

Credit Report sample for Individuals

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

There is an entry in the Central Information Registry.

There is an entry in the Bankruptcies Registry.

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

This section displays the **Funded Accounts** in which you appear 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. *Your Guarantor's Identification information is also displayed.*

1.CUSTOMER								
Test Bank 1 Identification Document		Title	Name	Father's Name	Address	Last Update: 31/01/2022 Cooperation commencement date with the ACI 08/08/2005		
CY I 596354	Mrs		ΙΟΑΝΝΑ ΑΝΔΡΕΟΥ - IOANNA ANDREOU	ΙΟΑΝΝΗΣ - IOANNIS	16 Archbishop Kyprianou Street, Agios Athanasios, 6020, LARNACA, Larnaca, CYPRUS			
Date of Birth 22/02/1965	Country of Birth CYPRUS	Marital Status MARRIED	No. of dependents 1	Educational Level Tertiary	Type of Profession Private-sector employee			
Employment Position	Nace Code	Annual net Income from employment	Other annual Income	Total annual Income after expenses and before loan payments	Financial year of the income calculation			
Managers and senior staff	85.4 - Higher education	70.000	0	20.000	2020			
Test Bank 3 Identification Document		Title	Name	Father's Name	Address	Last Update: 31/01/2022 Cooperation commencement date with the ACI 08/08/2020		
CY I 596354	Mrs		ΙΟΑΝΝΑ ΑΝΔΡΕΟΥ - IOANNA ANDREOU	ΙΟΑΝΝΗΣ - IOANNIS	16 Archbishop Kyprianou Street, Agios Athanasios, 6020, LARNACA, Larnaca, CYPRUS			
Date of Birth 22/02/1965	Country of Birth CYPRUS	Marital Status MARRIED	No. of dependents 1	Educational Level Tertiary	Type of Profession Private-sector employee			
Employment Position	Nace Code	Annual net Income from employment	Other annual Income	Total annual Income after expenses and before loan payments	Financial year of the income calculation			
Managers and senior staff	85.4 - Higher education	70.000	0	20.000	2020			
Central Information Registry (CIR – KAP) Identification Document				Additional Identification Document	Name	Address		
CY I 596354					Ioanna Andreou	16 Archbishop Kyprianou, , 6020, Larnaca, Cyprus		
Bankruptcies Registry Identification Document				Additional Identification Document	Name	Address		
CY I 596354					ΙΟΑΝΝΑ ΑΝΔΡΕΟΥ	Αρχιεπισκόπου Κυπριανού 16, Άγιος Αθανάσιος, Λάρνακα, 6020, ΚΥΠΡΟΣ		
					Father's Name	-		
2. ACCOUNTS AS DEBTOR/CODEBTOR								
2.1 Accounts Analysis								
2.1.1 Funded Accounts								
Test Bank 1 Account Number and Type		Current limit or Initial amount €	Debit balance €	Pay-off amount €	Undisbursed amount €	Amount In arrears / excesses €	Accrued Interest €	Currency
112233 - Fixed term loan		200.000	80.000	110.000	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	04/05/2006	10/08/2025	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						Purchase/ construction of residence for permanent occupancy by the owner
		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		Identification Document	Relation type					
ΜΑΡΙΟΣ ΑΝΔΡΕΟΥ - MARIOS		CY I 778890	Guarantor					
ANDREOU								
Test Bank 1 Account Number and Type		Current limit or Initial amount €	Debit balance €	Pay-off amount €	Undisbursed amount €	Amount In arrears / excesses €	Accrued Interest €	Currency
256985 - Current account with overdraft limit		5.000	0	500	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	10/09/2014	15/07/2024	0		Every Month	100
		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
		100						Personal/ Consumer 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

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Non-Funded Accounts could refer to: Bank Guarantees or Letters of Credit (e.g. a letter of guarantee if you employ a housemaid).

It displays the relationship (**Control relationship or Other Financial Relationship**) that you have 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.

The indication "**No records found**" implies that you are 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 you are registered as an issuer of dishonoured cheques.

Legal Measures

The example shows that "Test Bank 3" has filed a Legal Action against you (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 **Bankruptcy Registry** of the Department of Insolvency.

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	
101213 - Letters of guarantee – Payment	850	850	10/10/2020	10/10/2023	EUR	Performing - without forbearance measures	

2.2 Related Persons-Customer Basis							
Test Bank 1	Other Financial Relationship	Related persons' name	Identification Document				
		ΜΑΡΙΟΣ ΑΝΔΡΕΟΥ - MARIOS ANDREOU	CY I 778890				

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
552288 - Fixed term loan-Guarantor	35.000	20.000	25.000	0	15.000	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	20/05/2013	01/03/2025	1	05/10/2018		
	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
	15.000						Educational 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
					No	Yes	15/10/2016
	Account classification	Interest base	Interest spread	Total Interest rate			
	Non Performing - with forbearance measures		0,0000				
Debtors' name		Identification Document					
PANIA BENIZEΛΟΥ - PANIA VENIZELOU		CY I 645896					

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		
01-2222/2020	08/05/2019	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			
1	458	Automatic	Jun 18 2021 11:32AM	Dishonour Cheques Criteria Value > 3: No Exceed Amount Criteria Value > 2000: No Scan Period Criteria Value > 12: No			

6. BANKRUPTCIES								Last Update: 15/02/2022	
File Number	Application Number	Court Name	Case Examiner Name	Case Opening Date	Who Initiated the case	Warrant Receipt Date			
11111	116/12	ΕΠΑΡΧΙΑΚΟ ΔΙΚΑΣΤΗΡΙΟ ΛΕΥΚΩΣΙΑΣ	--	04/07/2012	CR 'S	10/05/2012			
Bankruptcy order date	Warrant Cancellation Date	Warrant Cancellation Mode Description	First Meeting of Creditors Date	Administrator's Name	Administrator's Address	Reinstatement by date	Right Warrant date		
-	22/04/2016	-	-	ΕΠΙΣΗΜΟΣ ΠΑΡΑΛΗΠΤΗΣ	ΓΩΝΙΑ ΓΕΡΑΣΙΜΟΥ ΜΑΡΚΟΡΑ ΚΑΙ ΜΙΧΑΛΑΚΟΠΟ ΥΛΟΥ 19	-			
Administrator/ Liquidator appointment date	Bankruptcy Date	Warrant Suspension Date	Reason for Suspension						
20/05/2015	-	-	-						