

Credit Report sample for Businesses

The name of the Bank or Credit Acquiring Company that submitted data to our Registry about the Company.

There is an entry in the Central Information Registry.

This section displays the **Funded Accounts** in which the Company appears as a **Debtor or Co-Debtor**.

Funded Accounts could be:

Loan, Current Account with Overdraft, Current Account without Overdraft which presents an overdue balance over 200 Euros, Other Accounts with overdraft, Trade Receivables, Hire purchase. *The Company's Guarantor's Identification information is also displayed.*

This section displays the Company's demographic information as it was submitted by each Bank and / or Credit Acquiring Company (CAC).

There is an entry in the **Dissolutions Registry - Voluntary Bankruptcy**.

1.CUSTOMER							
Test Bank 1 Identification Document	Name	Address	Last Update: 31/01/2022	Economic Activity in the Republic	Cooperation commencement date with the ACI		
CY L C12387	ABC Company Ltd	4, Kalisperas Avenue,,4002,,Limassol,CYPR US	Yes		20/10/2011		
	Nace Code				Intragroup Customer		
	26.4 - Manufacture of consumer electronics				No		
Test Bank 3 Identification Document	Name	Address	Last Update: 31/01/2022	Economic Activity in the Republic	Cooperation commencement date with the ACI		
CY L C12387	ABC Company Ltd	4, Kalisperas Avenue,,4002,,Limassol,CYPR US	Yes		20/10/2011		
	Nace Code				Intragroup Customer		
	26.4 - Manufacture of consumer electronics				Yes		
Central Information Registry (CIR – KAP) Identification Document	Name	Address	Last Update: 16/02/2022				
CY L 12387	ABC Company Ltd	4 Kalisperas Avenue, , 4002, Limassol, Cyprus					
Dissolutions Registry – Voluntary Bankruptcy Name				Last Update: 17/02/2022			
ABC COMPANY LTD							
2. ACCOUNTS AS DEBTOR/CODEBTOR							
2.1 Accounts Analysis							
2.1.1 Funded Accounts							
Test Bank 1	Last Update: 31/01/2022						
Account Number and Type	Current limit or initial amount €	Debit balance €	Pay-off amount €	Undisbursed amount €	Amount in arrears / excesses €	Accrued interest €	Currency
234512 - Fixed term loan	180.000	80.000	90.000	0	0	10.000	EUR
	Days in arrears	First disbursement date	Maturity date	No. of restructuring s	Last restructuring date	Frequency of instalments	Total payments during the reporting month €
	0	08/10/2012	23/11/2026	0		Every Month	1.500
	Next instalment amount €	Next instalment date	Interest grace period in months	Interest grace period ending date	Capital grace period in months	Capital grace period ending date	Credit facility purpose
	1.500						Business Purposes
	Lump sum payment at maturity €	Lump sum payment date	Next 12 months payments €	Next 13-24 months payments €	Joint account	Terminated credit facility	Termination date
			18.000	36.000	No	No	
	Account classification	Interest base	Interest spread	Total interest rate			
	Performing - without forbearance measures		0,0000				
Related persons' name ΜΑΡΙΟΣ ΓΕΩΡΓΙΟΥ - ΜΑΡΙΟΣ ΓΕΩΡΓΙΟΥ	Identification Document CY I 875611	Relation type Guarantor					
Test Bank 1	Last Update: 31/01/2022						
Account Number and Type	Current limit or initial amount €	Debit balance €	Pay-off amount €	Undisbursed amount €	Amount in arrears / excesses €	Accrued interest €	Currency
835247 - Current account with overdraft limit	10.000	0	0	0	0	0	EUR
	Days in arrears	First disbursement date	Maturity date	No. of restructuring s	Last restructuring date	Frequency of instalments	Total payments during the reporting month €
	0	05/05/2015	05/05/2025	0		Every Month	0
	Next instalment amount €	Next instalment date	Interest grace period in months	Interest grace period ending date	Capital grace period in months	Capital grace period ending date	Credit facility purpose
	0						Business Purposes
	Lump sum payment at maturity €	Lump sum payment date	Next 12 months payments €	Next 13-24 months payments €	Joint account	Terminated credit facility	Termination date
			0	0	No	No	
	Account classification	Interest base	Interest spread	Total interest rate			
	Performing - without forbearance measures		0,0000				

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Non-Funded Accounts could refer to: Bank Guarantees or Letters of Credit.

The indication "No records found" implies that the Company is not a Guarantor / Guarantor of limited guarantee / Security Provider in a Non-Funded Account.

This section displays the information obtained by the Central Information Registry (CIR) of the Central Bank of Cyprus in case the Company is registered as an issuer of dishonoured cheques.

This section displays information as received by the Department of Insolvency.

It displays the relationship (Control relationship or Other Financial Relationship) that the Company has with another Physical or Legal person and the Identification information of the Related Person.

The connection of the entities is done by the ACI / CAC on the basis of the European Regulation (EE) 575/2013.

Legal Measures

The example shows that "Test Bank 3" has filed a Legal Action against the Company (either as a Debtor or Co-debtor or as a Guarantor or Guarantor of limited guarantee or Security Provider).

This section displays the information as received by the Department of Registrar of Companies and Intellectual Property.

2.1.2 Non Funded Accounts							
Test Bank 1						Last Update: 31/01/2022	
Account Number and Type	Current limit or initial amount €	Pay-off amount €	First disbursement date	Maturity date	Currency	Account classification	
552389 - Letters of guarantee – Payment	850	0	15/10/2016	15/10/2026	EUR	Performing - without forbearance measures	
Related persons' name ΑΝΔΡΕΑΣ ΑΝΔΡΕΟΥ - ANDREAS ANDREOU		Identification Document CY I 858500		Relation type Guarantor			

2.2 Related Persons-Customer Basis							
Test Bank 3		Control Relationship	Related persons' name MIXAAHΣ MIXAHA - MICHALIS MICHAEL	Identification Document CY I 852323			

3. ACCOUNTS CUSTOMER IS RELATED TO							
3.1 Accounts Analysis							
3.1.1 Funded Accounts Customer is Related to							
Test Bank 3						Last Update: 31/01/2022	
Account Number and Type and Relation with the Customer	Current limit or initial amount €	Debit balance €	Pay-off amount €	Undisbursed amount €	Amount in arrears / excesses €	Accrued interest €	Currency
235888 - Fixed term loan- Guarantor	80.000	20.000	25.000	0	25.000	5.000	EUR
	Days in arrears	First disbursement date	Maturity date	No. of restructurings	Last restructuring date	Frequency of instalments	Total payments during the reporting month €
	888	23/05/2005	10/05/2028	1	23/08/2020		
	Next instalment amount €	Next instalment date	Interest grace period in months	Interest grace period ending date	Capital grace period in months	Capital grace period ending date	Credit facility purpose
	25.000						
	Lump sum payment at maturity €	Lump sum payment date	Next 12 months payments €	Next 13-24 months payments €	Joint account	Terminated credit facility	Business Purposes Termination date
					No	Yes	05/10/2018
	Account classification Non Performing - with forbearance measures	Interest base	Interest spread 0,0000	Total interest rate			
Debtors' name MIXAAHΣ MIXAHA - MICHALIS MICHAEL		Identification Document CY I 852323					

3.1.2 Non Funded Accounts Customer is Related to							
No records found							

4. LEGAL MEASUREMENTS							
Test Bank 3						Last Update: 31/01/2022	
Court Reference Number	Date of commencement of legal proceedings	Court final decision issued	Under arbitration?	Legal action / Court decision amount €	Currency		
02-5368/2020	05/12/2020	Not Issued	No	25.000	EUR		

5. CENTRAL INFORMATION REGISTRY (CIR - ΚΑΠ)							
						Last Update: 16/02/2022	
Number of Accounts under control	CIR Decision Number	CIR Decision Name	CIR Decision Date	Criteria for inclusion in the CIR			
0	561	Automatic	Jun 18 2003 11:32AM	Dishonour Cheques Criteria Value > 3: Yes Exceed Amount Criteria Value > 2000: No Scan Period Criteria Value > 12: Yes			

6. BANKRUPTCIES							
No records found							

7. VOLUNTARY BANKRUPTCIES							
						Last Update: 17/02/2022	
File Number	Liquidation type	Liquidator Start Date	Liquidator	Dissolution Date			
207	CREDITORS	28/10/2021	CDA	02/12/2021			

8. COMPANY REGISTRY							
						Last Update: 27/01/2022	
Name	Organisation Status	Registration Date	Organisation Address				
ABC Company Ltd	100 - Registered and Active	24/01/2020	4 ,Kalisperas Avenue,,,4002,,Limassol				
Directors' Name	Secretary's Name						
ΑΝΔΡΕΑΣ ΑΝΔΡΕΟΥ	ΝΙΚΟΛΑΟΣ ΝΙΚΟΛΑΟΥ						