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DRAFT OF V2.0 CONSUMER CREDIT REPORT SAMPLE (BANK'S VERSION)

Enquiry Number: 000001 Enquiry Date: 06/07/2012
Reference: S1234567D_06072012

Data Provided

Name: Peter Tan
ID Type: NRIC
ID Number: S1234567D
Date of Birth: 20/01/1960
Postal Code: 123456
Enquiry Type: New Applicant
Product Type: Credit Card
Applicant Type: Primary

Summary

Date of Earliest known Credit Account 22/03/2003
Previous Enquiries 3
Accounts 6
Defaults 2
Bankruptcy Proceedings 2
Secured Credit Limit 25,000
Unsecured Credit Limit 20,000
Exempted Credit Limit 10,000
Debt Management Programme Y
ID Theft Y
12 x BTI Y

Personal Details

Surname: Tan
First Name:
Second Name:
Fore Names: Peter
Unformatted Name:
ID Type: NRIC
ID Number: S1234567D
Date of Birth: 20/01/1960
Gender: Male
Nationality: Singapore
Marital Status: Married
Postal Code 1 111111
Date Loaded 10/03/2004
Postal Code 2 222111
Date Loaded 25/07/2003
Postal Code 3 333222
Date Loaded 30/11/2002

Additional Identification

Date Loaded ID Type
31/01/2006 Passport N98765A

Additional Names

Date Loaded Name
19/01/2006 Peter Tan
25/07/2003 Tan Peter
22/03/2003

Employment

Date Loaded Occupation Employer
20/08/2005 Manager ABC Ltd

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01/06/2003
01/03/2002Sales Associate
ExecutiveKings Trading
Fong PL**Account Status History**

Product Type	Grantor Bank	Account Type	Date Open / Close	Overdue Balance	Last 12 cycles Cash Advance/ Bal. Transfer Full Payment
Secured Overdraft	OCBC Bank	Joint	22/03/2003	7000.00	DDDDCBAAAAAA
Unsecured Credit Card	DBS Bank	Single	18/10/2003 25/06/2012		WFDDCBBA* * * NNNNNNNNYY- - - NNNNNNNNNN- - -
Unsecured Overdraft	DBS Bank	Single	28/11/2003 15/12/2011		EDCBAAAAAA NNNNNNNNNNNN YNNNNNNNNYYYY
Motor Vehicle Loan	HSBC	Single	30/12/2003 01/02/2011	20000.00	RGDDCCBBBAAA
Secured Personal Loan	OCBC	Single	05/04/2005 01/08/2010		WDCBAAAAAA**
Secured Restructured Loan	HSBC	Single	01/02/2011		AABBBBBBBBBBA
Renovation Loan	RHB	Single	28/02/2012		AAAA

Previous Enquiries

Date	Enquiry Type	Product Type	Account Type
31/01/2011	New Application	Real Estate Loan	Joint
01/12/2010	New Application	Self	Single
25/11/2010	Review	Overdraft	Joint

Default Records

Product	Client	Date Loaded	Original Amt at load Date	Balance	Status	Status Date
Unsecured Credit Card	DBS Bank	25/06/2012	6500.00	6500.00	Sold Off	05/07/2012
Secured Personal Loan	OCBC	01/08/2010	5000.00	5000.00	Outstanding	01/08/2010

For status on defaults which are related/linked to bankruptcy, please refer to Bankruptcy Proceedings on the latest update

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Bankruptcy Proceedings

Bankruptcy data is match to the input of ID type and number.

Bankruptcy Number	Order Date	Petition Date	Original Order Date	Gazette Date
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11111	21/07/2008			
Bankruptcy order / In default of statutory demand.				

11111	23/01/2010			
Notice of discharge by certificate of the official assignee under section 124 of the bankruptcy act.				

DRS Records

DRS Case Number	Status	Commencement Date	Completion Date	Failure Date
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D 1111112011A	In Progress	20/04/2012		
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Bureau Score

Bureau Scorecards utilise all available data to calculate risk estimate. This is based on analysis of the association of all the data with future adverse outcomes.

Score Card : GEN02
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% (Changes to apply based on AD10756)
Risk Odds : 357.54:1

Explanation of Scorecard values

Score Card

Identifies the Scorecard used to calculate Bureau Score

Score

The score ranges from 1000 to 2000, where individuals scoring 1000 have the highest likelihood of defaulting on a repayment, where those who score 2000 have the lowest chance of reaching a delinquency status

Probability of Default

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

Risk Odds

An odds-based measure of the likelihood of default within the next 12 months

Key Contributing Factors associated with this Rating

Too Many Enquiries

Marginally Increases Risk

Credit Exposure

Moderately Increases Risk

Explanation of Key Contributing Factors

Immature Credit History

Immature credit history will generally contribute to the credit risk uncertainty

Credit Exposure

The level of credit exposure will generally contribute to higher credit risk

Delinquency Presence

The presence of the delinquency is generally indicative of higher credit risk

Not Enough Clean History

Lack of clean credit history will generally contribute to higher credit risk

Adverse Credit History

Adverse credit history is generally indicative of the higher credit risk

Too Many Enquiries

The frequency and recency of credit applications may impact the credit risk assessment

No adverse information could be found on the subject.

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Narratives

Date Loaded	Type
26/06/2010	Debt Management Programme
As at 25/06/2010, Consumer is on the Debt Management Program with Credit Counselling Singapore	
30/11/2010	General
Previous enquiry dated 25/11/2010 should be classified as Review instead of New Application.	
20/04/2012	ID Theft
Passport number N98765A was reported to be misused by Bank A on 20/04/2012.	

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End Of Report

Litigation Writ and Bankruptcy Petition Search

Litigation Writs: 1
Bankruptcy Petitions: 1

You have requested an additional search of the Litigation Writ and bankruptcy Petition Database which is derived from publicly available Court records. This information does not form part of the CBS credit report and is a separate service provided at your request.

Any information recorded below is based on a match to the ID of the subject and is provided as at the filing date of the writ and/or petition. The information may not reflect the current status or details of the writ and/or petition.

Users of this service is advised to seek an updated status of any writ and/or petition displayed. We do not advise using writ and/or petition data in isolation for credit assessment purposes.

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Subject
ID Type: NRIC
ID Number: S1234567D

Litigation Writs

Date Loaded: 23/04/2003
Type: Litigation
Publication: InfoCredit Litigation Information

Defendant Name: PETER TAN
Court Code: MC
Case Number: 32016

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Date Filed: 25/10/2005
 Nature of Claim: CONTRACTS-CREDIT CARDS
 Status: CASE DEEMED CONCLUDED
 Status Date: 17/06/2010
 Claim Currency: SIN
 Claim Amount: 22568.25
 Plaintiff Name: ABC PTE LTD

Bankruptcy Petitions

Date Loaded: 26/02/2004
 Type: Litigation
 Publication: InfoCredit Litigation Information

Defendant Name: PETER TAN
 Court Code: B
 Case Number: 11111
 Date Filed: 25/04/2008
 Nature of Claim: -
 Status: IN DEFAULT OF STATUTORY DEMAND
 Status Date: -
 Claim Currency: -
 Claim Amount: 0.00
 Plaintiff Name: XYZ PTE LTD

Subject: PASS
 ID Type: N98765A
 ID Number: N98765A
 Date Loaded: 11/09/2008
 Type: Litigation
 Publication: InfoCredit Litigation Information
 There are no litigation details found on the subject

Aggregated Outstanding Balances

Product Group	June 2012**	May 2012	April 2012	March 2012	February 2012	January 2012
Secured Balances	15,000.00	27,000.00	25,000.00	20,000.00	18,000.00	17,500.00
Unsecured Interest Bearing Balances	0.00	6,500.00	5,500.00	7,500.75	5,000.00	1,500.50
Unsecured Non-Interest Bearing Balances	0.00	0.00	0.00	0.00	0.00	0.00
Exempted Balances	9,250.00	9,500.00	9,750.00	10,000.00	0.00	0.00

**Balances displayed in the latest month column will display aggregated balances (available on Members upload) as at the point of enquiry.