

Consumer Credit Report

Enquiry Number: 000054641 Enquiry Date: 16/12/2019
Reference: S1234567A_16122019

Data Provided

Name: John Doe
ID Type: NRIC
ID Number: S1234567A
Date of Birth: 15/11/1997
Postal Code: 189767
Enquiry Type: New Applicant
Product Type: Self
Applicant Type: Primary

Summary

Date of Earliest known Credit Account 22/03/2016
Previous Enquiries 3
Accounts 2
Defaults 0
Bankruptcy Proceedings 0
Secured Credit Limit 2,246,000
Unsecured Credit Limit 1,000
Exempted Credit Limit 0.00
Debt Management Programme Y
ID Theft Y

Personal Details

Surname: Doe
First Name: John
Second Name:
Fore Names:
Unformatted Name:

ID Type: NRIC
ID Number: S1234567A

Date of Birth: 15/11/1997
Gender: Male
Nationality: Singapore
Marital Status: Married
Address: 38 Beach Road, South Beach Tower
Singapore 189767

Bureau Score

The Bureau Score is calculated from an algorithm based on information in your current available credit data and is a fluid number which may change from time to time in tandem with changes in your credit information.

The Bureau Score or this Credit Report does not draw any conclusions or make credit decisions for financial institutions. The Bureau Score is only one of various pieces of information used by financial institutions in their credit assessment process. The use of the Bureau Score by a financial institution for credit assessment is entirely optional. Each financial institution has its own internal credit score and risk profile for each applicant including the applicant's financial and demographic information. Credit Bureau (Singapore) Pte Ltd is not involved in any way in the credit decision process of the financial institution.

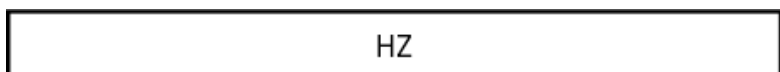
Example 1: Scored >>

Score. : 1908
 Risk Grade : BB
 Risk Grade Description : Score 1844 - 1910: Prob of Default between 0.27% to 0.67% Probability of Default..... : 0.28%



Example 2: Non-Scored >>

Score. : Not Applicable
 Risk Grade : HZ
 Risk Grade Description : Currently 90 + / write off with outstanding balance greater than or equals to \$300 Probability of Default..... : Not Applicable



For more details on the description of various risk grades, please refer to the "Credit Report Explanation" section below.

Explanation of Scorecard values

Score

The score ranges from 1000 to 2000, where, statistically, within the next 12 months, individuals scoring 1000 have the highest probability of defaulting on a repayment, whereas those who score 2000 have the lowest chance of reaching a delinquency status.

Probability of Default

The probability of the consumer defaulting based on statistics and the population average, within the next 12 months.

Key Contributing Factors associated with this Rating

Too Many Enquiries	Marginally Increases Risk
Credit Exposure	Moderately Increases Risk

Factors affecting the Bureau Score

The Bureau Score may be affected by various combinations of key contributing factors such as frequent/recent enquiries for new credit and presence of default or slow payment statuses. Possible ways to improve your Score is to reduce the number of unnecessary new credit applications, as lenders will enquire a credit report on you and these will reflect in the previous enquiries count. Paying your credit bills on a timely basis and avoiding any overdue and default payment behavior will also have a positive impact to your Score.

The above are some of the common contributing factors but the Bureau Score makes use of all available data to formulate the final result and it is not only dependent on any one of these.

*The Aggregated Monthly Instalment Amounts for the latest month only include amounts uploaded by members of Credit Bureau Singapore to date.

**Monthly Instalment Amounts for Joint Accounts are reported as a full instalment amount due for a facility and does not reflect individually shared amounts for each joint borrower.

***The Aggregated Monthly Instalment Amounts reflected do not include the amount for Secured Bridging Loan with a tenure of six months or less.

Disclaimer & Indemnity

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END OF REPORT
