

## GRAYDON BLENDED REPORT

Combining commercial and consumer information  
Credit data on both a business and its Directors  
providing a more informed decision

There are certain situations when a commercial credit report is not enough to satisfy your decisioning process. Obtaining consumer reports on the company's Directors or owners can be prudent to ensure creditworthiness and compliance with internal policies. The Graydon Blended Report has been designed to simplify the process of obtaining information on both entities and associated individuals.

### When should you use a Graydon Blended Report?

If your credit policy calls for information covering one or all of the following situations:

- When dealing with a newly formed company or SME with little information available. The Graydon Blended Report conveniently provides both commercial and consumer information in one place.
- When needing to take a report on an unincorporated or newly-incorporated business and you need to know more about the individual partners or proprietor.
- When wishing to find out more about the individuals behind an organisation.

<b>GRAYDON</b>	
<b>GRAYDON BLENDED REPORT</b> (Sample report)	
Date: 23 January 2009 Time: 09 : 50 Your Reference: Sample Credit Check	
<b>Company Information</b>	
<b>AZC (INTERNATIONAL) LIMITED</b>	Registration Number: 96***6666
<b>Blended Commentary</b>	
The Blended Commentary provides summary information about both the Subject Company and the Subject Consumer(s) that are the focus of the Blended Report. The Commentary highlights the Subject Company Credit Information and how it may be adversely affected by the Subject Consumer(s) credit information and history.	
<b>Overall Blended Indicator:</b> <b>Medium Risk</b> 	<b>Blended Consideration:</b> <b>Company Risk:</b> ABOVE NORMAL RISK <b>Applicant 1 Risk:</b> Normal Risk <b>In light of the consumer information requested, we recommend a Monthly Credit Guide of GBP 2,000</b> Limit revision recommendation is based on the commercial and consumer information you selected and inputted to generate this report
<b>Commercial Indicator: Medium Risk</b> 	<b>Subject Company:</b> AZC (INTERNATIONAL) LIMITED <b>Graydon Rating:</b> N <a href="#">Click here for an explanation of Graydon Credit Ratings</a> <b>Monthly Credit Guide:</b> GBP2,000
<b>Applicant 1 Indicator: Normal Risk</b> 	<b>Name Matched:</b> MR JOHN SMITH <b>Date of Birth:</b> 07/04/1953 <b>Currently Insolvent:</b> No <b>Number of Active CCJ's:</b> 0 <b>Total Amount of Active CCJ's:</b> n/a <b>CallScore-A Fair Isaac score:</b> 800

The above is an extract of a sample Blended Report which also contains other information such as: company and individual identification details, payment behaviour, business and operations data, historical Graydon rating, known owners/managers, public record information, CCJs on the business, individual credit information, CCJs on the individual, insolvency details, links and aliases, etc.

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## Graydon Blended Report Contents

- **Risk Level & indicators:** A combined risk level and indicator based on evaluating both commercial and consumer information. Individual commercial and consumer risk levels and indicators are also supplied.
- **Blended Consideration Monthly Credit Guide:** A Monthly Credit Guide calculated through consideration of both commercial and consumer information chosen by the report buyer.
- **Insolvency and County Court Judgment Information:** Up-to-date CCJ and insolvency information recorded against both the entity and any individuals selected by the report buyer.
- **Consumer Score:** The Consumer section of the Blended Report includes a consumer score. This score indicates the relative 'creditworthiness' of an individual.
- **XSection:** A service that tracks and compares over 4.5 million businesses, hunts for unusual behaviour via a unique list of peculiarities.

## Graydon's pedigree

- Owned by Coface, Atradius and Euler Hermes, Europe's leading credit insurance organisations.
- International network of offices, branches, partnerships and alliances worldwide.
- Specialist services in credit risk management, credit scoring and web-based decisioning solutions.

## Graydon's Reports

All Graydon clients have access, free of charge, to searching and company name matching. Matched names provide details of registered office, incorporation date, accounts date, annual return date, legal form and registration number.

In addition, Graydon offers a wide range of reports with different levels of details. This enables you to select the level of report which best meets your requirements.

## Other Graydon Services

- International Credit Reports
- Ledger Management Products and Services
- Risk Monitoring Services
- Credit Scoring
- Decisioning Solutions
- Risk Prevention
- Intelligence Networks

## Reducing the risk of doing business

Over the years we have invested time and resources in building and perfecting solutions for commercial credit information and credit management. As a result, Graydon now ranks as one of Europe's leaders in this field. Our databases are kept up-to-date through a dynamic information process, providing you with easy access to over 70 million credit reports, covering businesses in more than 140 countries worldwide.

We provide a complete package of high-quality services that aid international trade and facilitate successful business transactions, prevent commercial fraud and reduce credit risk.

The Graydon Blended Report option is not automatically available as part of the standard service to registered users. To enable the report within your account please contact customer services on **020 8515 1400**.

Note: Before conducting a consumer credit-check, always ensure that you obtain prior permission in accordance with the Data Protection Act.