

# Consumer Credit Report

MERCURY, MONTGOMERY GEORGE



Subscriber Reference:  
 Enquiry Number: 6345339351  
 Issue Date and Time: 21/04/2021 13:05:05

## Summary Information

Age of File: 23/01/2006

ⓘ Judgments: 1  
ⓘ Insolvency Notices: 1  
ⓘ Debt Repayment Orders: 1  
ⓘ Multiple Insolvencies: Yes  
ⓘ Credit Defaults: 2  
ⓘ Retail Energy Arrears: Yes  
ⓘ Account Arrears: Yes

Company Affiliations: 2  
 File Activity: 9

493 / 1000



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

[Find out more](#)

## Consumer Information

Name: MERCURY, Montgomery George  
 Gender: Male  
 Date of Birth: 01/01/1980

Also Reported As:  
 MERCURY, Monty George

Date of Birth:  
 01/01/1980

Latest Known Address:  
 128 Cobham Street, Spreydon, Christchurch, 8024

Date First Loaded:  
 13/11/2020

Other Known Previous Addresses:  
 1 Mercury Street, Milson, Palmerston North  
 93 Jackson Street, Petone, Lower Hutt, 5012

17/03/2021  
 09/03/2021

## ⓘ Retail Energy Data

Month	2021												2020					2019					
	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May
Aggregated	0	0	0	92	0	0	0	0	195	92	0	0	0	0	0	0	0	0	0	0	0	0	0

### Balance Breakdown

Supplier	SMPL	SMPL	SMPL	SMPL	SMPL	SMPL	SMPL	SMPL	SMPL	SMPL	SMPL	SMPL	SMPL	SMPL	SMPL	SMPL	SMPL	SMPL	SMPL	SMPL	SMPL	SMPL	SMPL
30 - 59 Days	0	0	0	0	0	0	0	0	103	92	0	0	0	0	0	0	0	0	0	0	0	0	0
60 - 89 Days	0	0	0	92	0	0	0	0	92	0	0	0	0	0	0	0	0	0	0	0	0	0	0
90 - 119 Days	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
120 Days+	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

0 = No Overdue Data Reported for Segment  
 N = No Known Active Accounts

## Account Information

### Aggregated Payment Performance

Apr	Mar	Feb	2021 Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	2020 Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	2019 May
0	0	0	0	0	0	0	0	0	1	2	3	4	3	2	1	0	0	0	0	0	0	0	0

<b>Extended Credit - Open:</b>	\$360,000	<b>Overdue reported last 6 months:</b>	0
<b>Number of Accounts Open:</b>	2	<b>Overdue reported last 12 months:</b>	0
<b>Number of Accounts Reported:</b>	2	<b>Overdue reported last 24 months:</b>	7

**Account Reference:** 111111xxxxxx8003-000000000257 **Supplier:** Centrix Group Limited

Apr	Mar	Feb	2021 Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	2020 Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	2019 May
0	0	0	0	0	0	0	0	0	1	2	3	4	3	2	1	0	0	0	0	0	0	0	0

<b>Account Type:</b>	Mortgage	<b>Term:</b>	360
<b>Account Status:</b>	Active	<b>Credit Limit:</b>	\$350,000
<b>Last Account Status Change:</b>	10/08/2019	<b>Credit Type:</b>	Fixed
<b>Industry Type:</b>	Finance Services	<b>Commercial/Consumer Credit:</b>	Consumer
<b>Customer Start Date:</b>	10/08/2019	<b>Secured Credit Type:</b>	Secured
<b>Customer Closed Date:</b>		<b>Payment Frequency:</b>	Monthly
<b>Account Relationship:</b>	Individual	<b>Payment Type:</b>	Principal and Interest

**Account Reference:** 222222xxxxxx1234-000000000567 **Supplier:** Credit Card Provider Limited

Apr	Mar	Feb	2021 Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	2020 Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	2019 May
0	0	0	0	0	0	0	0	0	1	0	0	0	1	2	1	0	0	0	0	0	0	0	0

<b>Account Type:</b>	Credit Card	<b>Term:</b>	360
<b>Account Status:</b>	Active	<b>Credit Limit:</b>	\$10,000
<b>Last Account Status Change:</b>	10/08/2019	<b>Credit Type:</b>	Unspecified
<b>Industry Type:</b>	Bank	<b>Commercial/Consumer Credit:</b>	Consumer
<b>Customer Start Date:</b>	10/08/2019	<b>Secured Credit Type:</b>	Secured
<b>Customer Closed Date:</b>		<b>Payment Frequency:</b>	Monthly
<b>Account Relationship:</b>	Individual	<b>Payment Type:</b>	Other

## File Activity

Date	Subscriber	Reason	Reference	Product Type	Amount Sought	Applicant Type
02/04/2021	Power Company C	Credit Review	Not Supplied	Utilities		Single applicant
26/02/2021	Finance Company B	Credit Application	FinReferenceB	Consumer Finance	\$5,000	Single applicant
23/02/2021	Finance Company A	Credit Application	FinReferenceA	Consumer Finance	\$5,000	Single applicant
03/10/2020	Bank A	Credit Review	LoanReferenceA	Personal Loan		Single applicant
26/07/2020	Bank A	Credit Application	LoanReferenceA	Personal Loan	\$10,000	Single applicant
14/03/2020	Power Company C	Credit Application	Not Supplied	Utilities		Single applicant
10/03/2020	Power Company B	Credit Application	Not Supplied	Utilities		Single applicant
22/11/2019	Company A	Credit Application	CreditReferenceA	Credit Account		Single applicant
08/09/2019	Bank A	Credit Application	Not Supplied	Savings		Single applicant

## ① Credit Defaults

Date	Account Type	Credit Provider	Reference	Original Amount	Current Balance	Status	Status Date
16/11/2020	Telecommunications	Communications Company	CommDef1	\$650	\$450	Paying	31/03/2021
18/12/2019	Hire Purchase	Retail Company	RetailDef1	\$1,200	\$	Paid	09/11/2020

## ① District Court Judgments Mercantile Gazette

Judgment Date	Plaintiff	Amount	Status	Status Date	Status Source
10/05/2018	Money Group Ltd	\$4,065	Paid	09/05/2020	Creditor

## ① Insolvencies / Debt Repayment Orders

Data sourced from the Insolvency and Trustee Service - As this data is subject to change, please visit [www.insolvency.govt.nz](http://www.insolvency.govt.nz) to confirm current details and for further information specific to the data held.

① **The Insolvency and Trustee Service has advised that multiple insolvencies have been recorded.**

Adjudication Date	Type	Insolvency Reference	Status	Discharge Date	Modified Date
09/05/2017	Debt Repayment Order	856789	Completed	08/02/2019	09/02/2019 00:38:45
23/01/2013	Debtor Petition	812345	Automatically Discharged	23/01/2016	24/01/2016 00:27:56

## Company Affiliations

Data sourced from the New Zealand Companies Office - As this data is subject to change, please visit [www.companies.govt.nz](http://www.companies.govt.nz) to confirm current details and for further information specific to the data held.

New Zealand Companies Office Last Modified Date/Time: 18/11/2020 12:16:25

Last Document Date	Type	Company	Registration Number	Company Status	Appointed	Resigned
03/08/2020	Director	THREE BIG FISH LIMITED	2400337	Registered	17/09/2019	
15/09/2020	Director	WHO SHOT JR LIMITED	7152579	Registered	11/07/2019	

This report is provided to the subscriber on the terms and conditions of the subscriber agreement. Centrix cannot and does not warrant the accuracy of the information contained in this report. The subscriber is responsible for assessing the creditworthiness of the individual.

## Name Match Insolvency / Debt Repayment Order Data

Data sourced from the Insolvency and Trustee Service - As this data is subject to change, please visit [www.insolvency.govt.nz](http://www.insolvency.govt.nz) to confirm current details and for further information specific to the data held.

*No matches on a similar or the same name have been found in the Insolvency Register.*