

How To Read Your Credit Report (Excerpt)

1	登録元会社	Name of company which registered the information	The name of the company you made a contract with is shown.
2	保有期限	Retention period	The length of time information remains. Remains on file during the contract and for up to 5 years from the termination of the contract

クレジット情報 Credit information

≪属性≫ The data on your credit application (your name, date of birth, etc.) and the document of your personal identification ("Honnin-kakunin") are registered.

3	氏名	Name		
4	生年月日	Date of birth		
5	性別	Gender		
6	電話番号	Personal phone number		
7	住所	Address		
8	勤務先名	Place of work		
9	勤務先電話	Work phone number		
10	公的資料 (確認日)	Public document classification (Public document verification date)	運転免許証	Driver's license
			パスポート	Passport
			在留カード	Residence card
			健康保険証	Health insurance card (Long-term care insurance certificate)
			その他公的資料	Other public documents
11	配偶者名	Spouse's name		

≪契約内容≫ Contract details

12	契約の種類	Borrower/Surety	本人	Data of borrower: Contract that was concluded by the principal
			保証人	Data of surety: Contract that was agreed to serve as a surety
13	契約の内容	Contract type	カード等	Credit card, etc.: The credit card contract or other contracts with assigned credit limit
			個品割賦	Installment sales: Contracts for purchasing goods and paying by installments
			リース	Lease: Contracts with leasing fees for goods
			保証契約	Guarantee contract: Contracts to secure the original contracts
			無保証融資	Unsecured loans: Unsecured loan contracts or those with credit limit
			保証融資	Secured loans: Loan contracts with corporate guarantee
			住宅ローン	Housing loans: Contracts for housing loans
			移管債権	Transferred debt: This refers to a situation in which the several contracts are unified into one.
14	契約年月日	Contract date	The date of contract made is shown.	
15	契約終了予定日	Scheduled contract expiration date	This indicates the scheduled last payment date. In the case of a guarantee contract, the term of a guarantee is shown. *No output is shown depending on the type of contract.	
16	支払回数	Number of installments	"リボ" means credit cards which have revolving payment features.	
17	契約額	Contract amount	The contract amount for purchasing goods, etc. is shown in units of ¥1,000.	
18	極度額 (内キャッシング枠)	maximum amount (Maximum amount for cash advance)	The maximum amount for credit card or that for card loan is shown in units of ¥1,000. *In the case of a credit card, the sum of the maximum amount for shopping and that for cash advance are shown. (In the case of credit cards with cash advance features, the maximum amount for cash advance is shown in units of ¥1,000.)	
19	商品名 (数量・回数・期間)	Product name (Quantity, number of times, period)	The name of accompanying functions of goods under the contract is shown.	
20			(The quantity, number of times or period for the product accompanied with the contract is shown.)	
21				

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<<お支払の状況>>Payment status

22	報告日	Date of data reported	The very latest date, when credit companies, etc. confirmed the balance, etc. on the monthly update, is shown.	
23	請求額	Billed amount	"Billed amount" as of the date on which "Payment status" was registered is shown in units of ¥1,000.	
24	入金額	Paid amount	"Paid amount" as of the date on which "Payment status" was registered is shown in units of ¥1,000.	
25	残債額 (内キャッシング請求額)	Balance (Cash advance balance)	Balance as of the date on which "Payment status" was registered is shown in units of ¥1,000. (The balance for cash advance of all "balance" is shown.)	
26	返済状況 (異動発生日)	Payment status (The date on which "Information category:Delinquent" is registered is shown)	異動	Delinquent: Delinquent during the contract(Long-term delayed payments), Execution of debt guarantee, Decision to declare bankruptcy proceedings.
			空欄	Blank: Information that does not fall under the category of "Delinquent"
27	経過状況 (経過状況発生日)	Progress status (The date on which "Progress status" was registered)	更新停止	Update stopped: The payment status that is unable to be updated after being classified as the "Information category: Delinquent".
			支払条件変更	Payment conditions changed: There have been changes in payment conditions after being classified as the "Information category: Delinquent" due to settlement, etc.
			支払総額変更	Total amount payable changed: There has been changes in payment amount after being classified as the "Information category: Delinquent" due to settlement, etc.
28	補足内容 (延滞解消日)	Supplementary comment (The date when the unpaid amount due to delayed payments was repaid is shown)	法的手続	Judicial proceedings: This refers to a situation in which the borrower has filed a petition for bankruptcy.
			延滞解消	Arreal cleared: The unpaid amount due to delayed payments was cleared.
29	保証履行額	Guarantee execution amount	The amount paid by a guarantor is shown.	
30	金額	Amount		
31	終了状況	Closing status	完了	Paid-off: The contract with a credit company, etc. was terminated (the cancellation of the account for credit card).
			移管終了	Transfer completed: ①The contract has been terminated in order to unify multiple contracts for central management. ②The credit company, etc. transferred the customer's credit obligation to a third party.
			本人以外弁済	Paid off by other than borrower: The contract was terminated by paid-off by other than the borrower.
			法定免責	Statutory immunity: A credit for which the application of statutory immunity was established.
			貸倒	Write-off: The credit companies, etc. wrote off the account for accounting purpose.

<<割賦販売法の登録内容>>Installment sales information

32	割賦残債額	Amount of remaining installment debts	The outstanding balance related to the Installment Sales Act is shown.	
33	年間請求予定額	Annual amount to be billed	This indicates that the payment amount for the commodity that is related to the Installment Sales Act that will be paid during the subsequent one-year period.	
34	支払遅延有無	Overdue or non-overdue(installment sales)	If there are any payment arrears, the comment on each overdue situation is shown as follows.	
			元本手数料	Delay of principal amount and fees
			元本のみ	Delay only of principal
			手数料のみ	Delay only of fees
			遅延解消	Payment overdue have been cleared
	(遅延発生日)	(Overdue occurrence date)	The date when the "overdue" above occurred is shown.	
	(遅延解消日)	(Overdue clearance date)	The date when the "overdue" above cleared is shown.	

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《貸金業法の登録内容》Financial information

35	確定日	Latest utilization status	The latest registration date(updated date) of financial information is shown.	
36	残高 (内キャッシング残高)	Balance (Cash advance balance)	The balance as of the date on which "Latest utilization status" was registered is shown. (The balance for cash advance as of the date on which "Latest utilization status" was registered is shown.)	
37	契約額	Contract amount	The amount for a single contract of loan on deed, etc. is shown.	
38	極度額 (内キャッシング枠)	Maximum amount (Maximum amount for cash advance)	The maximum amount of a credit card or a card loan, etc, is shown. (The maximum amount for cash advances by credit card is shown.)	
39	商品名	Product name		
40	貸付日	Lending date	The latest borrowing date. In the case of a card loan or other contracts with assigned credit limit, the borrowing date is shown.	
41	貸付額	Loan amount	The sum of the amount borrowed on the "lending date" and the existing balance is shown.	
42	出金額	Disbursement amount	The amount borrowed on the "lending date" is shown.	
43	最新支払日	Last payment date	The last payment date is shown.	
44	次回支払予定日	Next due date	The next due date is shown.	
45	遅延有無	Overdue or non-overdue	If there are any payment arrears, the comment on each overdue situation is shown as follows.	
			元本利息	Delay of principal amount and interest rate
			元本のみ	Delay only of principal amount
			利息のみ	Delay only of interest rate
46	担保・保証人有無	With or without collateral Presence or absence of surety	This indicates whether the loan is with or without collateral. This indicates the presence or absence of surety.	
47	終了状況	Closing status	This refers to a termination of contract.	
			空欄	Blank: Currently the contract stayed in effect.
			完了	Paid-off: ①The contract is terminated, with amounts payable being paid off. (Pay-off only by the borrower) ②In the case of a card, the card holder withdraws with a balance of "zero".
			法定免責	Statutory immunity: A credit for which the application of statutory immunity was established.
			移管終了	Transfer completed: ①The contract has been terminated in order to unify multiple contracts for central management. ②The credit company, etc. transferred the customer's credit obligation to a third party.
			本人以外弁済	Paid-off by other than borrower: The contract is terminated by paid-off by other than the borrower.

《入金状況》The payment history

入金状況	Payment status	\$	An amount equal to or exceeding the billed amount for the current month has been paid.
		P	The billed amount for the current month has been paid partially.
		R	Payment has been made by a person other than the borrower.
		A	Payment has not been made on the pay date due to reasons on the part of the borrower.
		B	Payment has not been made due to reasons other than those on the part of the borrower.
		C	Payment has not been made for unknown reasons.
		—	There has been no billing or payment for the current month, (e.g. In the case of no utilization of a credit card.)
		Blank	Information has not been updated by a credit company. (e.g. In the case of no utilization of a credit card.)

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<<申込情報>>Application information: Information that was inquired by credit companies, etc. at the time of new application for the screening.

1	登録元会社	Name of company which registered the information.	The name of the company which registered the "Application Information" (for application screening) is shown.
2	保有期限	Retention Period	The length of time information remains. For 6 months from the registration date
3	氏名	Name	
4	生年月日	Date of birth	
5	郵便番号	Postal code	
6	電話番号	Phone number	
7			
8	照会日時	Inquiry date and time	The date and time on which a credit company, etc. inquired for CIC database is shown.
9	照会区分	Inquiry classification	Whether you yourself is "a borrower" or "a surety-to-be" is shown.
10	申込区分	Application classification	The contract type which was applied for is shown.
11	契約予定額	Amount to be contracted	This indicates the amount to be contracted. The estimated contract amount for a credit card or a card loan is shown, and "0千円" is shown for no data registration.
12	支払予定回数	Number of scheduled payments	The number of scheduled payments is shown.
13	商品名	Product name	The product name accompanied with the contract is shown.
14			
15			
16			
17	数量・回数・期間	Quantity, number of times, period	The quantity, number of times or period for the product accompanied with the contract is shown.
18			
19			

<<利用記録>>Access record: Record that credit companies. etc. inquired for customer's credit information. Access records are disclosed to customers but not to the credit companies, etc. Therefore they are not used for credit screening.

1	登録元会社	Name of company which inquired for the information	The name of the company which inquired for CIC database is shown.
2	保有期限	Retention Period	The length of time information remains. For 6 months from the utilization date
3	氏名	Name	
4	生年月日	Date of birth	
5	照会日時	Inquiry date and time	The date and time on which a credit company, etc. inquired for CIC database is shown.
6	利用目的	Purpose of inquiry	The purpose of inquiry to CIC database that was made by a credit company, etc. is shown.
			消費者対応Consumer correspondence: An inquiry for response to an inquiry from a customer.
			新規再照会New re-inquiry:An inquiry made again for verification of contract detail.
			途上与信/ 法定途上与信Account management/ Statutory account management: An inquiry for verification of credit standing during the contract period.
			配偶者再照会Spouse re-inquiry: An inquiry for spouse information, etc. with the consent from the spouse of the party to a contract.
			再照会Re-inquiry: A re-inquiry with the corresponding name and date of birth, but with a different phone number.

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参考情報Reference Information: Information Submitted by Yourself and Other Information

\* Information collected by CIC itself in its database, not provided by member companies. It is referenced by member companies for credit evaluation and credit control.

1	保有期限	Retention period	Within 5 years from registration	
2	氏名	Name	Contents of registration based on your declaration are shown here.	
3	生年月日	Date of birth		
4	郵便番号	Postal code		
5	電話番号	Personal phone number		
6	性別	Gender		
7	住所	Address		
8	勤務先名	Place of work		
9	勤務先電話	Work phone number		
10	申告の種類 * 申告の種類により 右記の項目で表示	Type of Declaration  * Any of the items on the right will be shown according to the type of declaration.	Association Request	Personal information registered at the request of the Japan Financial Service Association (JFSA), based on the individual's declaration submitted to either the JFSA or the Japanese Bankers Association (Personal Credit Information Center) (JBA(PCIC)).
			Self-declared Information	Consumer's own statement (e.g., loss of certificate) declared by himself (herself) and registered by CIC.
11	本人申告登録日	Date of registration	The date on which CIC registered the information based on your request of self-declaration.	
12	本人申告 * 申告の内容により 右記の項目で表示	Declared Information  * Any of the items on the right will be shown according to the type of declaration.	Identical Names	To prevent incorrect credit approval to one with the same name and birthday
			Lost ID	Report of loss or theft of ID certificate such as driver's license
			Identity Theft	Report of potential misuse of ID
			Shopping addiction	Declaration to prevent shopping addiction and excess borrowing (to refrain from excessive loans)
			Consumer's statement	Declaration of claims about your information (e.g. a pending lawsuit)
13	コメント	Comments	Your comments in your registration request are shown here.	

クレジット・ガイダンス情報Credit Guidance Information: Analyzed and quantified by CIC based on credit information provided by member companies.

1	指数	Index	Index representing your creditworthiness based on past credit transactions
2	算出理由	Basis of calculation	Explanation of credit information items which significantly influenced the index calculation