

# Consumer Credit Report

MERCURY, MONTGOMERY

Subscriber Reference:

Enquiry Number:

8431196734

Issue Date and Time:

08/04/2020 11:06:17

# CENTRIX

Credit Bureau of New Zealand

## Summary Information

493 / 1000

Age of File:

23/01/2006

⊕ Judgments:	0
⊖ Insolvency Notices:	2
⊖ Multiple Insolvencies:	Yes
⊖ Credit Defaults:	4
⊕ Retail Energy Arrears:	No
⊖ Account Arrears:	Yes

Company Affiliations:

2

File Activity:

11



Risk Odds: 2 : 1

General information about this score:

The higher the score the lower the risk

A score in this range indicates you can expect 2 good accounts for every 1 bad performing account.

# Consumer Credit Report Org

**Saskia Kim**

A red circular graphic with a gradient, appearing as a semi-circle or a partial circle, located to the right of the name bar.

## **Consumer Credit Report Org:**

Delinquent Elena Botella, 2022-10-11 Publisher's Weekly Top 10 Fall Release in Business and Economics A consumer credit industry insider turned outsider explains how banks lure Americans deep into debt and how to break the cycle Delinquent takes readers on a journey from Capital One's headquarters to street corners in Detroit kitchen tables in Sacramento and other places where debt affects people's everyday lives Uncovering the true costs of consumer credit to American families in addition to the benefits investigative journalist Elena Botella formerly an industry insider who helped set credit policy at Capital One reveals the underhanded and often predatory ways that banks induce American borrowers into debt they can't pay back Combining Botella's insights from the banking industry quantitative data and research findings as well as personal stories from interviews with indebted families around the country Delinquent provides a relatable and humane entry into understanding debt Botella exposes the ways that bank marketing product design and customer management strategies exploit our common weaknesses and fantasies in how we think about money and she also demonstrates why competition between banks has failed to make life better for Americans in debt Delinquent asks How can we make credit available to those who need it responsibly and without causing harm Looking to the future Botella presents a thorough and incisive plan for reckoning with and reforming the industry Annual Report Federal Reserve Bank of Philadelphia, 2015 Alabama Referral Directory 2008 Glenda Riddick, 2008 Comprehensive statewide guide to community and family services **BNA's Banking Report**, 2003-07 **Financial Capability and Asset Building in Vulnerable Households** Margaret Sherraden, Julie Birkenmaier, J. Michael Collins, 2018-04-26 Financial Capability and Asset Building in Vulnerable Households is the first book of its kind It prepares students and practitioners for financial practice This comprehensive text offers knowledge and skills to enable families to improve their financial circumstances and to promote policies and services for household economic security and development **No Balance Due** Lenny Tumbarello, 2007

**Vulnerable Consumers and the Law** Christine Riefa, Severine Saintier, 2020-10-27 This book charts the difficulties encountered by vulnerable consumers in their access to justice through the contributions of prominent authors academic practitioners and consultants in the field of consumer law and access to justice It demonstrates that despite the development of ADR access to justice is still severely lacking for the vulnerable consumer The book highlights that a broad understanding of access to justice which encompasses good regulation and its public enforcement is an essential ingredient alongside access to the mechanisms of traditional private justice courts and ADR to protect the vulnerable consumer Indeed many of the difficulties are linked to normative obstacles and lack of access to justice is primarily a vulnerability in itself that can exacerbate existing ones In addition because it may contribute to pushing already vulnerable consumers into social exclusion it is not simply about economic justice but also about social justice The book shows that lack of access to justice is not irreversible nor is it necessarily linked to consumer apathy New technologies could provide solutions The book concludes

with a plea for developing inclusive justice systems with more emphasis on public enforcement alongside effective courts systems to offer the vulnerable with adequate means to defend themselves This book will be suitable for both students and practitioners and all those with an interest in the justice system     Federal Reserve Bulletin ,2005     **The ... Annual National Institute on Class Actions** ,2006     **Fair Credit Reporting** Anthony Rodriguez,Willard Ogburn,2002

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