

# Sample Layout of Credit Check Report – For Training Use

May 1, 2015

Data input by  
user upon  
Enquiry Check

INPUT: CHOI PAK KEE DAVID 12-12-1968 A1234567 ID HKG, FLAT A 2/F WAH SHAN  
MANSION TAIKOO SHING HK, SUITE 1001 TOWER 6 THE GATEWAY KLN 23242526, 25771816

Indicate Enquiry Purpose &  
Enquired Account Type  
{ Applicable to hardcopy only }

TRANSUNION LIMITED  
DETAIL CREDIT CHECK  
NEW APPLICATION - 1100

DATE: 01-05-2015  
TIME: 11:24

FOR: YY-99900001-TU BANK CRD  
USER REF NO: 03-01-000018

CONTROL NO: 50,006,464

NAME:  
CHOI, PAK KEE

Make crosscheck and verify with input  
particulars of the enquired subject

BIRTH:12-12-1968

Date and time  
the report was  
created

ID NUMBER  
A1234567  
BB112233ZZ

ID TYPE  
IDENTITY CARD  
PASSPORT

ISSUE COUNTRY  
HKG  
CHN

ADDRESS:  
FLAT A 2/F WAH SHAN MANSION  
TAIKOO SHING HK

CAPTUREDT: 01-05-2015

SUITE 01 10/F TOWER 6  
THE GATEWAY KLN

Display max. 4 addresses latest  
updated to TU database

CAPTUREDT: 01-05-2015

AVN VENCESLAU MORAIS EDF IND NAM LING  
BL 1 10-ANDAR-G MACAU

CAPTUREDT: 11-11-2014

RM 03 14/F WAH CHUI HOUSE WAH FU HK

CAPTUREDT: 10-06-2013

## \*\*\*STRUCTURED ADDRESS WITH POTENTIAL RELEVANCE\*\*\*

Last  
Reported  
Date minus  
First  
Captured  
Date

Exact input  
address will  
be returned  
if record is  
not  
included in  
TU address  
dictionary

1. FLAT
2. STREET NO. & STREET
3. BUILDING NAME
4. PHASE
5. ESTATE
6. DISTRICT
7. MONTHS ASSOCIATED
8. OTHER ADDRESS
9. OTHER ADDRESS DISTRICT

FLOOR

Time difference between the two last  
reported date in terms of month(s)

System Date

According to the UA  
profile as set up for the  
subscriber, either a  
maximum of 6 addresses  
or all addresses will be  
returned.

The most recent address  
is listed first (based on  
Captured Date).

TERRITORY	CAPTUREDT	LAST REPTDT
INTERVAL INPUT ADDRESS BUILDING TYPE		REPORTED VIA A/C

Indicates whether the address is the  
same as input;  
Y – Yes; N – No

Indicates whether the building is  
commercial (CM) / non-  
commercial. e.g. Under non-  
commercial:  
- PR – Public Rental Housing  
- RH – Home Ownership Scheme  
- RE – Private Residential  
- OT – Others

1. FLAT A
2. 17 TAIKOO SHING ROAD
3. (T-13) WAH SHAN MANSION
4. KAO SHAN TERRACE
5. TAIKOO SHING
6. QUARRY BAY
7. 1

2/F

HK

Y

01-05-2015

01-05-2015

RE

N

1. 1
2. 9 CANTON ROAD
3. TOWER 6
5. THE GATEWAY
6. TSIMSHATSUI
7. 1

10

KL

Y

01-05-2015

01-05-2015

CM

N

- 6.
7. 12
8. AVN VENCESLAU MORAIS EDF IND NAM LING BL 1 10-ANDAR-G MACAU

3

N

11-11-2014

30-12-2014

Y

1. 3
2. POK FU LAM
3. WAH CHUI HOUSE
5. WAH FU ESTATE
6. ABERDEEN
7. 31

14

HK

N

10-06-2013

20-01-2014

PR

Y

FOR: YY-99900001-TU BANK CRD  
USER REF NO: 03-01-000018

CONTROL NO: 50,006,464

NAME:  
CHOI, PAK KEE

BIRTH:12-12-1968

\*\*\*STRUCTURED ADDRESS WITH POTENTIAL RELEVANCE\*\*\*

1. FLAT	FLOOR				
2. STREET NO. & STREET					
3. BUILDING NAME					
4. PHASE					
5. ESTATE					
6. DISTRICT	TERRITORY	CAPTUREDT	LAST REPTDT		
7. MONTHS ASSOCIATED	INTERVAL	INPUT ADDRESS	BUILDING TYPE	REPORTED VIA	A/C
8. OTHER ADDRESS					
9. OTHER ADDRESS DISTRICT	OTHER ADDRESS	TERRITORY			
2. 69C-69F REPULSE BAY ROAD					
3. BLOCK B					
5. VILLA HELVETIA					
6. SOUTH	HK	30-04-2013	20-05-2013		
7. 24	8	N	RE	N	
1. FLAT 3	18/F				
2. 38 YIU HING ROAD					
3. KING HEI HOUSE (BLOCK A)					
5. TUNG HEI COURT					
6. SHAU KEI WAN	HK	24-12-2012	25-01-2013		
7. 25	4	N	RH	N	

\*\*\*ADDRESS ALERT FEATURE(S)\*\*\*

TYPE : NEW ADDRESS

1. FLAT	FLOOR				
2. STREET NO. & STREET					
3. BUILDING NAME					
4. PHASE					
5. ESTATE					
6. DISTRICT	TERRITORY	CAPTUREDT	BUILDING TYPE		
7. OTHER ADDRESS					
8. OTHER ADDRESS DISTRICT	OTHER ADDRESS	TERRITORY			
1. FLAT A	2/F				
2. 17 TAIKOO SHING ROAD					
3. (T-13) WAH SHAN MANSION					
4. KAO SHAN TERRACE					
5. TAIKOO SHING					
6. QUARRY BAY	HK	01-05-2015	RE		
1. 1	10				
2. 9 CANTON ROAD					
3. TOWER 6					
5. THE GATEWAY					
6. TSIMSHATSUI	KL	01-05-2015	CM		

Return ALL new addresses associate with the subject for the past Y days (maximum 730 days)

Parameters set by subscribers  
E.g. 1 address in 730 days

Capture from new app, review and contribution address

Available for new app and review enquiries

TYPE: MULTIPLE APPLICATION ADDRESSES

MA01: Y, 3 ADDRESSES IN 30 DAYS  
MA02: N, 4 ADDRESSES IN 60 DAYS

Enquiry Subject used X address for new application enquiry during the past Y days (maximum 730 days)

- "Stability" and "Fraud" indicator

Parameters set by subscribers

Capture from new app enquiry address

Available for new app and review enquiries

FOR: YY-99900001-TU BANK CRD  
USER REF NO: 03-01-000018

CONTROL NO: 50,006,464

NAME:  
CHOI, PAK KEE

BIRTH:12-12-1968

TYPE: ADDRESS USED IN APPLICATIONS

1. FLAT	FLOOR			
2. STREET NO. & STREET				
3. BUILDING NAME				
4. PHASE				
5. ESTATE				
6. DISTRICT	TERRITORY	BUILDING TYPE	FREQUENCY	
1. FLAT A	2/F			
2. 17 TAIKOO SHING ROAD				
3. (T-13) WAH SHAN MANSION				
4. KAO SHAN TERRACE				
5. TAIKOO SHING				
6. QUARRY BAY	HK	RE	4	

Address being used by X applicants during the past Y days (maximum 730 days)

“Parameters set by subscribers

Fraud” indicator

Available for new app and review enquiries

CONTACT NUMBER:

CNTRY	AREA	CONTACT NUMBER	EXT/CALL	CAPTUREDT	LAST REPTDT
852		23242526		01-05-2015	01-05-2015
852		25771816		01-05-2015	01-05-2015
852		68889888		03-06-2014	11-01-2015
853		6859439		11-11-2013	01-12-2014 *
		98765432		11-11-2012	01-09-2014 *

Contact number segregated into ‘Country Code’ + ‘Area Code’ + ‘Contact No.’ + ‘Extension’

Display max. 6 contact numbers latest updated to TU database

A reciprocity rule on contribution of contact numbers has been applied effective Nov 25, 2006

NOTE: \* - CONTACT NUMBER CONTRIBUTED BY MORE THAN ONE SUBSCRIBER

\*\*\*CONTACT NUMBER ALERT FEATURE(S)\*\*\*

TYPE: NEW CONTACT NUMBER

CNTRY	AREA	CONTACT NUMBER	EXT/CALL
852		23242526	
852		25771816	

Captured from new app, review and contribution contact number

Return ALL new contact number associate with the subject for the past Y days (maximum 730 days)

Parameters set by subscribers  
E.g. 1 contact number in 730 days

Available for new and review enquiries

TYPE: MULTIPLE APPLICATION CONTACT NUMBERS

MC01: Y, 2 CONTACT NUMBERS IN 60 DAYS  
MC02: N, 4 CONTACT NUMBERS IN 90 DAYS

Captured from new app contact number

Enquiry Subject used X contact number for new application enquiry during the past Y days (maximum 730 days)

Parameters set by subscribers

Available for both new app and review enquiry

TYPE: CONTACT NUMBER USED IN APPLICATIONS

CNTRY	AREA	CONTACT NUMBER	EXT/CALL	FREQUENCY
852		23242526		3

Contact number being used by X applicants during the past Y days (maximum 730 days)

Parameters set by subscribers

Captured from the inputted contact number

“Fraud” indicator

FOR: YY-99900001-TU BANK CRD  
 USER REF NO: 03-01-000018

CONTROL NO: 50,006,464

NAME:  
 CHOI, PAK KEE

BIRTH:12-12-1968

Re-developed  
 CVS Score  
 was launched  
 on May 1,  
 2015

\*\*\*CONSUMER COMMENT\*\*\*  
 (if any)

Consumer may approach TU and make comment  
 on his/her own credit report

\*\*\*CREDIT SCORE\*\*\*

HM - High  
 Margin Loan  
 Score  
 PL - Personal  
 Loan Score  
 PC - Payment  
 Capacity Score

TYPE	SCORE	GRADE	PROB	DISPUTED INFO	LIMITED HISTORY
BK01	523	J	4.88	Y	N
CM01	1621	JJ	99.86	Y	N
HM01	607	P9	60.30	Y	N
PL01	6620	A9	26.99	Y	N
PC01	12000				

Bankruptcy score, CreditVision Score, Personal Loan Score, High Margin Loan Score and Payment Capacity Score are available for both New Application and Review Check

\*\*\*SUMMARY COUNT\*\*\*

SAFE SCAN ALERT	001	OPEN ACCOUNTS	004
WATCH LIST ALERT	001	PUBLIC RECORDS	004
NEW ACCOUNT ALERT	001	ENQUIRY ALERT	004
CLOSED ACCOUNTS (ACCT HISTORY)	002	MORTGAGE ACCOUNTS AS BORROWER	001
RELATED PARTIES	001	MORTGAGE ACCOUNTS AS GUARANTOR	002
ALIAS NAME ALERT	001	MORTGAGE ACCOUNTS AS MORTGAGOR	001
PAST DUE ACCOUNTS	003		

Gives an overview of the report  
 content and summarize the  
 number of accounts by the  
 account status

\*\*\*CREDIT SUMMARY TABLE\*\*\*

Summarize key credit data in the credit report excluding "closed" accounts. Data are grouped by account nature, i.e. **Individual**, **Commercial** and **Guarantor**, in separate summary tables

CURRENCY: HKD

INDIVIDUAL CREDIT SUMMARY

Table will reappear  
 to denote different  
 currency summary

	TTL ACCT	TTL CRLMT/ LOAN AMT	TTL USED CRLMT/ O/BAL	TTL INSAMT	TTL PDAMT
		UTILIZATION %	TTL PAST DUE ACCT	TTL EVER MD ACCT	% OF PDAMT
MORTGAGE	1	1,320,000	0	8,400	0
			0	1	
INS ACCT	1	36,000	20,000	2,300	0
		56%	0	0	0%
CREDIT CARD/ DEBIT CARD	2	6,000	21,300		16,200
		100%	2	1	76%
REVOLVING ACCT	1	100,000	0		0
		0%	0	0	0%
TTL	5	1,462,000	41,300	10,700	16,200
		18%	2	2	39%

'Write-off' accounts  
 are excluded from the  
 calculation of 'Credit  
 Limit/Loan Amount'  
 and 'Utilization %'

Please refer  
 to 'Account  
 Type Code  
 Table' for  
 details of  
 account  
 grouping

Outstanding  
 balance divided  
 by Credit Limit

Past Due Amount  
 divided by Outstanding  
 Balance

'Write-off' accounts and mortgage accounts  
 are excluded from the calculation of 'Total  
 Utilization %'

Blank field indicates data is not available.  
 E.g. Installment amount is not available  
 for revolving accounts

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NAME:  
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BIRTH:12-12-1968

\*\*\*CREDIT SUMMARY TABLE\*\*\*

CURRENCY: HKD

COMMERCIAL CREDIT SUMMARY

	TTL ACCT	TTL CRLMT/ LOAN AMT	TTL USED CRLMT/ O/BAL	TTL INSAMT	TTL PDAMT
		UTILIZATION %	TTL PAST DUE ACCT	TTL EVER MD ACCT	% OF PDAMT
SECURED HP/ LEASING ACCT	1	320,000 32%	101,600 0	10,400 0	0 0%
REVOLVING ACCT	1	50,000 6%	3,000 0	1	0 0%
TTL	2	370,000 28%	104,600 0	10,400 1	0 0%

Dynamic display – Only respective information in the credit report will be displayed.

CURRENCY: HKD

GUARANTOR CREDIT SUMMARY

	TTL ACCT	TTL CRLMT/ LOAN AMT	TTL USED CRLMT/ O/BAL	TTL INSAMT
		UTILIZATION %	TTL PAST DUE ACCT	
INS ACCT	1	60,000 77%	46,000 0	5,000
TTL	1	60,000 77%	46,000 0	5,000

'Past due amount', '% of past due amount' and 'ever MD Account' will not be displayed for a guarantor's account

NOTE: - "PAST-DUE" IS DEFINED AS STATUS "DA", "L" AND "W" IN SUMMARY TABLE  
 - WRITE-OFF ACCOUNT IS EXCLUDED FROM CALCULATION OF "UTILIZATION %"  
 - MORTGAGE ACCOUNTS ARE EXEMPTED FROM CALCULATION OF "UTILIZATION %" AND "% OF PDAMT"

\*\*\*INDIVIDUAL CREDIT EXPOSURE\*\*\*

CURRENCY: HKD

\*REVOLVING CREDITS\*

TOTAL ACCOUNTS: 3  
 TOTAL CRLMT: 106,000  
 TOTAL USED CRLMT: 21,300  
 TOTAL PAST DUE AMOUNT: 16,200

\*TERMS & OTHER CREDITS\*

TOTAL ACCOUNTS: 2  
 TOTAL LNAMT: 1,356,000  
 TOTAL O/BAL: 20,000  
 TOTAL INSAMT: 10,700  
 TOTAL PAST DUE AMOUNT: 0

Revolving credits include a/c types '1400', '1600', '2800', those with prefix '4' or '5'

\*\*\*COMMERCIAL CREDIT EXPOSURE\*\*\*

CURRENCY: HKD

\*REVOLVING CREDITS\*

TOTAL ACCOUNTS: 1  
 TOTAL CRLMT: 50,000  
 TOTAL USED CRLMT: 3,000  
 TOTAL PAST DUE AMOUNT: 0

\*TERMS & OTHER CREDITS\*

TOTAL ACCOUNTS: 2  
 TOTAL LNAMT: 380,000  
 TOTAL O/BAL: 147,600  
 TOTAL INSAMT: 15,400  
 TOTAL PAST DUE AMOUNT: 10,400

Commercial Credit Exposure includes accounts that have commercial vehicles or company account associations

NOTE:

- All accounts except 'Closed' accounts are summed up in the Credit Summary Table and Credit Exposure
- 'Write-off' accounts are excluded in the calculation of 'TOTAL INSAMT', 'TOTAL LNAMT' and 'TOTAL CRLMT'
- Accounts will be summed to the Credit Exposure as long as the respective information is displayed on the report e.g. O/BAL of a mortgage account will not be available in the Credit Summary Table and Credit Exposure  
 Past Due Amount of a guarantor's accounts will also not be available

FOR: YY-99900001-TU BANK CRD  
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CHOI, PAK KEE

BIRTH:12-12-1968

\*\*\*SAFE SCAN ALERT\*\*\*

NAME:  
LI, TIM  
ID NUMBER ID TYPE ISSUE COUNTRY  
A1234567 IDENTITY CARD HKG  
ADDRESS:  
RM 909 9/F 396 KWUN TONG RD  
KWUN TONG, KLN

Prompts when more than one data subject is associated with the enquired identification number or name, and alerts subscriber of possible fraud or bad data input

BIRTH: 12-12-1968

Additional names information associated with the subject

REPTDT: 02-10-2014

\*\*\*ALIAS NAME ALERT\*\*\*

NAME:  
CHOI, TAI KUEN

Indicates that the enquired subject is in default and other credit providers wish to be notified and provided information to assist in debt collection

\*\*\*WATCH LIST ALERT\*\*\*

MEMBER BUSINESS CATEGORY REQUEST DATE  
BANK CREDIT CARD 01-03-2015

\*\*\*PAST DUE ACCOUNTS\*\*\*

Accounts with "DA", "L", "W" and "BW" status will be grouped under 'Past Due Accounts'

1. MEMBER	ACCOUNT	REPTDT	AC OPENED	AC CLOSED
2. I/C	ASSOC TYPE EXPIRED CURR INSAMT CRLMT/LNAMT TERMS			
3. ST	PAYAMT LAST UPDT PAST DUE AMOUNT O/BAL DISPUTE			
4. SCHARGMDT	SINSAMT STERMS FREQ STTLAMT SEXPIRED INVESTDT			
5. DELSDT	MAXPDAMT MAXPDDT MAXD MAXDDT			
6. DAYS LATE	PAYMENT HISTORY			
7. GTYPE	CHASSIS/SERIAL/LICENSE VEHICLE ID YEAR			
8. REG MARK/MODEL NO/ENGINE NO	MAKE/BRANDNAME/MANUFACTURER			
9. VEHICLE CLASS	COLLATERAL STATUS			

Expiry date of credit/debit card accounts are hidden for security reasons

Account with SOA (line 4):  
A/C status remains unchanged while the no. of past due days is decreasing due to SOA repayment

Accounts owned by non-TU member and transferred from TU existing member

1. Non-TU Member	05-04-2015	01-02-2013
2. I HI 5400	HKD	50,000
3. W 2,034 05-04-2015	15,000	15,300
4. 01-01-2015 5050	6 M 30,000	30-06-2015
5. 30,000	01-02-2015 120	01-02-2015
6. 061 090 120 090 061 030 001 030 060 XXX XXX XXX		
6. 000 000 000 000 000 000 000 000 000 000 000 000		

A max of 24 buckets can be displayed.  
'001' indicates a/c with 1-29 days past due  
'061' indicates a/c with 61-89 days past due  
'XXX' denotes no file updating, masked data, or suppressed data

Only bucket created within 2 years from enquiry date will be displayed and a single 'XXX' will be shown if the latest bucket had been created over 2 years except closed and write-off accounts

Material default write-off account

1. TU BANK CRD	1100100220032010	31-03-2015	07-10-2012
2. I HI 4100	HKD	6,000	
3. DA 0	05-04-2015	1,200	6,000
6. 030 000 000 000 000 000 000 000 000 000 000 000			
6. 000 000 000 000 000 000 000 000 000 000 000 000			

Credit Limit = O/S Bal for Charge card account "4100"

Guarantor's account

1. BANK	01-04-2015	01-01-2015
2. C E 3300 31-12-2015	HKD 5,000	60,000
3. L 09-04-2015		46,000
6. XXX XXX XXX XXX		

"Y" indicates there is dispute claimed by the enquiry subject on this account

If the enquiry subject is the guarantor "G", only 'Account General Data' and 'OBAL' can be displayed. 'Payment amount' and 'Past Due Amount' are hidden and all payment buckets are masked by "XXX"

NOTE: If the account relates to more than one individual, **joint instructions** is required to opt-out an eligible account

TRANSUNION LIMITED  
 DETAIL CREDIT CHECK  
 NEW APPLICATION - 1100

DATE: 01-05-2015  
 TIME: 11:24

FOR: YY-99900001-TU BANK CRD  
 USER REF NO: 03-01-000018

CONTROL NO: 50,006,464

NAME:  
 CHOI, PAK KEE

BIRTH:12-12-1968

\*\*\*NEW ACCOUNTS ALERT\*\*\*

1. MEMBER	ACCOUNT	REPTDT	AC OPENED	AC CLOSED
2. I/C	ASSOC TYPE EXPIRED	CURR INSAMT	CRLMT/LNAMT	TERMS
3. ST	PAYAMT LAST UPDT	PAST DUE AMOUNT	O/BAL	DISPUTE
4. SCHARGMDT	SINSAMT	STERMS FREQ	STTLAMT	SEXPRIED
5. DELSDT	MAXPDAMT	MAXPDDT	MAXD	MAXDDT
6. DAYS LATE	PAYMENT HISTORY			
7. GTYPE	CHASSIS/SERIAL/LICENSE	VEHICLE ID	YEAR	
8. REG MARK/MODEL	NO/ENGINE NO	MAKE/BRANDNAME	MANUFACTURER	
9. VEHICLE CLASS	COLLATERAL STATUS			

New Account Alert will be triggered only if new accounts were opened within period specified by subscriber.

1. BANK		01-03-2015	01-03-2015
2. C	SO1 5710 28-02-2016 HKD	50,000	
3. A	30-03-2015	0	3,000
6. 000			

Accounts with "A", "I" and "S" status will be grouped under 'Open Accounts'

\*\*\*OPEN ACCOUNTS\*\*\*

1. MEMBER	ACCOUNT	REPTDT	AC OPENED	AC CLOSED
2. I/C	ASSOC TYPE EXPIRED	CURR INSAMT	CRLMT/LNAMT	TERMS
3. ST	PAYAMT LAST UPDT	PAST DUE AMOUNT	O/BAL	DISPUTE
4. SCHARGMDT	SINSAMT	STERMS FREQ	STTLAMT	SEXPRIED
5. DELSDT	MAXPDAMT	MAXPDDT	MAXD	MAXDDT
6. DAYS LATE	PAYMENT HISTORY			
7. GTYPE	CHASSIS/SERIAL/LICENSE	VEHICLE ID	YEAR	
8. REG MARK/MODEL	NO/ENGINE NO	MAKE/BRANDNAME	MANUFACTURER	
9. VEHICLE CLASS	COLLATERAL STATUS			

Maximum Past Due Days/Date, Maximum Past Due Amount/Date will not be populated unless it is referring to a material default record. These fields will be suppressed if they were over 5 years except for write-off accounts

Restructure Loan Account (3600) will be grouped under "Open Accounts" unless the account becomes past due

1. BANK		30-03-2015	01-03-2014
2. I	HI 3600 30-09-2016 HKD 2,300	40,000	18
3. A	2,000 30-03-2015	0	20,000
6. 000	000 000 000 000 000 000 000 000 000 000 000 000 000		

1. FINANCE		01-04-2015	13-09-2012
2. I	HI 5710 12-09-2017 HKD	100,000	
3. I	0 01-04-2015	0	
6. 000	000 000 000 000 000 000 000 000 000 000 000 000 000		
6. 000	000 000 000 000 000 000 000 000 000 000 000 000 000		

Inactive 'I' account will also be updated on a monthly basis and there will be no past due amount

Collateral information (line 7-9) is restricted to Hire Purchase members only

1. FINANCE		01-03-2015	01-08-2014
2. C	PAR1 2100 30-07-2017 HKD 10,400	320,000	36
3. A	5200 01-03-2015	10,400	101,600
6. 002 032 032	000 000 000 000		
7. VEHICLE	FE639EC00078	02089325	2010
8. TU0007		MITSUBISHI	
9. PRIVATE CAR	A		

Active account "A" with 1-29 days past due - no max past days or max past due amount (line 5) will be generated unless the default ≥61 days

1. BANK		30-03-2015	01-04-2010
2. I	HI 1100 30-03-2025 HKD 8,400	1,320,000	180
3. I	30-04-2015	0	
5. 30-11-2013	36,000 30-06-2013	103	30-06-2013
6. XXX XXX XXX XXX XXX XXX XXX XXX XXX XXX XXX XXX			
6. XXX XXX XXX XXX 000 061 XXX XXX 090 103 074			

For accounts with historical material default and the current account status is "A", "DA", "L" "W" or "BW" with less than 61 days past due, the Reported Date and Last Update Date will be displayed. The current payment bucket will be masked by "XXX" and the Account Status will be hidden.

For other account information that are not allowed for reporting for positive mortgage accounts, the last image will be displayed when the material default is settled as long as the material default remains within 5 years from the day of credit enquiry.

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USER REF NO: 03-01-000018

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\*\*\*CLOSED ACCOUNTS\*\*\*

Only accounts with 'C' status will be grouped under 'Closed Accounts'

1. MEMBER ACCOUNT REPTDT AC OPENED AC CLOSED  
2. I/C ASSOC TYPE EXPIRED CURR INSAMT CRLMT/LNAMT TERMS  
3. ST PAYAMT LAST UPDT PAST DUE AMOUNT O/BAL DISPUTE  
4. SCHARGMDT SINSAMT STERMS FREQ STTLAMT SEXPIRED INVESTDT  
5. DELSDT MAXPDAMT MAXPDDT MAXD MAXDDT  
6. DAYS LATE PAYMENT HISTORY  
7. GTYPE CHASSIS/SERIAL/LICENSE VEHICLE ID YEAR  
8. REG MARK/MODEL NO/ENGINE NO MAKE/BRANDNAME/MANUFACTURER  
9. VEHICLE CLASS COLLATERAL STATUS

Accounts with material default history are not eligible to **opt-out** and will be retained in the database until the expiry of 5 years from the 'Account Closed Date'.

1. FINANCE 01-12-2014 01-11-2013 30-11-2014  
2. I HI 3200 30-10-2014 HKD 6,600 80,000 12  
3. C 19,800 15-12-2014 0 0  
5. 30-11-2014  
6. 000 030 060 030 000 000 000 000 000 000 000 000

Terminated account with no material default history will be eligible to opt-out if the account holder instructs the credit provider to delete the account

SOA details (line 4) should be input upon closing an account to be restructured with a LRA

1. BANK 30-08-2014 01-02-2012 30-08-2014  
2. I HI 5700 HKD 50,000  
3. C 14,504 30-08-2014 0 2,000  
4. 02-01-2013 2300 18 M 40,000 01-06-2014  
5. 30-08-2014 42,000 20-07-2014 150 20-07-2014  
6. 000 150 120 090 060 000 000 000 000 000 000 000  
6. 000 000 000 000 000 000 000 000 000 000 000 000

Account with Loan Restructuring Arrangement (LRA) may leave an 'O/BAL' which equivalent to the haircut amount

\*\*\*WRIT WITH POTENTIAL RELEVANCE\*\*\*

1. CT WRIT NO TYPE FILEDT STATUS STATUS DATE  
2. CAUSE OF ACTION  
1. HK 15001000 HK 01-03-2015 CODE 30-04-2015  
2. ACCOUNTING FEES  
2. ADVERTISING FEES  
2. AMOUNT DUE PENALTY

Writ / Petition With Potential Relevance refers to public records that are verified by a comparison of names and addresses

NAME:  
CHOI, PAK KEE

Names as shown on the public records file

ASSOC: DEF1 REMARKS:  
STATUS: CNTC STATUS DATE: 30-04-2015 CURR-CLAMT: USD 34,000,000

TRADING AS:  
HANG CHEONG CO

ADDRESS:  
FLAT A 2/F WAH SHAN  
MANSION TAIKOO SHING HK

PLAINTIFF:  
TU TEST CO LTD

TRADING AS:  
FIRST CO

Petition will be retained in the database for 7 years from the filing date

\*\*\*PETITION WITH POTENTIAL RELEVANCE\*\*\*

CT PETITION NO TYPE FILEDT FC DISMISDT RESCISDT  
NOTDT PRCDSTG NOTICE DESCRIPTION CURR NOTAMT PERCENT  
SC 14000010 BP 05-03-2014 ABA 30-09-2014  
30-10-2014 04

NAME:  
CHOI, PAK KEE

ASSOC: DEB1 REMARKS:

ADDRESS:  
FLAT A 2/F WAH SHAN  
MANSION TAIKOO SHING HK

PETITIONER:  
TEST COMPANY



FOR: YY-99900001-TU BANK CRD  
USER REF NO: 03-01-000018

CONTROL NO: 50,006,464

NAME:  
CHOI, PAK KEE

BIRTH:12-12-1968

\*\*\*WRIT UNMATCHED\*\*\*

1. CT	WRIT NO	TYPE	FILEDT	STATUS	STATUS DATE
2. CAUSE OF ACTION					
1. HK	14010000	HK	15-11-2014	CNTC	15-12-2014
2. BREACH OF AGREEMENT					
2. BREACH OF CONTRACT					

Unmatched Writ / Petition refers to public records verified by a comparison of names only

NAME:  
CHOI, PAK KEE

ASSOC: DEF1 REMARKS: DEFENDANT IS GUARANTOR

STATUS: PAYT STATUS DATE:15-12-2014 CURR-CLAMT: USD 4,000,000

ADDRESS:  
8 MEI TAK BLDG KWONG FUK RD

PLAINTIFF:  
TU INTERNATIONAL CO

\*\*\*PETITION UNMATCHED\*\*\*

CT	PETITION NO	TYPE	FILEDT	FC	DISMISDT	RESCISDT
NOTDT	PRCEDSTG	NOTICE DESCRIPTION			CURR	NOTAMT
SC	10000099	BP	02-01-2010	ABA		
05-03-2010	DDIV	SUPPLEMENTARY DDIV			HKD	9000
						87.15%

NAME:  
CHOI, PAK KEE

ASSOC: DEB1 REMARKS:DISCHARGE ON 15-03-2015

ADDRESS:  
RM 909 BLK 7 396 KWUN RD KOWLOON

PETITIONER:  
TRANS UNION

Related Parties will be displayed under the following 3 circumstances:  
i) Displays the individual who is acting as sole proprietor or partner of the enquired subject being a company.  
ii) Displays the company of which the enquired subject being a sole proprietor or partner  
iii) Displays the Mother Company, Subsidiary, Director or Associated Company of the enquired subject being a company

There is no indication in the report indicating the relationship to any particular account in the report nor the related parties' own account information is not displayed in the report either.

\*\*\*RELATED PARTIES\*\*\*

NAME:  
CIS CO LTD  
ASSOC: COMPANY - SOLE PROPRIETOR  
ID NUMBER ID TYPE  
22334488 BUSINESS REGISTRATION NUMBER

ADDRESS:  
FLAT F 2/F HIGHWIN FTY BLDG  
47 HOI YUEN RD  
KWUN TONG, KLN

REPTDT: 01-06-2014

No enquiry amount is given for enquiry checks other than New Applications purpose

The number of enquiry checks enquired by TU members during a max of 2 years subject to member's own UA setting

\*\*\*ENQUIRY ALERT\*\*\*

MEMBER	DATE	TYPE	PURPOSE	CURR	AMOUNT
TU BANK	06-04-2015	3100	NEW APP	HKD	35,000
CARDS-RCC-CR	02-02-2015	5301	RENEWAL	HKD	0
BANK-CREDIT/CHARGE CARD	10-01-2015	5101	REVIEW	HKD	0
BANK-CREDIT/CHARGE CARD	15-12-2014	5301	MONITORING	HKD	0

Starting 1 July 2011, enquiry amount for new application is not available in mortgage accounts

Nature of the subscriber will be displayed instead of the subscriber name except those enquiry alerts belonging to the enquirer itself

There are 4 Enquiry Purposes:  
New Applications, Review, Renewal, and Monitoring of Indebtedness

TRANSUNION LIMITED  
DETAIL CREDIT CHECK  
NEW APPLICATION - 1100

DATE: 01-05-2015  
TIME: 11:24

FOR: YY-99900001-TU BANK CRD  
USER REF NO: 03-01-000018

CONTROL NO: 50,006,464

NAME:  
CHOI, PAK KEE

BIRTH:12-12-1968

\*\*\*PUBLIC RECORD WARNING\*\*\*

Public records that display on this consumer's report were not verified by a comparison of Identity Card Numbers. The "Potentially Relevant" public records were verified by a comparison of name and address. The "Unmatched" public records are a comparison of name information only. This information must be used with caution and subscribers should always make crosschecks to verify the information with their own information and/or with the consumer.

\*\*\*CAUTION ON SCORE USAGE\*\*\*

When a score is provided along with this report, the score should not be considered as a final or comprehensive conclusion of the report. The score should be read and considered together with the credit information provided in the report and any other information held by you or on your behalf. The Subscriber should use the score with caution when there is limited performance history. The Subscriber recognizes the fact that factors other than the score (such as the credit report, the individual account history, application information and economic factors) have to be considered in making a decision as to consumer credit. Score value may change as elements in the credit report change. Disputed account has not been taken into consideration in the score calculation.

\*\*\* Please direct consumer's request/complaint regarding access to or correction of personal data to the Consumer Relations Manager of TransUnion Limited at 2577 1816.

END OF REPORT:  
CHOI, PAK KEE

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