

Consumer Credit Report

VIBES, HENRY



Subscriber Reference: Not Supplied
Enquiry Number: 1290695034
Issue Date and Time: 11/06/2020 11:53:16

Summary Information

Age of File: 11/06/2020

✔ Judgments: 0
✔ Insolvency Notices: 0
✔ Credit Defaults: 0
✔ Retail Energy Arrears: No
⚠ Account Arrears: Yes

Company Affiliations: 0
File Activity: 2

559 / 1000



Risk Odds: 4 : 1

General information about this score:

The higher the score the lower the risk
A score in this range indicates you can expect 4 good accounts for every 1 bad performing account

[Find out more](#)

Consumer Information

Name: VIBES, Henry
Gender: Male
Date of Birth: 10/10/1983

Latest Known Address:
18 Jacanas Place, Unsworth Heights, Auckland, 0632

Date First Loaded:
11/06/2020

✔ 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

| | Jun | May | Apr | Mar | Feb | 2020 Jan | Dec | Nov | Oct | Sep | Aug | Jul | Jun | May | Apr | Mar | Feb | 2019 Jan | Dec | Nov | Oct | Sep | Aug | 2018 Jul |
|--|-----|-----|-----|-----|-----|----------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|----------|-----|-----|-----|-----|-----|----------|
| | 0 | 1 | 1 | 2 | 1 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 1 | 1 | 1 | 1 | 0 | 1 | 1 | 0 | 0 | 0 | 0 |

Extended Credit - Open: \$ Overdue reported last 6 months: 4
Number of Accounts Open: 2 Overdue reported last 12 months: 5
Number of Accounts Reported: 2 Overdue reported last 24 months: 11

| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--------------------|--------------------|-----|-----|-----|-----|-------------|-----|-----|-----|-----|-----|-----|-----|-----|-----------|-----------------------|-----|-----|-----|-----|-----|-----|-------------|-----|-----|-----|-----|-----|-------------|
| Account Reference: | xxxxx3253-45279082 | | | | | | | | | | | | | | Supplier: | Centrix Group Limited | | | | | | | | | | | | | |
| | Jun | May | Apr | Mar | Feb | 2020 Jan | Dec | Nov | Oct | Sep | Aug | Jul | Jun | Jun | May | May | Apr | Apr | Mar | Mar | Feb | Feb | 2019 Jan | Dec | Nov | Oct | Sep | Aug | 2018 Jul |
| | 0 | 1 | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 1 | 1 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

| | | | |
|-----------------------------|------------------|-----------------------------|-----------|
| Account Type: | Personal Loan | Term: | 360 |
| Account Status: | Active | Credit Limit: | \$ |
| Last Account Status Change: | 11/06/2020 | Credit Type: | Revolving |
| Industry Type: | Finance Services | Commercial/Consumer Credit: | Consumer |
| Customer Start Date: | 11/06/2018 | Secured Credit Type: | Unsecured |
| Customer Closed Date: | | Payment Frequency: | Monthly |
| Account Relationship: | Individual | Payment Type: | Other |

| | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--------------------|---------------------|-----|-----|-----|-----|-------------|-----|-----|-----|-----|-----|-----|-----|-----|-----------|-----------------------|-----|-----|-----|-----|-------------|-----|-----|-----|-----|-----|-------------|
| Account Reference: | xxxxx7964-313413803 | | | | | | | | | | | | | | Supplier: | Centrix Group Limited | | | | | | | | | | | |
| | Jun | May | Apr | Mar | Feb | 2020 Jan | Dec | Nov | Oct | Sep | Aug | Jul | Jun | Jun | May | Apr | Mar | Mar | Feb | Feb | 2019 Jan | Dec | Nov | Oct | Sep | Aug | 2018 Jul |
| | 0 | 0 | 0 | 2 | 1 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 1 | 1 | 0 | 0 | 0 | 0 |

| | | | |
|-----------------------------|------------------|-----------------------------|-----------|
| Account Type: | Personal Loan | Term: | 360 |
| Account Status: | Active | Credit Limit: | \$ |
| Last Account Status Change: | 11/06/2020 | Credit Type: | Revolving |
| Industry Type: | Finance Services | Commercial/Consumer Credit: | Consumer |
| Customer Start Date: | 11/06/2018 | Secured Credit Type: | Unsecured |
| Customer Closed Date: | | Payment Frequency: | Monthly |
| Account Relationship: | Individual | Payment Type: | Other |

File Activity

| Date | Subscriber | Reason | Reference | Product Type | Amount Sought | Applicant Type |
|------------|-----------------------|-------------------------------|--------------|----------------|---------------|------------------|
| 11/06/2020 | Centrix Group Limited | Finance Quotation Application | Not Supplied | | | Single applicant |
| 11/06/2020 | Centrix Group Limited | Credit Review | 373357927 | Credit Account | \$1,000 | Single applicant |

✔ Credit Defaults

The subject has a clear credit history in relation to Credit Defaults searched on Centrix and/or our data source provider.
We have no Credit Defaults listed against the subject.

✔ 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.

✔ 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 subject has a clear credit history in relation to Insolvencies searched on Centrix and/or our data source provider.
We have no Insolvencies listed against the subject.

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.

(No Company Affiliations Listed)

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. The Subscriber has requested we search for property information. This property information does not form part of the consumer credit report.

Property Ownership

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No matches on the name and address as provided have been found on the Property Database.

Report Version: PDF v15.1