta)	-	-	
3	30-06-2020	Self Inquiry - Ci-Net	Detailed SIR	-	-	
4	30-06-2020	Self Inquiry - Ci-Net	Credit Review on portal	-	-	
5	30-06-2020	Self Inquiry - Ci-Net	Detailed SIR With Score (Beta)	-	-	
6	30-06-2020	Self Inquiry - Ci-Net	Detailed SIR	-	-	
7	29-06-2020	Self Inquiry - Ci-Net	Detailed SIR With Score (Beta)	-	-	
8	28-06-2020	Self Inquiry - Ci-Net (Requested by Al Rajhi Bank)	Detailed SIR With Score (Beta)	-	-	
9	28-06-2020	Self Inquiry - Ci-Net (Requested by Al Rajhi Bank)	Detailed SIR With Score (Beta)	-	-	
10	28-06-2020	Self Inquiry - Ci-Net	Credit Review on portal	-	-	
11	28-06-2020	Self Inquiry - Ci-Net (Requested by Al Aman Investment)	Detailed SIR With Score (Beta)	-	-	
12	24-06-2020	Self Inquiry - Ci-Net	Credit Review on portal	-	-	
13	24-06-2020	Self Inquiry - Ci-Net	Credit Review on portal	-	-	
14	24-06-2020	Self Inquiry - Ci-Net	Credit Review on portal	-	-	
15	24-06-2020	Self Inquiry - Ci-Net	Credit Review on portal	-	-	
16	23-06-2020	Self Inquiry - Ci-Net	Detailed SIR	-	-	
17	22-06-2020	Self Inquiry - Ci-Net (Requested by Al Rajhi Bank)	Detailed SIR With Score (Beta)	-	-	
18	22-06-2020	Self Inquiry - Ci-Net	Detailed SIR With Score (Beta)	-	-	
19	18-06-2020	Self Inquiry - Ci-Net	Detailed SIR	-	-	
20	16-06-2020	Self Inquiry - Ci-Net	Detailed SIR	-	-	
21	16-06-2020	Self Inquiry - Ci-Net	Detailed SIR	-	-	
22	16-06-2020	Self Inquiry - Ci-Net	Detailed SIR	-	-	
23	16-06-2020	Self Inquiry - Ci-Net	Detailed SIR	-	-	
24	16-06-2020	Self Inquiry - Ci-Net	Credit Review on portal	-	-	
25	16-06-2020	Self Inquiry - Ci-Net	Credit Review on portal	-	-	
26	16-06-2020	Self Inquiry - Ci-Net	Credit Review on portal	-	-	

Inquiry History This section provides all details related to the customer's previous credit facility applications by displaying:-

- Inquiry date
- Name of institution
- Inquiry purpose
- Account type
- Credit limit
- Type of application

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Section 13

Employment History				
Sr. No.	Employer	Address	Reported By	Date Reported
1	M H ALSHAYA COMPANY		Ahli United Bank	10-10-2016
2	M H ALSHAYA COMPANY		National Bank of Kuwait1	01-01-2019
3	P. I. S. S.		National Bank of Kuwait1	02-06-2020

Employment Details

This section contains details of the customer's historical job (employer-address) and the date of reporting this data to Ci-Net database by subscribers.

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Contact History				
Sr. No.	Details	Type	Reported By	Date Reported
1	24848051	Work Telephone	Ahli United Bank	10-10-2016
2	NOLI_018@YAHOO.COM	Email address	Ahli United Bank	10-10-2016
3	96999468	Mobile Telephone 1	Ahli United Bank	10-10-2016
4	2242000	Home Telephone	Ahli United Bank	10-10-2016
5	123456	Mobile Telephone 1	National Bank of Kuwait1	01-06-2020

Contact History The table shows a list of contact numbers received for the concerned customer (details - type) and the date of reporting this data to Ci-Net database by subscribers:

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Address History				
Sr. No.	Details	Type	Reported By	Date Reported
1	KUWAIT	Postal	Ahli United Bank	10-10-2016
2	... AH016 KW	Postal	National Bank of Kuwait1	01-06-2020

Address History This section contains a list of addresses received for the concerned customer (details - type) as well as the date of reporting this data to Ci-Net database by subscribers