

# Credit Report on Private Person



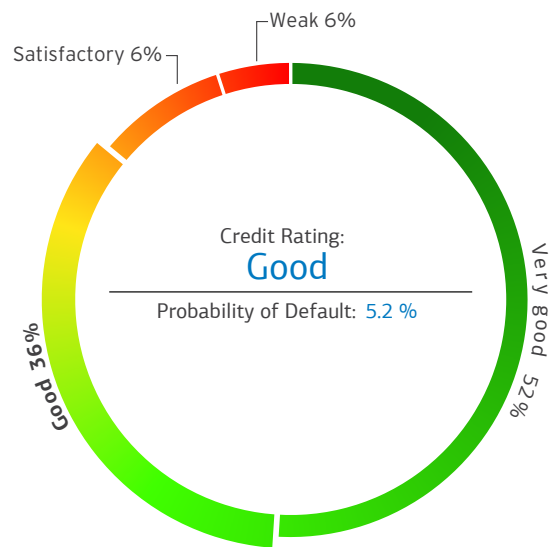
Name: **NAME SURNAME**  
 Personal code: **30000000000**

**Credit Rating** shows how probable it is that a private person will fail to pay invoices. The probability is determined on the basis of the person's profile by comparing it to the sample consisting of people with similar risk behavior.

The method of private person's credit solvency assessment is based on a statistical model. The model forecasts the person's credit behavior in the future. The result is expressed as a percentage of probability whether the private person will have payment defaults in the next 12 months.

A physical person is not evaluated in case of a temporary residence permit or right of residence in Estonia; if the person has died; the given ID code does not correspond to any ID code in the Population Register.

## > Credit Rating



Credit Rating	Probability of Default
Very good	0% - 1.9%
Good	2.0% - 6.0%
Satisfactory	6.1% - 15.0%
Weak	15.1% - 100.0%

Estonian citizenship: **No.**

Find more on [page 2](#).

Valid trade and enterprise bans: **Yes.**

Find more on [page 3](#).

Companies related to the person: **1 company.**

Find more on [page 3](#).

Immovables related to the person: **2 immovables.**

Find more on [page 3](#).

Official announcements related to the person: **0 official announcements.**

## > Payment Defaults and Tax Debts

Period: 23/11/2014-23/11/2015

	12.14	01.15	02.15	03.15	04.15	05.15	06.15	07.15	08.15	09.15	10.15	11.15
Payment defaults (actual)	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO
Tax debts												YES

## > The Population Register

The information is obtained from the Population Register. The Population Register is the primary uniform database of personal data of Estonian citizens and foreigners with Estonian residence permits or rights of residence.

**Name:** NAME SURNAME  
**Personal code:** 30000000000  
**Estonian citizenship:** No  
 the person has a permanent right of residence

## > Credit Register Information

Payment default is the borrower's failure to comply with its contractual financial obligation for more than 45 days from the day following the due date and when the sum of an arrear together with interests and penalties is at least EUR 30. Information on payment defaults derives from the members or other contractual parties of the Credit Register. The given data includes the default's appearing and termination dates or the status, the sum's magnitude and origin. Ranges are distributed as follows: up to EUR 29.99, EUR 30.00 - 64.99, EUR 65.00 - 319.99, EUR 320.00 - 639.99, EUR 640.00 - 3 199.99, EUR 3 200.00 - 12 799.99, EUR 12 800.00 - 63 999.99, EUR 64 000.00 and more. Payment default displayed in the register is inputted either by the creditor or by a person acting on creditor's behalf.

### Valid Payment Defaults

No information on payment defaults.

### Settled Payment Defaults

No information on payment defaults.

## > Tax Debts

The balance of tax arrears shows outstanding payments to the Estonian Tax and Customs Board at this date. Tax arrears consist of the principal claim and the interest claim. Interest arrears comprise the current imputed interest.

The taxpayer has the following tax arrears as on 24/03/2014:

Type of Debt	Tax Debt	Scheduled	Protested
Maamaks	14.19	0.00	0.00
<b>Total</b>	<b>14.19</b>	<b>0.00</b>	<b>0.00</b>

The imputed interest on the tax amounts calculated as on 24/03/2014 is 2.37 euro

## > Valid trade and enterprise bans

The information is obtained from the Business Register. Information concerning trade ban is published pursuant to §69 of the Commercial Code since 7 July 2001. The content of trade ban is provided for in §91 of Bankruptcy Act. Information concerning enterprise ban is published pursuant to §69<sup>1</sup> of the Commercial Code since 22 December 2008. The content of enterprise ban is provided for in §49<sup>1</sup> of Penal Code.

Type:	Trade ban
Since:	00.00.0000
Related company:	OÜ Ettevõte (rk 00000000)
Scope:	Complete
Valid until:	Prohibition on business applies until the completion of bankruptcy proceedings

## > Companies Related to the Person

The information about the companies connected to the person is provided by the entries in the Commercial Register. If the person has several connections to one company, the respective number of connections is shown in the table. The number of payment defaults shows how many current payment defaults are registered in the Credit Register entry of the particular company. The starting date of the earliest payment default is displayed. The tax arrears show the balance of outstanding payments to the Estonian Tax and Customs Board as of the beginning of the month.

VALID CONNECTIONS			
Company	Status	Current payment defaults	Tax debt
KORTERIÜHISTU KASE 1, 80000000 Member of the Board (since 00/00/2001)	Registered 00/00/2001	1 (oldest 00/00/2008)	100 (as of 00/00/2014)

## > Immovables related to the person

The information is provided by the Land Register.

Number of immovables: 2

## > Official announcements

*The information on the Official Announcements is taken from the [www.ametlikudteadaanded.ee](http://www.ametlikudteadaanded.ee) online publication. The information displayed in the section can be saved on the basis of a personal ID code, a person's name and date of birth or the name alone, which means that the announcements listed below can refer to all private persons with the particular name. The last three years announcements are published. The announcements are in Estonian.*

**No official announcements.**

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