

Consumer Credit Report

MERCURY, MONTGOMERY



Subscriber Reference:
Enquiry Number: 8431196734
Issue Date and Time: 08/04/2020 11:06:17

Summary Information

Age of File: 23/01/2006

✔ Judgments: 0
⚠ Insolvency Notices: 2
⚠ Multiple Insolvencies: Yes
⚠ Credit Defaults: 4
✔ Retail Energy Arrears: No
⚠ Account Arrears: Yes

Company Affiliations: 2
File Activity: 11

493 / 1000



Risk Odds: 2 : 1

General information about this score:

The higher the score the lower the risk

A score in this range indicates you can expect 2 good accounts for every 1 bad performing account

Consumer Information

Name: MERCURY, Montgomery George
Gender: Male
Date of Birth: 01/01/1980

Also Reported As:

MERCURY, Montgomer Wreareawr
MERCURY, Montgomery John
MONTGOMERY, Mercury George

Date of Birth:

01/01/1980
01/01/1980
01/01/1980

Latest Known Address:

8 Gallony Avenue, Massey, Auckland, 0614

Date First Loaded:

12/03/2020

Other Known Previous Addresses:

21 Landscape Road, Pukekohe, 2120
10 Neston Grove, Churton Park, Wellington, 6037

13/03/2020

31/10/2019

File Notes

Date	Note Type	Associated Data Type	Reference
20/09/2017	General	Judgment	18/11/2015, \$14649.00
	This is a general note about a judgment		

✔ Retail Energy Data

The subject has a clear credit history in relation to Retail Energy Data.
We have no Retail Energy Data listed against the subject.

⚠ Account Information

Aggregated Payment Performance

2020												2019					2018						
Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May
U	U	U	0	0	0	0	0	0	1	2	3	4	3	2	1	0	0	0	0	6	0	0	0

Extended Credit - Open:	\$255,375	Overdue reported last 6 months:	0
Number of Accounts Open:	2	Overdue reported last 12 months:	2
Number of Accounts Reported:	2	Overdue reported last 24 months:	8

Account Reference: xxx101/ Supplier: Intersoft Systems Limited

2020												2019					2018						
Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May
U	U	U	U	U	U	U	U	U	U	U	U	U	U	U	U	U	U	0	6	U	U	U	U

Account Type:	Personal Loan	Term:	012
Account Status:	Active	Credit Limit:	\$5,375
Last Account Status Change:	31/07/2018	Credit Type:	Fixed
Industry Type:	Finance Services	Commercial/Consumer Credit:	Consumer
Customer Start Date:	24/03/2018	Secured Credit Type:	Secured
Customer Closed Date:		Payment Frequency:	Monthly
Account Relationship:	Individual	Payment Type:	Principal and Interest

Account Reference: 888888xxxxxx8003-00000000257 Supplier: Centrix Group Limited

2020												2019					2018						
Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May
U	U	U	0	0	0	0	0	0	1	2	3	4	3	2	1	0	0	0	0	0	0	0	0

Account Type:	Mortgage	Term:	360
Account Status:	Active	Credit Limit:	\$250,000
Last Account Status Change:	07/08/2013	Credit Type:	Fixed
Industry Type:	Finance Services	Commercial/Consumer Credit:	Consumer
Customer Start Date:	30/10/2012	Secured Credit Type:	Secured
Customer Closed Date:		Payment Frequency:	Monthly
Account Relationship:	Individual	Payment Type:	Principal and Interest

File Activity

Date	Subscriber	Reason	Reference	Product Type	Amount Sought	Applicant Type
02/04/2020	Power Company C	Credit Review	Not Supplied			Single applicant
26/02/2020	Finance Company A - PING2	Credit Application	Centrix	Consumer Finance		Single applicant
20/02/2020	Power Company C	Credit Application	v1.3	Credit Account		Single applicant
21/01/2020	Company B	Credit Application	Centrix	Credit Account		Single applicant
21/01/2020	Bank A	Credit Application	CTRX2020	Loan	\$5,000	Single applicant
02/12/2019	Bank A	Credit Application	Test	Loan	\$5,000	Single applicant
01/10/2019	Bank A	Credit Application	Test	Loan	\$5,000	Single applicant
25/09/2019	Company B	Credit Application	CentrixTest	Credit Account		Single applicant
14/06/2019	Power Company C - CDS	Credit Application	Not Supplied			Single applicant
28/05/2019	Company B	Credit Application	CentrixTest	Credit Account		Single applicant
28/05/2019	Power Company C	Credit Application	v1.3	Credit Account		Single applicant

① Credit Defaults

Date	Account Type	Credit Provider	Reference	Original Amount	Current Balance	Status	Status Date
03/01/2019	Loan	TeleVodeSpak Contact: +64 9 966 9706	Chris ref5	\$1,000	\$800	Paying	27/11/2019
Collection Industry Supplier: Centrix Group Limited							
02/01/2019	Loan	TeleVodeSpak Contact: +64 9 966 9706	Chris ref2	\$1,000	\$1,000	Active	27/11/2019
Collection Industry Supplier: Centrix Group Limited							
16/05/2018	120 Day Account	Centrix Group Limited Contact: +64 9 966 9706	MONT	\$1,000	\$1,000	Active	16/03/2020
01/01/2016	Consumer Finance	Receivables Management (NZ) Limited Contact: +64 3 964 2367	7676876	\$2,500	\$2,500	Active	11/09/2018

✔ District Court Judgments ©

The subject has a clear credit history in relation to District Court Judgments searched on Centrix and/or our data source provider.

We have no District Court Judgments listed against the subject.

① Insolvencies

Data sourced from the Insolvency and Trustee Service - As this data is subject to change, please visit www.insolvency.govt.nz to confirm current details and for further information specific to the data held.

⚠ The Insolvency and Trustee Service has advised that multiple insolvencies have been recorded.

Adjudication Date	Type	Insolvency Reference	Status	Discharge Date	Modified Date
01/01/2017	No Asset Procedure	836755	Discharged	03/07/2017	13/03/2018 16:42:05
23/01/2006	Creditor Petition	818147	AutomaticallyDischarged		24/01/2012 14:21:10

Company Affiliations

Data sourced from the New Zealand Companies Office - As this data is subject to change, please visit www.companies.govt.nz to confirm current details and for further information specific to the data held.

New Zealand Companies Office Last Modified Date/Time: 19/10/2016 11:48:02

Last Document Date	Type	Company	Registration Number	Company Status	Appointed	Resigned
01/11/2006	Director	KOLNI SCHE RUCKVERSICHERUNGS GESELLSCHAFT	305	Removed	04/10/1995	
10/03/1998	Director	BRICKWOOD HOLDINGS PTY LIMITED	303	Removed	18/07/1991	19/10/2016

Important Information: This report is provided to the subscriber on the terms and conditions of the subscriber agreement. Centrix cannot and does not warrant the accuracy of the information contained in this report. The subscriber is responsible for assessing the creditworthiness of the individual.

Name Match Insolvency Data

Data sourced from the Insolvency and Trustee Service - As this data is subject to change, please visit www.insolvency.govt.nz to confirm current details and for further information specific to the data held.

A match on a similar or the same name and the year (and/or month) of birth has been found in the Insolvency Register. This information is provided for investigating purposes only and may not relate to the subject of the enquiry.

Match Level: 03 - Matches name plus year of birth

Multiple Insolvencies: No

Name: MERCURY, Montgomery

Month of Birth:

Year of Birth: 1980

Occupation at Adjudication: Labourer, Currently employed

Alternate Names: JESSUP, Taurus

Addresses: 80 Chatham Road, Flaxmere, Hastings
80 Chatham Road, Flaxmere, Hastings

Adjudication Date	Type	Insolvency Reference	Status	Discharge Date	Modified Date
26/08/2015	Debt Repayment Order	851846	Discharged	26/08/2014	13/03/2018 16:42:05