

# Your Credit Report

Your Credit Score and Report are calculated and collated by Etihad Credit Bureau to reflect your credit history and behavior as reported by banks, financial services companies, telecom and utility providers, courts of justice, government entities and other organizations.

After your consent, information in this report may be used by third parties to assess your ability to meet your financial obligations, make payments in a timely manner and indicate your overall creditworthiness.

This report was generated on: 6/16/2026 9:46:52 PM

## Your Details

CB Subject Id  
SS3361493

Title  
MR  
Provider  
Emirates Islamic

Last Name  
ALI  
Provider  
Du

First Name  
ATHMAN MOHAMED  
Provider  
Du

Full Name  
ATHMAN MOHAMED ATHM  
AN ALI  
Provider  
Self-Provided

Arabic Last Name  
N/A  
Provider  
N/A

Arabic First Name  
N/A  
Provider  
N/A

Arabic Full Name  
عثمان محمد عثمان علي  
Provider  
DIB

Gender  
Male  
Provider  
Self-Provided

Date of Birth  
09 November 1976  
Provider  
Self-Provided

Resident  
Yes  
Provider  
DIB

Nationality  
KENYA  
Provider  
Emirates Islamic

## Your Credit Score

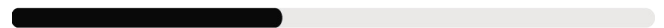


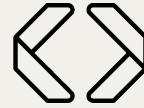
To know more about what's affecting your score, [click here](#).

## Income Utilization Ratio

It provides insights into your spending habits relative to your income, including loan and credit card payments, as well as essential bills like utilities and telecommunications.

36 %





## Personal Identification Details

| Type        | Number             | Expiry Date      | Provider      |
|-------------|--------------------|------------------|---------------|
| Passport    | CK98691            | 20 December 2032 | Self-Provided |
| Type        | Number             | Provider         |               |
| Emirates Id | 784-1976-7666864-9 | Self-Provided    |               |

## Addresses

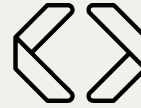
| Address Type | Address                                | Arabic Address | Emirate | P.O.Box | Plot No | Provider |
|--------------|--|----------------|---------|---------|---------|----------|
| Address      | 1,0,VISA HQ 0,DUBAI<br>INTERNET CITY,. | N/A            | Dubai   | 25500   | N/A     | DIB      |

## Contact Details

| Contact Type  | Contact               | Provider         |
|---------------|-----------------------|------------------|
| E-mail        | ATHMAN.ALI@INSEAD.EDU | Emirates Islamic |
| Phone Number  | 971551284822          | Du               |
| Mobile Number | 971551171976          | Self-Provided    |

## Employment

| Employer Name            | Gross Annual Income | Provider         | Date Of Last Update |
|--------------------------|---------------------|------------------|---------------------|
| VISA MIDDLE EAST FZ- LLC | 1,020,000           | Emirates Islamic | 28 February 2026    |



## Salary Credits

| No.  | Account Type                   | Phase  | IBAN                    | Provider Description | Start Date    | Closed Date | Date Of Last Update |         |        |        |         |        |
|------|--------------------------------|--------|-------------------------|----------------------|---------------|-------------|---------------------|---------|--------|--------|---------|--------|
| 1    | Current Account                | Active | AE11***0001015922383501 | Emirates NBD         | 17 April 2025 | N/A         | 02 June 2026        |         |        |        |         |        |
| Year | JAN                            | FEB    | MAR                     | APR                  | MAY           | JUN         | JUL                 | AUG     | SEP    | OCT    | NOV     | DEC    |
| 2025 | Total Salary Amount            |        |                         |                      |               |             | 83,333              | 235,333 | 71,083 | 71,083 | 129,597 | 73,166 |
|      | Number Of Salaries Transferred |        |                         |                      |               |             | 1                   | 3       | 1      | 1      | 1       | 1      |
| 2026 | Total Salary Amount            | 73,166 | 85,416                  | 85,739               | 85,415        | 85,416      | N/A                 |         |        |        |         |        |
|      | Number Of Salaries Transferred | 1      | 1                       | 2                    | 1             | 2           | N/A                 |         |        |        |         |        |

## YOUR CREDIT CONTRACTS SUMMARY

### Credit Applications

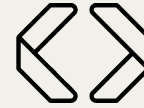
|                                      |   |
|--------------------------------------|---|
| No Of Applications In Last 180 Days  | 9 |
| Total No Of Reporting Data Providers | 5 |

### Telecom & Utility Applications

|                                      |   |
|--------------------------------------|---|
| No Of Applications In Last 180 Days  | 0 |
| Total No Of Reporting Data Providers | 0 |

### Total Credit Summary

|   |             |
|---|-------------|
| Total Exposure                              | 1,300,000   |
| Credit Utilization Rate On Credit Cards (%) | 0           |
| Oldest Active Contract Start Date           | 04 May 2026 |
| Newest Contract Start Date                  | 04 May 2026 |
| Total Outstanding                           | 1,300,000   |
| Total Overdue                               | 0           |
| No. Of Default Contracts                    | 0           |
| Total Outstanding (Telecom & Utility)       | 0           |



## Overview of Credit Facilities

### Instalments

| No. Of Active Contracts: 1       | Main & Co-Contract Holder | Guarantor |
|----------------------------------|---------------------------|-----------|
| Total Payment Amount             | 30,321                    | 0         |
| Total Outstanding Balance Amount | 1,300,000                 | 0         |
| Total Overdue Amount             | 0                         | 0         |

## Credit Facility Details

### Active

#### Instalments

| No. | Type Of Contract                      | Phase  | Role                 | Start Date  | Date Last Updated | DP Contract No   |
|-----|---------------------------------------|--------|----------------------|-------------|-------------------|------------------|
| 1   | Murabaha Buy/sell Goods (Installment) | Active | Main Contract Holder | 04 May 2026 | 06 May 2026       | 024MO68261240033 |

| Year | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| 2023 | ×   | ×   | ×   | ×   | ×   | ×   | ×   | ×   | ×   | ×   | ×   | ×   |
| 2024 | ×   | ×   | ×   | ×   | ×   | ×   | ×   | ×   | ×   | ×   | ×   | ×   |
| 2025 | ×   | ×   | ×   | ×   | ×   | ×   | ×   | ×   | ×   | ×   | ×   | ×   |
| 2026 | ×   | ×   | ×   | ×   | ■   | ■   | ■   | ■   | ■   | ■   | ■   | ■   |

× Not Reported

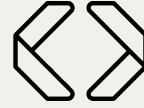
■ Paid on time

■ Up to 29 days delay

■ 30-59 days delay

■ 60-89 days delay

■ 90+ days delay



### Detail of Instalment 1: Murabaha Buy/sell Goods (Installment), Active

|                             |                               |
|-----------------------------|-------------------------------|
| DP Contract No              | 024MO68261240033              |
| Provider                    | DIB                           |
| Outstanding Balance         | 1,300,000                     |
| Total Amount                | 1,455,429                     |
| Total No Of Instalments     | 48                            |
| No Of Remaining Instalments | 48                            |
| Payments Frequency          | Monthly Instalments - 30 Days |
| Payment Amount              | 30,321                        |
| Start Date                  | 04 May 2026                   |
| Closed Date                 | N/A                           |
| Islamic Contract Flag       | Yes                           |
| Secured Contract Flag       | No                            |
| Funded Contract Flag        | Yes                           |
| Overdue Amount              | 0                             |

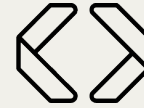
|                   |     |
|-------------------|-----|
| Worst Status      | N/A |
| Worst Status Date | N/A |

### Security

|      |                            |
|------|----------------------------|
| Code | Description                |
| N/A  | Security Type not reported |

### Historical Data

| Year | Month | Total Amount | Payment Amount | Outstanding Balance | Status          |
|------|-------|--------------|----------------|---------------------|-----------------|
| 2026 | May   | 1,455,429    | 30,321         | 1,300,000           | Active Payments |



## Closed

### Instalments

| No. | Type Of Contract | Phase  | Role                 | Start Date    | Date Last Updated | DP Contract No   |
|-----|------------------|--------|----------------------|---------------|-------------------|------------------|
| 1   | Personal Loan    | Closed | Main Contract Holder | 23 April 2025 | 24 December 2025  | 5159592238350001 |

| Year | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| 2023 | ×   | ×   | ×   | ×   | ×   | ×   | ×   | ×   | ×   | ×   | ×   | ×   |
| 2024 | ×   | ×   | ×   | ×   | ×   | ×   | ×   | ×   | ×   | ×   | ×   | ×   |
| 2025 | ×   | ×   | ×   |     |     |     |     |     |     |     |     |     |

|   |              |  |                     |  |                  |
|---|--------------|--|---------------------|--|------------------|
| × | Not Reported |  | Up to 29 days delay |  | 60-89 days delay |
|   | Paid on time |  | 30-59 days delay    |  | 90+ days delay   |

### Detail of Instalment 1: Personal Loan, Closed

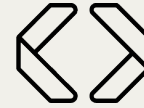
|                             |                               |
|-----------------------------|-------------------------------|
| DP Contract No              | 5159592238350001              |
| Provider                    | Emirates NBD                  |
| Outstanding Balance         | 0                             |
| Total Amount                | 1,000,000                     |
| Total No Of Instalments     | 48                            |
| No Of Remaining Instalments | 0                             |
| Payments Frequency          | Monthly Instalments - 30 Days |
| Payment Amount              | 23,207                        |
| Start Date                  | 23 April 2025                 |
| Closed Date                 | 23 December 2025              |
| Islamic Contract Flag       | No                            |
| Secured Contract Flag       | No                            |
| Funded Contract Flag        | Yes                           |
| Overdue Amount              | 0                             |
| Worst Status                | N/A                           |
| Worst Status Date           | N/A                           |

### Security

| Code | Description                |
|------|----------------------------|
| N/A  | Security Type not reported |

### Historical Data

| Year | Month | Total Amount | Payment Amount | Outstanding Balance | Status          |
|------|-------|--------------|----------------|---------------------|-----------------|
| 2025 | Dec   | 1,000,000    | 23,207         | 0                   | Active Payments |
| 2025 | Nov   | 1,000,000    | 23,207         | 867,967             | Active Payments |
| 2025 | Oct   | 1,000,000    | 23,207         | 887,113             | Active Payments |
| 2025 | Sep   | 1,000,000    | 23,207         | 906,305             | Active Payments |
| 2025 | Aug   | 1,000,000    | 23,207         | 925,276             | Active Payments |
| 2025 | Jul   | 1,000,000    | 23,207         | 944,161             | Active Payments |
| 2025 | Jun   | 1,000,000    | 23,207         | 963,101             | Active Payments |
| 2025 | May   | 1,000,000    | 23,207         | 981,814             | Active Payments |
| 2025 | Apr   | 1,000,000    | 23,207         | 1,000,000           | Active Payments |



| No. | Type Of Contract | Phase  | Role                 | Start Date       | Date Last Updated | DP Contract No   |
|-----|------------------|--------|----------------------|------------------|-------------------|------------------|
| 2   | Personal Loan    | Closed | Main Contract Holder | 23 December 2025 | 07 June 2026      | 5159592238350002 |

| Year | Jan          | Feb          | Mar          | Apr          | May          | Jun          | Jul          | Aug          | Sep          | Oct          | Nov          | Dec          |
|------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| 2023 | Not Reported | Not Reported | Not Reported | Not Reported | Not Reported | Not Reported | Not Reported | Not Reported | Not Reported | Not Reported | Not Reported | Not Reported |
| 2024 | Not Reported | Not Reported | Not Reported | Not Reported | Not Reported | Not Reported | Not Reported | Not Reported | Not Reported | Not Reported | Not Reported | Not Reported |
| 2025 | Not Reported | Not Reported | Not Reported | Not Reported | Not Reported | Not Reported | Not Reported | Not Reported | Not Reported | Not Reported | Not Reported | Not Reported |
| 2026 | Paid on time | Paid on time | Paid on time | Paid on time | Paid on time | Paid on time | Not Reported | Not Reported | Not Reported | Not Reported | Not Reported | Not Reported |

× Not Reported     
 ■ Up to 29 days delay     
 ■ 60-89 days delay  
■ Paid on time     
 ■ 30-59 days delay     
 ■ 90+ days delay

#### Detail of Instalment 2: Personal Loan, Closed

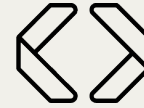
|                             |                               |
|-----------------------------|-------------------------------|
| DP Contract No              | 5159592238350002              |
| Provider                    | Emirates NBD                  |
| Outstanding Balance         | 0                             |
| Total Amount                | 1,500,000                     |
| Total No Of Instalments     | 48                            |
| No Of Remaining Instalments | 0                             |
| Payments Frequency          | Monthly Instalments - 30 Days |
| Payment Amount              | 34,606                        |
| Start Date                  | 23 December 2025              |
| Closed Date                 | 06 June 2026                  |
| Islamic Contract Flag       | No                            |
| Secured Contract Flag       | No                            |
| Funded Contract Flag        | Yes                           |
| Overdue Amount              | 0                             |
| Worst Status                | N/A                           |
| Worst Status Date           | N/A                           |

#### Historical Data

| Year | Month | Total Amount | Payment Amount | Outstanding Balance | Status          |
|------|-------|--------------|----------------|---------------------|-----------------|
| 2026 | Jun   | 1,500,000    | 34,606         | 0                   | Active Payments |
| 2026 | May   | 1,500,000    | 34,606         | 1,358,220           | Active Payments |
| 2026 | Apr   | 1,500,000    | 34,606         | 1,387,023           | Active Payments |
| 2026 | Mar   | 1,500,000    | 34,606         | 1,415,510           | Active Payments |
| 2026 | Feb   | 1,500,000    | 34,606         | 1,444,476           | Active Payments |
| 2026 | Jan   | 1,500,000    | 34,606         | 1,472,715           | Active Payments |
| 2025 | Dec   | 1,500,000    | 34,606         | 1,500,000           | Active Payments |

#### Security

| Code | Description                |
|------|----------------------------|
| N/A  | Security Type not reported |



| No. | Type Of Contract | Phase  | Role                 | Start Date   | Date Last Updated | DP Contract No   |
|-----|------------------|--------|----------------------|--------------|-------------------|------------------|
| 3   | Car Loan         | Closed | Main Contract Holder | 28 June 2025 | 09 March 2026     | 7350592238350001 |

| Year | Jan                 | Feb                 | Mar                 | Apr                 | May                 | Jun                 | Jul                 | Aug                 | Sep                 | Oct                 | Nov                 | Dec                 |
|------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| 2023 | Not Reported        | Not Reported        | Not Reported        | Up to 29 days delay | Up to 29 days delay | Up to 29 days delay | Up to 29 days delay | Up to 29 days delay | Up to 29 days delay | Up to 29 days delay | Up to 29 days delay | Up to 29 days delay |
| 2024 | Up to 29 days delay | Up to 29 days delay | Up to 29 days delay | Up to 29 days delay | Up to 29 days delay | Up to 29 days delay | Up to 29 days delay | Up to 29 days delay | Up to 29 days delay | Up to 29 days delay | Up to 29 days delay | Up to 29 days delay |
| 2025 | Up to 29 days delay | Up to 29 days delay | Up to 29 days delay | Up to 29 days delay | Up to 29 days delay | Paid on time        | Paid on time        | Paid on time        | Paid on time        | Paid on time        | Paid on time        | Paid on time        |
| 2026 | Paid on time        | Paid on time        | Paid on time        | Up to 29 days delay | Up to 29 days delay | Up to 29 days delay | Up to 29 days delay | Up to 29 days delay | Up to 29 days delay | Up to 29 days delay | Up to 29 days delay | Up to 29 days delay |

× Not Reported

Up to 29 days delay

60-89 days delay

■ Paid on time

30-59 days delay

90+ days delay

### Detail of Instalment 3: Car Loan, Closed

|                             |                               |
|-----------------------------|-------------------------------|
| DP Contract No              | 7350592238350001              |
| Provider                    | Emirates NBD                  |
| Outstanding Balance         | 0                             |
| Total Amount                | 125,600                       |
| Total No Of Instalments     | 60                            |
| No Of Remaining Instalments | 0                             |
| Payments Frequency          | Monthly Instalments - 30 Days |
| Payment Amount              | 2,417                         |
| Start Date                  | 28 June 2025                  |
| Closed Date                 | 07 March 2026                 |
| Islamic Contract Flag       | No                            |
| Secured Contract Flag       | Yes                           |
| Funded Contract Flag        | Yes                           |
| Overdue Amount              | 0                             |
| Worst Status                | N/A                           |
| Worst Status Date           | N/A                           |

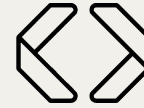
### Security

| Code | Description                                  |
|------|--|
| TS8  | Registered Mortgage over Vehicles (Tangible) |

### Historical Data

| Year | Month | Total Amount | Payment Amount | Outstanding Balance | Status          |
|------|-------|--------------|----------------|---------------------|-----------------|
| 2026 | Mar   | 125,600      | 2,417          | 0                   | Active Payments |
| 2026 | Feb   | 125,600      | 2,417          | 110,905             | Active Payments |
| 2026 | Jan   | 125,600      | 2,417          | 112,802             | Active Payments |
| 2025 | Dec   | 125,600      | 2,417          | 114,655             | Active Payments |
| 2025 | Nov   | 125,600      | 2,417          | 116,517             | Active Payments |
| 2025 | Oct   | 125,600      | 2,417          | 118,352             | Active Payments |
| 2025 | Sep   | 125,600      | 2,417          | 120,197             | Active Payments |
| 2025 | Aug   | 125,600      | 2,417          | 122,013             | Active Payments |
| 2025 | Jul   | 125,600      | 2,417          | 123,821             | Active Payments |
| 2025 | Jun   | 125,600      | 2,417          | 125,600             | Active Payments |

### Credit Cards



| No. | Type Of Contract | Phase  | Role                 | Start Date  | Date Last Updated | DP Contract No       |
|-----|------------------|--------|----------------------|-------------|-------------------|----------------------|
| 1   | Credit Card      | Closed | Main Contract Holder | 19 May 2025 | 07 June 2026      | 49402915540F8B3033CA |

| Year | Jan              | Feb              | Mar              | Apr              | May              | Jun              | Jul              | Aug              | Sep              | Oct              | Nov              | Dec              |
|------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| 2023 | Not Reported     | Not Reported     | Not Reported     | Not Reported     | Not Reported     | Not Reported     | 60-89 days delay | 60-89 days delay | 60-89 days delay | 60-89 days delay | 60-89 days delay | 60-89 days delay |
| 2024 | 60-89 days delay | 60-89 days delay | 60-89 days delay | 60-89 days delay | 60-89 days delay | 60-89 days delay | 60-89 days delay | 60-89 days delay | 60-89 days delay | 60-89 days delay | 60-89 days delay | 60-89 days delay |
| 2025 | 60-89 days delay | 60-89 days delay | 60-89 days delay | 60-89 days delay | Paid on time     | Paid on time     | Paid on time     | Paid on time     | Paid on time     | Paid on time     | Paid on time     | Paid on time     |
| 2026 | Paid on time     | Paid on time     | Paid on time     | Paid on time     | Paid on time     | Paid on time     | Not Reported     | Not Reported     | Not Reported     | Not Reported     | Not Reported     | Not Reported     |

× Not Reported      Paid on time      Up to 29 days delay      30-59 days delay      60-89 days delay      90+ days delay

### Detail of Credit Cards 1: Credit Card, Closed

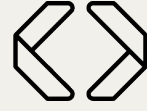
|                             |                      |
|-----------------------------|----------------------|
| DP Contract No              | 49402915540F8B3033CA |
| Provider                    | Emirates NBD         |
| Balance                     | 0                    |
| Credit Limit                | 30,000               |
| Amount Spent till date      | 634                  |
| Overdue Amount              | 0                    |
| No Of Days Of Payment Delay | 0                    |
| Start Date                  | 19 May 2025          |
| Closed Date                 | 06 June 2026         |
| Card Used Flag              | Yes                  |
| Islamic Contract Flag       | N/A                  |
| Secured Contract Flag       | No                   |
| Funded Contract Flag        | Yes                  |
| Payment Due Date            | 30 June 2026         |
| Statement Due Amount        | 0                    |
| Actual Payment Amount       | 25,018               |
| Worst Status                | N/A                  |
| Worst Status Date           | N/A                  |

### Security

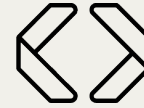
| Code | Description                |
|------|----------------------------|
| N/A  | Security Type not reported |

### Historical Data

| Year | Month | Utilization Rate (%) | Outstanding Balance | Status          |
|------|-------|----------------------|---------------------|-----------------|
| 2026 | Jun   | 0                    | 0                   | Active Payments |
| 2026 | May   | 94                   | 28,162              | Active Payments |
| 2026 | Apr   | 53                   | 15,968              | Active Payments |
| 2026 | Mar   | 49                   | 14,734              | Active Payments |
| 2026 | Feb   | 23                   | 7,049               | Active Payments |
| 2026 | Jan   | 16                   | 4,766               | Active Payments |
| 2025 | Dec   | 98                   | 111,264             | Active Payments |
| 2025 | Nov   | 50                   | 125,001             | Active Payments |
| 2025 | Oct   | 41                   | 102,734             | Active Payments |
| 2025 | Sep   | 11                   | 26,589              | Active Payments |
| 2025 | Aug   | 16                   | 39,034              | Active Payments |
| 2025 | Jul   | 3                    | 7,517               | Active Payments |
| 2025 | Jun   | 0                    | 0                   | Active Payments |
| 2025 | May   | 0                    | 0                   | Active Payments |



## Telecom & Utility Details



## Closed

### Telecom

| No. | Type Of Contract | Phase  | Role                 | Start Date   | Date Last Updated | DP Contract No |
|-----|------------------|--------|----------------------|--------------|-------------------|----------------|
| 1   | Telco Services   | Closed | Main Contract Holder | 06 June 2025 | 08 December 2025  | 1000979804     |

| Year | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| 2022 |     |     |     |     |     |     |     |     |     |     |     | ×   |
| 2023 | ×   | ×   | ×   | ×   | ×   | ×   | ×   | ×   | ×   | ×   | ×   | ×   |
| 2024 | ×   | ×   | ×   | ×   | ×   | ×   | ×   | ×   | ×   | ×   | ×   | ×   |
| 2025 | ×   | ×   | ×   | ×   | ×   | ×   |     |     |     |     |     |     |

|   |              |  |                     |  |                  |
|---|--------------|--|---------------------|--|------------------|
| × | Not Reported |  | Up to 29 days delay |  | 60-89 days delay |
|   | Paid on time |  | 30-59 days delay    |  | 90+ days delay   |

### Detail of Telecom 1: Telco Services, Closed

|                           |                  |
|---------------------------|------------------|
| DP Contract No            | 1000979804       |
| Provider                  | Du               |
| Communication Type        | N/A              |
| No Of Mobile Services     | 0                |
| No Of Fixed Line Services | 0                |
| No Of Other Services      | 1                |
| Start Date                | 06 June 2025     |
| Closed Date               | 20 November 2025 |
| Holder Is Not Liable Flag | No               |
| Funded Contract Flag      | N/A              |
| Worst Status              | Write Off        |
| Worst Status Date         | 30 November 2025 |

### Historical Data

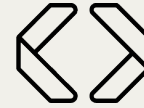
| Year    | Month | Billed | Outstanding | Overdue | Status          |
|---------|-------|--------|-------------|---------|-----------------|
| Balance |       |        |             |         |                 |
| 2025    | Nov   | 551    | 1,495       | 1,495   | Write Off       |
| 2025    | Oct   | 236    | 708         | 708     | Write Off       |
| 2025    | Sep   | 236    | 472         | 472     | Write Off       |
| 2025    | Aug   | 236    | 235         | 235     | Write Off       |
| 2025    | Jul   | 328    | 0           | 0       | Active Payments |

### Security

| Code | Description                |
|------|----------------------------|
| N/A  | Security Type not reported |

## Credit Applications

### Instalments



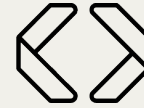
| DP Application No          | Provider            | Type of Contract                      | Phase    | Role                 | Enquiry Date  |
|----------------------------|---------------------|---------------------------------------|----------|----------------------|---------------|
| 15828887-17853194-1        | DIB                 | Murabaha Buy/sell Goods (Installment) | Declined | Main Contract Holder | 29 April 2026 |
| <b>Date Of Last Update</b> | <b>Total Amount</b> | <b>Number of Instalments</b>          |          |                      |               |
| 29 April 2026              | 150,000             | 48                                    |          |                      |               |

| DP Application No          | Provider            | Type of Contract                      | Phase     | Role                 | Enquiry Date  |
|----------------------------|---------------------|---------------------------------------|-----------|----------------------|---------------|
| 15828984-17853294-2        | DIB                 | Murabaha Buy/sell Goods (Installment) | Requested | Main Contract Holder | 29 April 2026 |
| <b>Date Of Last Update</b> | <b>Total Amount</b> | <b>Number of Instalments</b>          |           |                      |               |
| 29 April 2026              | 150,000             | 48                                    |           |                      |               |

| DP Application No          | Provider            | Type of Contract                           | Phase     | Role                 | Enquiry Date  |
|----------------------------|---------------------|--|-----------|----------------------|---------------|
| 4177028-4145319            | ADIB                | Ijarah/ lease - Home Finance (Installment) | Requested | Main Contract Holder | 15 April 2026 |
| <b>Date Of Last Update</b> | <b>Total Amount</b> | <b>Number of Instalments</b>               |           |                      |               |
| 15 April 2026              | 1,920,000           | 246  |           |                      |               |

| DP Application No            | Provider            | Type of Contract             | Phase     | Role                 | Enquiry Date  |
|------------------------------|---------------------|------------------------------|-----------|----------------------|---------------|
| 784197676668649-170326182956 | RAK BANK            | Mortgage                     | Requested | Main Contract Holder | 17 March 2026 |
| <b>Date Of Last Update</b>   | <b>Total Amount</b> | <b>Number of Instalments</b> |           |                      |               |
| 17 March 2026                | 1,920,000           | 300                          |           |                      |               |

| DP Application No          | Provider            | Type of Contract                     | Phase     | Role                 | Enquiry Date  |
|----------------------------|---------------------|--------------------------------------|-----------|----------------------|---------------|
| HMF_165513_7604            | DIB                 | Capital Financing Loan (Installment) | Requested | Main Contract Holder | 16 March 2026 |
| <b>Date Of Last Update</b> | <b>Total Amount</b> | <b>Number of Instalments</b>         |           |                      |               |
| 16 March 2026              | 1,800,000           | 300                                  |           |                      |               |



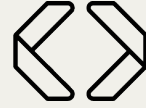
| DP Application No          | Provider            | Type of Contract             | Phase     | Role                 | Enquiry Date  |
|----------------------------|---------------------|------------------------------|-----------|----------------------|---------------|
| 3814102350104370           | Emirates NBD        | Home Finance (Installment)   | Requested | Main Contract Holder | 14 March 2026 |
| <b>Date Of Last Update</b> | <b>Total Amount</b> | <b>Number of Instalments</b> |           |                      |               |
| 14 March 2026              | 1,920,000           | 228                          |           |                      |               |

| DP Application No          | Provider            | Type of Contract             | Phase        | Role                 | Enquiry Date    |
|----------------------------|---------------------|------------------------------|--------------|----------------------|-----------------|
| 78420260145000230          | HSBC                | Mortgage                     | Not Taken Up | Main Contract Holder | 15 January 2026 |
| <b>Date Of Last Update</b> | <b>Total Amount</b> | <b>Number of Instalments</b> |              |                      |                 |
| 18 February 2026           | 1,920,000           | 187                          |              |                      |                 |

| DP Application No          | Provider            | Type of Contract                           | Phase     | Role                 | Enquiry Date    |
|----------------------------|---------------------|--|-----------|----------------------|-----------------|
| 3883902-3556633            | ADIB                | Ijarah/ lease - Home Finance (Installment) | Requested | Main Contract Holder | 10 January 2026 |
| <b>Date Of Last Update</b> | <b>Total Amount</b> | <b>Number of Instalments</b>               |           |                      |                 |
| 10 January 2026            | 1,920,000           | 249  |           |                      |                 |

## Credit Cards

| DP Application No          | Provider            | Type of Contract | Phase     | Role                 | Enquiry Date  |
|----------------------------|---------------------|------------------|-----------|----------------------|---------------|
| 60331024101251             | Emirates NBD        | Credit Card      | Requested | Main Contract Holder | 18 April 2026 |
| <b>Date Of Last Update</b> | <b>Credit Limit</b> |                  |           |                      |               |
| 18 April 2026              | 1,920,000           |                  |           |                      |               |



**Disclaimer:**

The data and information contained in the Credit Report or used to calculate the Credit Score have been supplied by various parties and collated from several sources according to the UAE Federal Law No. 6 of 2010. Al Etihad Credit Bureau is not responsible for the accuracy or completeness of the data or information and it makes no warranty in relation to the correctness or completeness of any other aspect of the Credit Report or the Credit Score. As a result, Al Etihad Credit Bureau will not be liable for any loss or damage whether direct or indirect arising from the use of the Credit Report or the Credit Score. The Credit Report and the Credit Score do not represent any opinion of Al Etihad Credit Bureau and the judgment to grant or extend any credit or amend its terms and conditions is left to the institution that provides the credit services.

etihadbureau.ae 800-BUREAU (800-287328)