

CRIB Score Report Reference Guide

WHAT IS YOUR CRIB SCORE REPORT ?

The Credit Score which is issued by Credit Information Bureau of Sri Lanka (CRIB) on request of the person to whom such information relates to, is known as “**CRIB Score Report**”. Credit Score is calculated by the algorithm and based on following key aspects.

- Payment behaviour
- Over indebtedness
- Demographic details.
- Utilization of available credit
- Inquiries
- Guaranteed contracts
- Dishonoured cheques

Credit Score is a three-digit number which ranging from 250 to 900. The higher Credit Score leads to lower Credit Risk to lenders and similarly lower Credit Score leads to higher Credit Risk.

Similar to your Self-Inquiry Report (**iReport**), Credit Score also change over time due to updates/changes in credit data.

WHY IS YOUR CRIB SCORE REPORT IMPORTANT ?

Your CRIB Score Report gives both Credit Score and its corresponding Risk Grade, is the best reference you could have to prove your credit worthiness which in turn prompts lending institutions to offer you attractive terms & concessionary interest rates.

Your CRIB Score Report will provide you the following benefits.

- Helps you to view your Credit Score before the lending institution does
- Helps you to minimize the time and cost involve in credit evaluation process
- Helps you to reorganize your repayment habits / behaviours
- Helps you to streamline your credit Utilisation
- Helps you to be a disciplined borrower

CONTENT OF THE CRIB SCORE REPORT

Report Header

Report Order Number	1A0L10000IDM001/ 850060460V / 20200225092017
Report Order Date	2020-02-25

Report Order Number - System generated unique number for each CRIB Score Report.

Report Order Date - Date on which the CRIB Score Report is generated.

Search Detail

Search Criteria	
Citizenship	Sri Lankan
Subject Identification Number	4512312345V
Full Name	EHELEPOLA ADIKARAMGE DILRUK RAMANAYAKA
Reason for Inquiry	Evaluating of a borrower for a new credit facility

The information displayed here as per the data filled in the application form.

General Information

General Information	
Date of Birth	1945-05-02
Age	74
Reported Names	EHELEPOLA ADIKARAMGE DILRUK RAMANAYAKA E A DILRUK RAMANAYAKA E A D RAMANAYAKA DILRUK RAMANAYAKA

This section includes the customer's personal information, such as Date of Birth, Reported Names as provided by the lending institutions and Age is calculated based on the reported Date of Birth to the Date on which the CRIB Score Report is generated.

Credit Score and the Reasons

Score	Observation(s)
CRIB Risk Grade B2	MSN2 Negatively closed contract last 12 months
CRIB Score 595	MPD3 Moderate number of days in arrears last 3 months
	PDO3 Small ratio of arrears to credit facility amount last 12 months

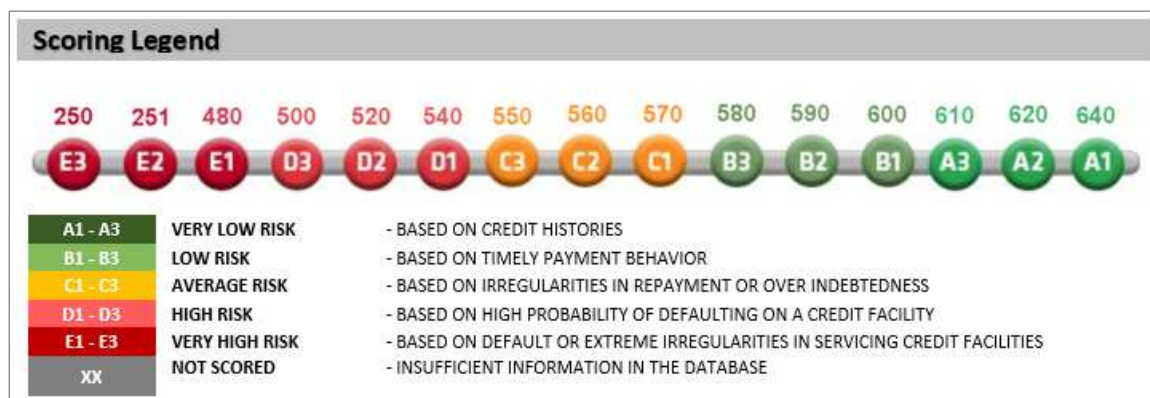
CRIB Risk Grade - Your Risk Grade based on the earned score value. This is used for ease interpretation of score value.

CRIB Score - Is mathematically calculated value based on the credit data reported by lending institutions.

Individual who does not have enough data to calculate the score, will receive the Risk Grade as "XX" with the remark "Insufficient Information in the Database".

Observation – Display the significant reasons for score calculation, which negatively impact.

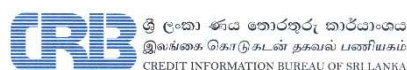
Legends



This section displays the graphical interpretation of score value allocation for each Risk Grade.

IMPORTANT

- CRIB Score Report will be issued to the Customer who requests CRIB Score Report, in addition to the request of iReport. CRIB Score report will not be issued without issuing the iReport. Customers can request iReport alone or iReport + CRIB Score Report.
- Pay Rs. 150 /= for each report which is non-refundable.
- Dispute can be raised against the data in the iReport but not the data in CRIB Score Report.



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