

IRAN CREDIT SCORING - CREDIT BUREAU

Report contains all available information.

ADVANCED INDIVIDUAL CREDIT REPORT

SUBJECT DATA - CURRENT

Personal code

Personal information		Address and Contact information	
National ID		Address - Permanent	
First name		Phone	
Surname		Phone	
Fatherâ€™s name		Phone	
Date of birth		Phone	
Place of birth		Phone	
Gender		Phone	
Marital status		Phone	

Negative statuses and number of inquiries

Number of inquiries			Current negative status - subject			Current negative status - contracts	
Type of creditors	Last one month	Last one year	Name	Date	Negative	Type of creditors	Count
Banks	0	1	Central bank	-	-	Banks	1
Leasing companies	0	0	Customs	-	-	Leasing companies	-
Insurance companies	0	0	Tax organization	-	-	Insurance companies	-
Credit unions	0	0	Justice office	-	-	Credit unions	-
Others	0	0	Others	-	-	Others	-
Sum	0	1					

SUMMARY INFORMATION ABOUT CONTRACTS

Type of Contract	Creditor	Currency	No. of open Contracts	No. of terminated Contracts	Outstanding amount	Overdue amount
Instalment operations	Saderat	IRR	1	2	7,175,000	5,739,535
Instalment operations	Melat	IRR	0	2	0	0
Instalment operations	Maskan	IRR	0	2	0	0
Instalment operations	Melli	IRR	0	1	0	0
Sum		IRR	1	7	7,175,000	5,739,535

Subject Roles

Role of subject in existing contracts

Role of subject	Number of contracts
Debtor main applicant	1
Guarantor	0

Negative statuses reported

Negative status	Past due debt	Date of last update Creditor	2018/03/18
Negative status	Past due debt	Date of last update Creditor	2017/04/19
Negative status	Past due debt	Date of last update Creditor	2014/11/20
Negative status	Past due debt	Date of last update Creditor	2014/06/20

Current negative statuses of subject

Current negative status	No negative status	Date of last update Creditor	2014/01/19
Current negative status	No negative status	Date of last update Creditor	2017/02/17
Current negative status	No negative status	Date of last update Creditor	2014/06/20
Current negative status	No negative status	Date of last update Creditor	2014/11/20

DETAILED INFORMATION ABOUT EXISTING CONTRACTS, SUBJECT IN ROLE DEBTOR / CO-DEBTOR

Instalment contracts

		Phase of contract	Existing
General information			
Negative contract status	Past due debt	Currency of credit	IRR
Type of financing	Installment sales	Date of last update	2018/03/18
Start date of contract	2008/07/30	Purpose of credit	Others
Expected end of contract	2018/07/31	Role of subject	Debtor main applicant

Creditor

Contract details

Overdue amount	5,739,535 IRR	Outstanding amount	7,175,000 IRR
Total amount	7,175,000 IRR	Type of instalments	Fixed
Standard periodical instalment amount	11,958 IRR	Periodicity of payments	Monthly instalments 30 days
Total number of instalments	120	Method of payment	Direct remittance

HISTORICAL CALENDAR OF PAYMENTS

Year/Month	2017/9	2017/10	2017/11	2017/12	2018/1	2018/2
Overdue instalments	-	-	-	-	-	-
Overdue amount	0	0	0	0	-	5,739,535
Year/Month	2017/3	2017/4	2017/5	2017/6	2017/7	2017/8
Overdue instalments	-	-	-	-	-	-
Overdue amount	0	0	0	0	-	-

DETAILED INFORMATION ABOUT TERMINATED CONTRACTS, LETTER OF GUARANTEE, LETTER OF CREDIT, SUBJECT IN ROLE DEBTOR / CO-DEBTOR**Instalment contracts**

Phase of contract Terminated according the contract

General information

Negative contract status	No negative status	Currency of credit	IRR
Type of financing	Jeoaleh	Date of last update	2016/05/19
Start date of contract	2012/07/16	Purpose of credit	Others
Expected end of contract	2015/08/14	Role of subject	Debtor main applicant
Real end of contract	2015/08/14	Creditor	

Other connected subjects

Subject ID	1380704065	Role of subject	Guarantor
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Contract details

Overdue amount	0 IRR	Outstanding amount	0 IRR
Total amount	255,047,899 IRR	Type of instalments	Fixed
Standard periodical instalment amount	6,933,000 IRR	Periodicity of payments	Irregular instalments
		Method of payment	Current account

Phase of contract Terminated in advance correctly because of clients wish

General information

Negative contract status	No negative status	Currency of credit	IRR
Type of financing	Other instalment operations	Date of last update	2016/08/20
Start date of contract	2013/05/08	Purpose of credit	Others
Expected end of contract	2017/05/24	Role of subject	Debtor main applicant
Real end of contract	2016/07/02	Creditor	

Contract details

Overdue amount	0 IRR	Outstanding amount	0 IRR
Total amount	602,998,418 IRR	Type of instalments	Fixed
Standard periodical instalment amount	0 IRR	Periodicity of payments	At the final day of the period of contract
Total number of instalments	48	Method of payment	Current account

Phase of contract Terminated in advance correctly because of clients wish

General information

Negative contract status	No negative status	Currency of credit	IRR
Type of financing	Other instalment operations	Date of last update	2017/06/21
Start date of contract	2001/07/04	Purpose of credit	Others
Expected end of contract	2011/07/04	Role of subject	Debtor main applicant
Real end of contract	2007/03/29	Creditor	

Guarantee

Type of guarantee	Personal real property	Value of guarantee	63,000,000 IRR
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Contract details

Overdue amount	0 IRR	Outstanding amount	0 IRR
Number of overdue instalments	0	Number of outstanding instalments	52

Total amount	61,468,750 IRR	Type of instalments	Fixed
Standard periodical instalment amount	515,000 IRR	Periodicity of payments	Monthly instalments 30 days
Total number of instalments	120	Method of payment	Direct remittance
		Phase of contract	Terminated in advance correctly because of clients wish
General information			
Negative contract status	No negative status	Currency of credit	IRR
Type of financing	Installment sales	Date of last update	2015/10/21
Start date of contract	2007/08/14	Purpose of credit	Others
Expected end of contract	2014/08/13	Role of subject	Debtor main applicant
Real end of contract	2012/04/27	Creditor	
Guarantee			
Type of guarantee	Personal real property	Value of guarantee	192,000,000 IRR
Contract details			
Overdue amount	0 IRR	Outstanding amount	0 IRR
		Type of instalments	Fixed
Total amount	131,871,941 IRR	Periodicity of payments	Monthly instalments 30 days
Standard periodical instalment amount	1,575,000 IRR	Method of payment	Banking receipt
		Phase of contract	Terminated according the contract
General information			
Negative contract status	No negative status	Currency of credit	IRR
Type of financing	Installment sales	Date of last update	2016/03/17
Start date of contract	2007/02/05	Purpose of credit	Others
Expected end of contract	2017/02/04	Role of subject	Debtor main applicant
Real end of contract	2016/03/18	Creditor	
Contract details			
Overdue amount	0 IRR	Outstanding amount	0 IRR
		Type of instalments	Fixed
Total amount	136,466,700 IRR	Periodicity of payments	At the final day of the period of contract
Standard periodical instalment amount	1,137,223 IRR	Method of payment	Direct remittance
		Phase of contract	Terminated according the contract
General information			
Negative contract status	No negative status	Currency of credit	IRR
Type of financing	Installment sales	Date of last update	2017/08/21
Start date of contract	2008/07/29	Purpose of credit	Others
Expected end of contract	2018/07/30	Role of subject	Debtor main applicant
Real end of contract	2016/06/18	Creditor	
Contract details			
Overdue amount	0 IRR	Outstanding amount	0 IRR
		Type of instalments	Fixed
Total amount	54,520,705 IRR	Periodicity of payments	Monthly instalments 30 days
Standard periodical instalment amount	11,958 IRR	Method of payment	Direct remittance
		Phase of contract	Terminated according the contract
General information			
Negative contract status	No negative status	Currency of credit	IRR
Type of financing	Installment sales	Date of last update	2017/02/17
Start date of contract	2008/07/30	Purpose of credit	Others
Expected end of contract	2018/07/31	Role of subject	Debtor main applicant
Real end of contract	2017/02/17	Creditor	
Contract details			

Overdue amount	0 IRR	Outstanding amount	0 IRR
Total amount	27,259,994 IRR	Type of instalments	Fixed
Standard periodical instalment amount	11,958 IRR	Periodicity of payments	Monthly instalments 30 days
Total number of instalments	120	Method of payment	Direct remittance

DETAILED INFORMATION ABOUT TERMINATED CONTRACTS, SUBJECT IN ROLE GUARANTOR

Instalment contracts

	Phase of contract	Terminated according the contract
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General information

Negative contract status	No negative status	Currency of credit	IRR
Type of financing	Jeoaleh	Date of last update	2016/05/19
Start date of contract	2012/07/16	Purpose of credit	Others
Expected end of contract	2015/08/14	Role of subject	Guarantor
Real end of contract	2015/08/14	Creditor	

Other connected subjects

Subject ID	0067724124	Role of subject	Debtor main applicant
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Contract details

Overdue amount	0 IRR	Outstanding amount	0 IRR
		Type of instalments	Fixed
Total amount	254,310,795 IRR	Periodicity of payments	Irregular instalments
Standard periodical instalment amount	6,933,000 IRR	Method of payment	Current account

	Phase of contract	Terminated according the contract
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General information

Negative contract status	No negative status	Currency of credit	IRR
Type of financing	Qarz al hassaneh	Date of last update	2017/05/20
Start date of contract	2014/03/18	Purpose of credit	Others
Expected end of contract	2017/03/17	Role of subject	Guarantor
Real end of contract	2017/05/02	Creditor	

Other connected subjects

Subject ID	0080761674	Role of subject	Debtor main applicant
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Guarantee

Type of guarantee	Collateral to be provided in future	Value of guarantee	30,000,000 IRR
Type of guarantee	Collateral to be provided in future	Value of guarantee	30,000,000 IRR

Contract details

Overdue amount	0 IRR	Outstanding amount	0 IRR
Total amount	32,399,880 IRR	Type of instalments	Fixed
Standard periodical instalment amount	909,000 IRR	Periodicity of payments	Monthly instalments 30 days
Total number of instalments	36	Method of payment	Current account

END OF CREDIT REPORT

Report issue date 2018/04/17

IRAN CREDIT SCORING - CREDIT BUREAU