

CREDIT REPORT

 Subject Matched 
 Request Date **14/05/2015**

SUBJECT						
Subject Data						
CIC Subject Code	H0000452	Last Update Date	08/05/2015			
Title	Mr	Last Name	REYES			
First Name	EMERSON	Previous Last Name	MADAYAG			
Middle Name	REJANO	Suffix	III			
Alias	ROYO	Nationality	PHILIPPINES			
Date of Birth	26/03/1975	Place of Birth	MANILA			
Country of Birth	PHILIPPINES	Gender	Male			
Resident	Yes	Civil Status	Single			
Number of Dependents	2	Cars owned	1			
Spouse						
First Name	ADELAIDA	Last Name	DELA CRUZ			
Middle Name	AILEEN					
Mother (Maiden)						
First Name	ALICE	Last Name	CASTILLO			
Middle Name	COSTALES					
Father						
First Name	ALEX	Last Name	MADAYAG			
Middle Name	ALIZAR	Suffix	II			
Identification Code						
TIN	123789123	Last Update Date	08/05/2015			
SSS Card	AB123987	Last Update Date	30/04/2015			
ID						
ID Type	ID Number	ID Issue Date	ID Expiry Date	ID Issue Country	Issued by	Last Update Date
Driver's License	567J123	12/12/2000	12/12/2020	PHILIPPINES	-	30/04/2015
VIN	ABC145BCD	12/12/2008	12/12/2018	PHILIPPINES	-	30/04/2015
Addresses Data						
Address Type	Full Address	Owner/Lessee	Occupied since	Last Update Date		
Individual - Main Address (Residence, Permanent)	37 PASCO STREET, 4327, SUBDIVISION, CARMONA, MAKATI CITY, METRO MANILA, PH	Own	10/11/2000	08/05/2015		
Individual - Additional Address (Mailing)	95 JAY LEE STREET, 2000, SOFIA SUBDIVISION, DEL PILAR, SAN FERNANDO CITY, PAMPANGA, PH	Own	20/03/1993	08/05/2015		
Contact Data						
Contact Type	Main phone	Contact	632 4566666	Last Update Date	08/05/2015	
Contact Type	Additional phone	Contact	39320234234	Last Update Date	30/04/2015	
Historical Contacts						
Contact Type	Main phone	Contact	632833833	Last Update Date	30/04/2015	
Employment Data						
Company Trade Name	SOLAR TRADE	TIN	123456789			
PSIC	Wholesale of computers, computer peripheral equipment and software	Phone number	632999000			
Gross Income	3000000	Annual/Monthly	Annual			
Currency	Philippine peso	Occupation Status	Permanent Job (Private sector)			
Hired From	23/12/1989	Hired To	12/12/2014			
Occupation	Pharmacists					
Sole traders data						
Sole Trader Trade Name	SOLAR TRADE					
Sole Trader Addresses Data						
Address Type	Full Address	Owner/Lessee	Occupied since	Last Update Date		
Company - Main Address	123R, 10TH AVENUE, 1135, SUBDIVISION 2, BARANGAY 2, QUEZON CITY, METRO MANILA, PH	Own	10/10/2003	14/05/2015		
Company - Additional Address	5600, OSMEÑA HIGHWAY	Rent	10/10/2006	14/05/2015		
Identification Code						
TIN	123456789	Last Update Date	-			
Contact Data						
Contact Type	Main phone	Contact	63245600012	Last Update Date	-	

Company Links					
CIC Subject Code	Name	Company Role	Provider Counter	Last Update Date	Parent Flag
000000402	CENTRAL BUREAU OF FINANCIAL RISKS	Partner	1	30/04/2015	0

SUBJECT INFORMATION				
Information Details				
Event Date	Event Type	Event Detail	Last Update Date	Provider Code Encrypted
11/06/2013	A legal action has been taken	LEGAL ACTION	30/04/2015	UB002

SAMPLE

CONTRACTS DETAILS
- INSTALLMENTS

Installments Detail (Requested, Renounced and Refused):

No.	CIC Contract Code	Contract Type	Contract Phase	Role	Contract Request Date	Provider Code Encrypted	Financed Amount	Installments Number	Payment Periodicity	Last Update Date	Linked Subjects List	Note
1	K00000651	Vehicle Loan	Requested	Borrower	08/05/2015	UB001	109,999	12	-	08/05/2015	-	-

Installments Detail (Active, Closed, Closed in Advance):

No.	CIC Contract Code	Contract Type	Financed Amount	Outstanding Balance	Overdue Payments Amount	Contract Start Date	Contract End Date	Provider Code Encrypted	Note
1	M00000628	MORTGAGE/REAL ESTATE	100,000	96,666	6,668	01/11/2014	01/11/2019	UB002	-

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Detail of Installment 1

CIC Contract Code: M00000628 - Provider Contract No.: -- Role: Borrower

Contract Type	MORTGAGE/REAL ESTATE	Financed Amount	100,000
Transaction Type	-	Original Currency	US dollar
Purpose of credit	-	Contract Start Date	01/11/2014
Contract Phase	Active	Contract End Date	01/11/2019
Provider Code Encrypted	UB002	Last Update Date	30/04/2015

Historical Data			
Year/Month	Overdue Payments Amount	Overdue Days	Status
2015/4	6,668	91-180 days delay / More than 3 Cycles late	Past Due
2015/3	5,001	61-90 days delay / 3 Cycles late	-
2015/2	3,334	31-60 days delay / 2 Cycles late	-
2015/1	1,667	1-30 days delay / 1 Cycle late	-
2014/12	0	Paid as agreed / Current	-
2014/11	0	Paid as agreed / Current	-

Granted Installment			
Monthly Payments Amount	1,667	Payment Periodicity	monthly installments-30 days
Installments Number	60	Payment Method	Authorization to Direct Current Account Debit
Next Payment / Minimum Payment	1667	Last Payment	-
Next Payment Date	15/05/2015	Last Payment Date	15/04/2015
First Payment Date	15/11/2014	Reorganized Credit Indicator	Credit is not re-organized
Board Resolution flag	-	Outstanding Balance	96,666
Outstanding		Overdue Payments Number	4
Outstanding Payments Number	58	Overdue Days	91-180 days delay / More than 3 Cycles late
Overdue		Overdue Payments Amount	6,668

Leasing			
Good Type	Telecom Equipment	Good Brand	IPHONE 6
Good Value	300000	Manufacturing Date	31/10/2014
Flag New Used	New	Registration Number	APPLE123

Guarantees							
Real Guarantee: Real Estate Mortgage - Not insured by HGC							
Provider Guarantee No	Guarantor Name	CIC Subject Code	Asset code	Asset description	Guaranteed Amount	Validity Start Date	Validity End Date
1234567893 (3)	EMERSON REJANO REYES	H00000452	HOUSE12345	HOUSE IN HIGH STREET, CITY	100,000	01/02/2014	01/02/2019

Linked Subjects		
CIC Subject Code	Name	Role
G00000437	RONEL DELA CRUZ LOPEZ	Co-Borrower

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Credit Cards Detail (Active, Closed, Closed in Advance):

No.	CIC Contract Code	Card Reference No.	Contract Type	Credit Limit	Outstanding Balance	Overdue Payments Amount	Outstanding Balance - Unbilled	Contract Start Date	Provider Code Encrypted	Note
1	P00000611	0	Credit Card	165,000	34,418	1,000	15,000	01/01/2015	UB002	-
2	R00000601	0	Credit Card	165,000	34,418	1,000	15,000	01/01/2015	UB002	-

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Detail of Credit Card 1

CIC Contract Code: P00000611 - Provider Contract No.: - - Card Reference No.: 1 - Role: Borrower

Contract Type	Credit Card	Credit Limit	165,000
Transaction Type	Supplementary Credit Card	Original Currency	Philippine peso
Contract Phase	Active	Contract Start Date	01/01/2015
Premium Card	Premium	Contract End Date	01/02/2018
Provider Code Encrypted	UB002	Last Update Date	30/04/2015

Historical Data					
Year/Month	Outstanding Balance	Overdue Payments Amount	Overdue Days	Minimum Payment Indicator	Status
2015/4	34,418	-	1-30 days delay / 1 Cycle late	Payment lower than minimum	-
2015/3	26,019	-	Paid as agreed / Current	Payment equal to the minimum	-
2015/2	0	-	Paid as agreed / Current	-	-
2015/1	0	-	N - Too new to be rated / Not Available	-	-

Payments					
Next Payment / Minimum Payment	3441	Last Payment	1,601		
Next Payment Date	27/05/2015	Last Payment Date	27/04/2015		
Monthly Payments Amount	-	Payment Periodicity	monthly installments-30 days		
Installment Type	variable	Payment Method	Authorization to Direct Current Account Debit		
Min Payment Indicator	Payment lower than minimum	Minimum Payment Percentage	10		
Cancellation Date		Reorganized Credit Indicator	Credit is not re-organized		
Charged Amount					
Charged / Purchases Amount	10,000	Last Charge Date	30/04/2015		
Flag Card Used	True	Times Card Used	1		
Outstanding					
Outstanding Balance	34,418	Outstanding Balance - Unbilled	15,000		
Overdue					
Overdue Payments Number	1	Overdue Payments Amount	1,000		
Overdue Days	1-30 days delay / 1 Cycle late				

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Detail of Credit Card 2

CIC Contract Code: R00000601 - Provider Contract No.: - - Card Reference No.: 1 - Role: Borrower

Contract Type	Credit Card	Credit Limit	165,000
Transaction Type	Primary Credit Card	Original Currency	Philippine peso
Contract Phase	Active	Contract Start Date	01/01/2015
Premium Card	Premium	Contract End Date	01/02/2018
Provider Code Encrypted	UB002	Last Update Date	30/04/2015

Historical Data					
Year/Month	Outstanding Balance	Overdue Payments Amount	Overdue Days	Minimum Payment Indicator	Status
2015/4	34,418	-	1-30 days delay / 1 Cycle late	Payment lower than minimum	-
2015/3	26,019	-	Paid as agreed / Current	Payment equal to the minimum	-
2015/2	0	-	Paid as agreed / Current	-	-
2015/1	0	-	N - Too new to be rated / Not Available	-	-

Payments			
Next Payment / Minimum Payment	3441	Last Payment	1,601
Next Payment Date	27/05/2015	Last Payment Date	27/04/2015
Monthly Payments Amount	-	Payment Periodicity	monthly installments-30 days
Installment Type	variable	Payment Method	Authorization to Direct Current Account Debit
Min Payment Indicator	Payment lower than minimum	Minimum Payment Percentage	10
Cancellation Date		Reorganized Credit Indicator	Credit is not re-organized
Charged Amount			
Charged / Purchases Amount	10,000	Last Charge Date	30/04/2015
Flag Card Used	True	Times Card Used	1
Outstanding			
Outstanding Balance	34,418	Outstanding Balance - Unbilled	15,000
Overdue			
Overdue Payments Number	1	Overdue Payments Amount	1,000
Overdue Days	1-30 days delay / 1 Cycle late		

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