Transunion Rwanda Limited
Comprehensive Consumer Report with Risk Score
All Sector Report
Equity Bank Rwanda Limited [Bank Sector Bureau]

PDF ID : 39713788-99efb0a0-0f42-4623-8f1d-26e640245220

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PERSONAL PROFILE

CRN : **00003127540**
Names : UMUTESI SARAÏ
ID : 1199670020084526
Gender : F Date of Birth: 01/May/1996

**** Bureau Score**
668 - AA
* Refer to index at the end of the report

Also Known As

UMUTESI Saraï

Directorship

Company CRN	Company Name	Title
6744921	HOLLY RIGHT COMPANY Limited	Chairman of Board

SUMMARY

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	Your Sector	Other Sectors
Non-Performing Accounts	0	0
Open NPA	0	0
Closed NPA	0	0
Performing Accounts	0	1
Open PA	0	0
Closed PA	0	1
Credit History Duration (Months)	0	52
Insurance Policies	0	3
Bounced Cheques	0	0
Fraudulent Cases	0	0
Credit Applications	0	0
Last PA Listing Date	-	11 May 2022
Last NPA Listing Date	-	-
Last Bounced Cheque Date	-	-
Last Fraud Date	-	-
Last Credit Application Date	-	-
Enquiries - Last 30 Days	1	0
Enquiries - Last 31 - 60 Days	0	2
Enquiries - Last 61 - 90 Days	0	0
Enquiries > 91 Days	0	21

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PERFORMING ACCOUNTS

1)

Trade Sector:	MicroFinance Sector	*Principal Amount:*	RWF 45,000,000.00	*Balance Amount:*	RWF 0.00
Account Type:	Instalment account	*Last Payment:*	13-Oct-2025	*Disputed?*	NO
Repayment Terms:	42 MONTHLY	*Listing Date:*	11-May-2022	*Account Status:*	ACCOUNT CLOSED
Classification:	NORMAL RISK	*Scheduled Payments:*	RWF 1,451,892.00	*Arrears Amount:*	RWF 0.00
Days In Arrears:	0 days			*Worst Arrear:*	0 days
Listed Amount :				*Ownership:*	

Account Ref: **602-1003087000032**

24 Month Payment History

Oct 26	Sep 26	Aug 26	Jul 26	Jun 26	May 26	Apr 26	Mar 26	Feb 26	Jan 26	Dec 25	Nov 25
X	X	X	X	X	X	X	X	X	X	X	X
Oct 25	Sep 25	Aug 25	Jul 25	Jun 25	May 25	Apr 25	Mar 25	Feb 25	Jan 25	Dec 24	Nov 24
0	0	0	0	0	0	0	0	0	0	0	0

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Payment History

=	Facility not yet assigned
X	Data not Submitted
numbers	Days In Arrears

Insurance Policies

1)	Policy No	300/PB0049421-BANC	Balance on Policy	RWF 118,985.00
	Insured Amount	RWF 63,890,000.00	Premium Amount	RWF 95,835.00
	Application Date	25-Apr-2025	Renewals Done	0
	Policy Classification	Property Insurance	Policy Start Date	11-Apr-2025
	Status	Unpaid	Policy Expiry Date	10-Apr-2026
	Total Claims Made	0	Days in arrears	10
	Trade Sector	Insurance Sector Bureau	Receivable category	D
	Due Date			
2)	Policy No	300/PB0012214-BANC	Balance on Policy	RWF 118,985.00
	Insured Amount	RWF 63,890,000.00	Premium Amount	RWF 95,835.00
	Application Date	06-Apr-2022	Renewals Done	0
	Policy Classification	Property Insurance	Policy Start Date	06-Apr-2022
	Status	Unpaid	Policy Expiry Date	05-Apr-2023
	Total Claims Made	0	Days in arrears	1522
	Trade Sector	Insurance Sector Bureau	Receivable category	O
	Due Date			
3)	Policy No	300/PB0018967-BANC	Balance on Policy	RWF 118,985.00
	Insured Amount	RWF 63,890,000.00	Premium Amount	RWF 95,835.00
	Application Date	04-May-2023	Renewals Done	0
	Policy Classification	Property Insurance	Policy Start Date	11-Apr-2023
	Status	Unpaid	Policy Expiry Date	10-Apr-2024
	Total Claims Made	0	Days in arrears	1129
	Trade Sector	Insurance Sector Bureau	Receivable category	O
	Due Date			

Recent Enquiries

Trade Sector	Date	Reason For Enquiry
1) MicroFinance Sector	13 May 2026	Loan Application
2) MicroFinance Sector	01 Jun 2026	Loan Application
3) MicroFinance Sector	25 May 2026	Loan Application
4) MicroFinance Sector	26 Feb 2026	Loan Application
5) MicroFinance Sector	08 Apr 2026	Loan Application
6) MicroFinance Sector	23 Feb 2026	Loan Application
7) MicroFinance Sector	10 Jun 2026	Person Verification
8) MicroFinance Sector	05 Aug 2026	Person Verification
9) MicroFinance Sector	18 Aug 2026	Loan Application
10) Bank Sector Bureau	20 Sep 2026	Account Opening
11) MicroFinance Sector	11 Jun 2026	Loan Application
12) MicroFinance Sector	22 Apr 2025	Loan Application
13) MicroFinance Sector	22 Apr 2025	Loan Application
14) MicroFinance Sector	30 Jan 2025	Loan Application
15) MicroFinance Sector	04 Nov 2025	Loan Application
16) MicroFinance Sector	19 Feb 2026	Loan Application
17) MicroFinance Sector	16 May 2025	Loan Application
18) MicroFinance Sector	29 Jan 2025	Loan Application

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Credit Score Band

	* Band	Score Range
Lowest Risk	AA	668-900
	BB	660 - 667
	CC	654 - 659
	DD	649 - 653
	EE	642 - 648
	FF	637 - 641
	GG	630 - 636
	HH	624 - 629
	II	618 - 623
Highest Risk	JJ	100 - 617

** Bureau Score

**** Probability Of Default

1.36%

*** Adverse Action Reasons

1. Low credit activity in Bank Sector
2. Low credit activity relating to all trades
3. Relatively young accounts in other than Micro and Bank sector
4. Total credit limit of accounts other than Micro and Bank sector is relatively high

Score Definition

The Transunion Credit Score is a three-digit number derived by using mathematical formulae that represents the credit risk associated with an individual's credit profile. This provides an indication of an individual's potential future behaviour.

The 4 Score Elements

* Band	Reflects the risk segmentation against the credit active population
** Bureau Score	A Number between 0-1000 that indicates the credit risk associated with an individual's credit profile
*** Adverse Action Reasons	The main reasons as to why a score is what it is.
**** Probability Of Default	The percentage likelihood of an individual defaulting on a credit agreement.

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