

Name: Juan Garcia Gonzales
Date of Birth: October 25th, 1989
Email: juan@email.com
Date Generated: April 19th, 2019



700

Score generated using a foreign data score of **720** provided by **Circulo de Credito - Mexico**
More details below



The risk profile of this applicant is **low**

SCORE CODES

G1 : Lack of recent revolving account information
E2 : Number of consultations

F7 : Lack of recent loan information
K2 : Time since most recent account opening is too short

CALCULATED METRICS

Credit Utilization Ratio



6%

On Time Payment Ratio



89%

Inquiries Last 12 Months

0

Total Monthly Installments

\$1,385

1 Bureau Notice found

TRADELINES

SOCIEDAD FINANCIERA - OTHER

Account Status Closed	Opening Balance \$772	Current Balance \$0	Credit Type Fixed
Balance Past Due \$0	Responsibility Joint	Payment Frequency Bi weekly	Date Opened December 20th, 2015
Date Closed December 12th, 2016	Date Last Reported December 12th, 2016	Date Worst Arrears March 28th, 2015	Worst Arrears Amount \$129
Payments Since Open 26	Original Currency MXN	Collateral \$0	

Payment History - Bi weekly

Unknown: N/A (N/A) Pay periods late: 0 (0) <1 (1) <2 (2) <3 (3) <4 (4) 5+ (5)

	Dec - Jul												
2016	(N/A)	(0)	(0)	(0)	(0)	(0)	(0)	(1)	(0)	(1)	(0)	(0)	(0)
	Jul - Jan												
	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
	Dec - Jul												
2015	(0)	(N/A)	(N/A)	(N/A)	(N/A)	(N/A)	(N/A)	(N/A)	(N/A)	(N/A)	(N/A)	(N/A)	(N/A)
	Jul - Jan												
	(N/A)	(N/A)	(N/A)	(N/A)	(N/A)	(N/A)	(N/A)	(N/A)	(N/A)	(N/A)	(N/A)	(N/A)	(N/A)

BANCO DE MEXICO - REAL ESTATE - MORTGAGE

Account Status Active	Opening Balance \$213,024	Current Balance \$14,912	Installment Amount \$799
Credit Type Fixed	Balance Past Due \$0	Responsibility Individual	Payment Frequency Monthly
Installments at Open 302	Date Opened April 14th, 2012	Date Last Reported August 16th, 2016	Worst Arrears Amount \$0
Original Currency MXN	Property Collateral \$319,536		

Payment History - Monthly

Unknown: N/A (N/A) Pay periods late: 0 (0) <1 (1) <2 (2) <3 (3) <4 (4) 5+ (5)

	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2016	(N/A)	(N/A)	(N/A)	(N/A)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
2015	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
2014	(0)	(0)	(0)	(0)	(0)	(N/A)	(N/A)	(N/A)	(N/A)	(N/A)	(N/A)	(N/A)

SERVICIOS - PERSONAL

Account Status Active	Opening Balance \$1,864	Current Balance \$0	Credit Type Fixed
Balance Past Due \$0	Responsibility Individual	Payment Frequency Annual	Installments at Open 3
Date Opened May 12th, 2013	Date Last Reported June 30th, 2016	Date Worst Arrears May 15th, 2014	Worst Arrears Amount \$128
Payments Since Open 0	Original Currency MXN	Collateral \$0	

Payment History - Annual

Unknown: N/A (N/A) Pay periods late: 0 (0) <1 (1) <2 (2) <3 (3) <4 (4) 5+ (5)

2016	2015	2014	2013
(0)	(0)	(1)	(0)

SERVICIOS - CREDIT CARD

Account Status Active	Credit Limit \$1,065	Current Balance \$373	High Balance \$692
Credit Type Revolving	Balance Past Due \$0	Responsibility Individual	Payment Frequency Monthly
Date Opened July 24th, 2013	Date Last Reported June 8th, 2016	Date Worst Arrears October 14th, 2014	Worst Arrears Amount \$320

Original Currency

MXN

Payment History - Monthly

Unknown: N/A (N/A) Pay periods late: 0 (0) <1 (1) <2 (2) <3 (3) <4 (4) 5+ (5)

	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2016	(N/A)	(N/A)	(N/A)	(N/A)	(N/A)	(N/A)	(0)	(0)	(0)	(0)	(0)	(0)
2015	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
2014	(0)	(0)	(1)	(0)	(0)	(0)	(0)	(N/A)	(N/A)	(N/A)	(N/A)	(N/A)

FINANCIERA - PERSONAL

Account Status	Opening Balance	Current Balance	Credit Type
Closed	\$511	\$0	Fixed
Balance Past Due	Responsibility	Payment Frequency	Date Opened
\$0	Individual	Semi monthly	September 9th, 2012
Date Closed	Date Last Reported	Worst Arrears Amount	Original Currency
May 30th, 2014	June 11th, 2015	\$0	MXN

Payment History - Semi monthly

Unknown: N/A (N/A) Pay periods late: 0 (0) <1 (1) <2 (2) <3 (3) <4 (4) 5+ (5)

	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2014	(N/A)	(N/A)	(N/A)	(N/A)	(N/A)	(N/A)	(N/A)	(N/A)	(N/A)	(N/A)	(N/A)	(N/A)
2013	(N/A)	(5)	(N/A)	(N/A)	(5)	(4)	(N/A)	(N/A)	(5)	(2)	(N/A)	(N/A)
	(N/A)	(N/A)	(5)	(4)	(N/A)	(N/A)	(5)	(2)	(N/A)	(N/A)	(3)	(0)
	(N/A)	(N/A)	(5)	(4)	(N/A)	(N/A)	(5)	(2)	(N/A)	(N/A)	(3)	(0)
	(N/A)	(5)	(N/A)	(N/A)	(5)	(4)	(N/A)	(N/A)	(5)	(2)	(N/A)	(N/A)
	(N/A)	(N/A)	(5)	(4)	(N/A)	(N/A)	(5)	(2)	(N/A)	(N/A)	(3)	(0)

BANCOMEXT - VEHICLE OTHER

Account Status	Opening Balance	Current Balance	Installment Amount
Active	\$16,776	\$586	\$586
Credit Type	Balance Past Due	Responsibility	Payment Frequency
Fixed	\$0	Individual	Monthly

Installments at Open 302	Date Opened January 1st, 2011	Date Last Reported September 2nd, 2013	Worst Arrears Amount \$0
Original Currency MXN	Property Collateral \$10,651		

Payment History - Monthly

Unknown: N/A (N/A) Pay periods late: 0 (0) <1 (1) <2 (2) <3 (3) <4 (4) 5+ (5)

	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2013	(N/A)	(N/A)	(N/A)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
2012	(2)	(1)	(0)	(0)	(0)	(0)	(0)	(0)	(N/A)	(N/A)	(N/A)	(0)
2011	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(N/A)	(N/A)	(N/A)

NOTICES

BUREAU COMMENT

Statement

Successful inquiry by other SIC

Bureau Comments

Message type: Response for other SICs

INQUIRIES

SERVICIOS - OTHER - MONITORING

Inquiry Date September 2nd, 2017	Inquiry Amount \$2,663	Company Name SERVICIOS	Inquiry Contact 18444231345
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Original Currency
MXN

HSBC - OTHER - MONITORING

Inquiry Date April 2nd, 2016	Inquiry Amount \$3,078	Company Name HSBC	Inquiry Contact 5256538956
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Original Currency

MXN

BANCO MEX - CREDIT - CREDIT CARD

Inquiry Date	Inquiry Amount	Company Name	Inquiry Contact
March 30th, 2013	\$2,130	BANCO MEX	18411251248

Original Currency

MXN

ADDRESSES

Address	Property Type	Move In Date	Date Reported
357 AVENIDA INSURGENTES SUR, HIPÓDROMO, CIUDAD DE MÉXICO, CDMX, 06100, MEX	Home	Unknown	January 1st, 2014

Address	Property Type	Move In Date	Date Reported
PALMA SN, SANTA CATARINA DE TEPEHUANES, TEPEHUANES, DURANGO, DGO, 35600, MEX	Home	Unknown	March 27th, 2013

Address	Property Type	Move In Date	Date Reported
GONZALES SN TEPEHUANES, TEPEHUANES, TEPEHUANES, DGO, 35600, MEX	Home	Unknown	April 25th, 2005

EMPLOYERS

TELCEL - CAJERO

Start Date	End Date	Annual Salary	Monthly Salary
February 2nd, 2014	May 10th, 2015	\$35,149	\$2,929
Address	Original Currency		
JUÁREZ CIUDAD DE MÉXICO 06600	MXN		

BETO'S PIZZA - PREPARADOR

Start Date	End Date	Annual Salary	Monthly Salary
May 21st, 2010	October 2nd, 2013	\$13,421	\$1,118
Address	Original Currency		
TEPEHUANES 35600	MXN		

ABOUT THIS REPORT

How a Nova Credit report works

Nova Credit is a premier cross-border credit bureau that provides you with instant access to high-quality global credit data in an easy, uniform format. The credit report you see is the compilation of credit file data from our international bureau partner.

Nova score description

The NovaScore was developed to help you understand how international credit report data translates into a U.S. context. The NovaScore above is generated by mapping the foreign credit score from our international bureau partner to a U.S.-equivalent score range based on underlying default odds tables. The credit score range utilized by Circulo de Credito - Mexico in Mexico is 300 to 850. The remapped NovaScore is being provided solely by Nova and was not provided by Circulo de Credito - Mexico.

Foreign exchange rates

USD/MXN: 18.78 (Source: OER - April 19th, 2019)

Bureau report ID

000001111

CONSUMER RIGHTS

Inaccurate, negative information may lower your credit score and may indicate fraudulent activity. We recommend you dispute any inaccuracies as soon as you spot them. You can initiate a dispute with Nova Credit by downloading and mailing our Dispute Request Form available on our website at www.novacredit.com/disputes. Please mail the Dispute Request Form, along with any supporting document(s), to: Nova Credit Inc., Attn: Consumer Disputes, [711 Market Street, San Francisco, CA 94103](https://www.novacredit.com/disputes).

Because the underlying credit information in a Nova Credit Report is originally provided from a foreign credit bureau, you also have the option to submit a dispute directly with the relevant bureau. You can find contact information for our foreign credit bureau partners at www.novacredit.com/bureaupartners.

For disputes filed with Nova Credit, we will initiate an investigation upon receipt of your request provided that we have your file on record. In most cases, we will need to contact the foreign credit bureau that originally provided the underlying data and may request further documentation from you during this process. We process all disputes within 30 days unless applicable law permits us more time. We will notify you when the results of your dispute investigation are ready, and will send you a copy of your updated report if any corrections were made. Please note any information that is verified as accurate will not be removed from your report.

Para información en español, visite www.consumerfinance.gov/learnmore o escriba a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. **For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.**

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
 - a person has taken adverse action against you because of information in your credit report;
 - you are the victim of identity theft and place a fraud alert in your file;
 - your file contains inaccurate information as a result of fraud;
 - you are on public assistance;
 - you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete, or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need -- usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore.

- **You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.** Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).
- The following FCRA right applies with respect to nationwide consumer reporting agencies:

Consumers Have the Right To Obtain a Security Freeze

You have a right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years. A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit www.consumerfinance.gov/learnmore.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:

TYPE OF BUSINESS:	CONTACT:
1.a. Banks, savings associations, and credit Unions with total assets of over \$10 billion and Their affiliates B. Such affiliates that are not banks, savings Associations, or credit unions also should list, In addition to the CFPB:	A. Consumer Financial Protection Bureau 1700 G Street, N.W. Washington, DC 20552 B. Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357
2. To the extent not included in item 1 above: A. National banks, federal savings associations, And federal branches and federal agencies of Foreign banks B. State member banks, branches and agencies Of foreign banks (other than federal branches, Federal agencies, and Insured State Branches of Foreign Banks), commercial lending Companies owned or controlled by foreign Banks, and organizations operating under Section 25 or 25A of the Federal Reserve Act C. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state Savings associations D. Federal Credit Unions	A. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050 B. Federal Reserve Consumer Help Center P.O. Box. 1200 Minneapolis, MN 55480 C. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106 D. National Credit Union Administration Office of Consumer Financial Protection (OCFP) Division of Consumer Compliance Policy and Outreach 1775 Duke Street

	Alexandria, VA 22314
3. Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590
4. Creditors Subject to the Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423
5. Creditors Subject to the Packers and Stockyards Act, 1921	Nearest Packers and Stockyards Administration area supervisor
6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, S.W., 8 th Floor Washington, DC 20416
7. Brokers and Dealers	Securities and Exchange Commission 100 F Street, N.E. Washington, DC 20549
8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357