

Credit Report on Private Person



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

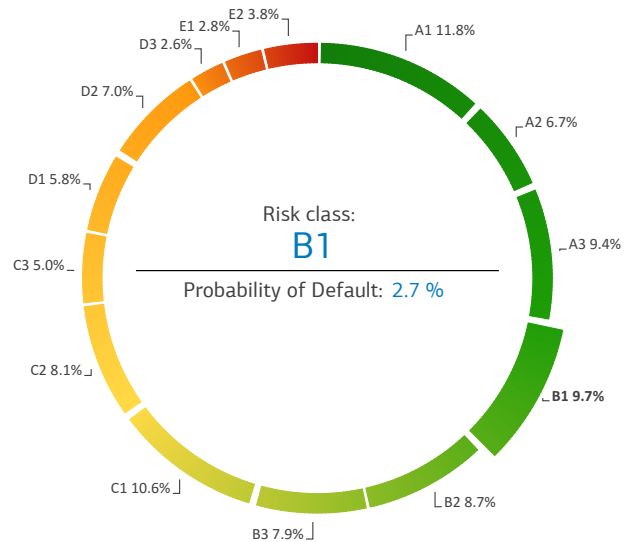
Probability of default shows how probable it is that a private person will fail to pay invoices. The probability is determined on the basis of the person's profile by comparing it to the sample consisting of people with similar risk behavior.

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 if the person is younger than 18 years or older than 74 years of age; bankruptcy proceedings are performed with regard to the person or the end of the bankruptcy proceeding is less than 3 years; a business or entrepreneurship ban is in force with regard to the person; in case of a temporary residence permit or right of residence in Estonia; the person has died; the person is archived in the Population Register or the person is e-resident.

Risk class	Probability of Default
A – lowest risk	0.0% - 2.5%
B – low risk	2.6% - 4.0%
C – moderate risk	4.1% - 7.7%
D – higher risk	7.8% - 24.9%
E – highest risk	25.0% - 100%

>Credit Rating v4



The person falls into the same risk category as 9.7% of people. 27.9% of people have received a lower risk assessment and 62.4% have received a higher risk assessment.

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 Claims of Estonian Tax and Customs Board

Period: 03/07/2023-03/07/2024

	08.23	09.23	10.23	11.23	12.23	01.24	02.24	03.24	04.24	05.24	06.24	07.24
Payment defaults (actual)	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO
Claims of ETCB												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

A payment default is a violation of the debtor's monetary obligation for more than 30 euros, which has lasted for more than 45 days from the day of the financial obligation i.e., from due date of payment. The information published in the Credit Register derives from legal persons who have entered into a contract with AS CREDITINFO EESTI, as the administrator of the Credit Register, for inputting and updating the payment default data. The payment default information visible to third parties includes number of disputed payment defaults and following information about valid and settled payment defaults: start and end dates, the range of amount and the origin (creditor and field of activity). Amount 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.

Disputed Payment Defaults

No disputed payment defaults.

Valid Payment Defaults

No valid payment defaults.

Settled Payment Defaults

Payment default registered by	Start date	End date	Latest size group	Maximum size group	Registerer's field of activity
Register member	15.03.2020	12.05.2020	-	640 - 3 200	Credit institutions (banks)

> Claims of Estonian Tax and Customs Board

The outstanding balance of claims is shown as of the time the report is generated. The amount of claims may include tax debts, claim for damages, penalty payment or other financial obligation, which the Tax and Customs Board discloses in accordance with the legislation in force.

As of 03/07/2024 the outstanding claims are

Type of Claim	Amount of arrears	Scheduled	Contested
Maamaks	296.72	0.00	0.00
Total	296.72	0.00	0.00

> 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 §69¹ of the Commercial Code since 22 December 2008. The content of enterprise ban is provided for in §49¹ of Penal Code.

Type:	Trade ban
Since:	00.00.0000
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. Estonian Tax and Customs Board (ETCB) claims show the outstanding balance of claims as of the first day of month.

VALID CONNECTIONS			
Company	Status	Current payment defaults	Claims of ETCB
KORTERIÜHISTU KASE 1, 80000000 Member of the Board (since 00/00/2001)	Registered 00/00/2001	1 (oldest 00/00/0000)	100 (as of 00/00/0000)

> 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 online publication.

No official announcements.

The information presented in the report, except the information of payment defaults, has been gathered from public sources. AS CREDITINFO EESTI makes every effort to ensure that the information in the report is correct and accurate and originates from a reliable source. AS CREDITINFO EESTI is not liable for any possible consequences of using the information, except when required by law.