

Version 3.0 Banks Version Credit Report (SAMPLE)

Enquiry Number:	000054641	Enquiry Date:	16/10/2018
Reference:	S1234567D_16102018		

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:	Unsecured Credit Card
Applicant Type:	Primary

Summary

Date of Earliest known Credit Account	22/03/2004
Previous Enquiries	3
Accounts	6
Defaults	1
Bankruptcy Proceedings	2
Secured Credit Limit	2,246,000
Unsecured Credit Limit	37,000
Exempted (Unsecured) Credit Limit	0.00
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	10/03/2017
Postal Code 2	222111
Date Loaded	25/07/2016
Postal Code 3	333222
Date Loaded	30/11/2010

Additional Identification

Date Loaded	ID Type	
31/01/2017	Passport	N98765A

Additional Names

Date Loaded	Name
19/01/2017	Peter Tan
25/07/2015	Tan Peter
22/03/2015	Mr Peter Tan

Employment

Date Loaded	Occupation	Employer
20/08/2017	Manager	ABC Ltd
01/06/2016	Sales Associate	Kings Trading
01/03/2015	Executive	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
Unsecured Credit Card	Bank A	Single	22/03/2004 05/03/2016	6500.00	WHHHDDDDCBA* NNNNNNNNYY- NNNNNNNNNN-
HDB Loan	Bank A	Joint	10/10/2014		AAABAABBAAAA
Executive Condominium Purchase	Bank B	Single	01/08/2018		A
Unsecured Personal Loan	Bank B	Single	01/09/2010		AAACBAAAAABA
Private Real Estate	Bank C	Single	30/11/2004 20/07/2018	20000.00	RHDDDCBAACBA
Mortgage Restructured Loan	Bank C	Single	20/07/2018		AA

Previous Enquiries

Date	Enquiry Type	Product Type	Account Type
01/07/2018	New Application	Executive Condominium Purchase	Single
25/05/2018	Review	HDB Loan	Joint
20/12/2017	Review	Motor Vehicle Loan	Single

Default Records

Product	Client	Date Loaded	Original Amt at load Date	Balance	Status	Status Date
Unsecured Credit Card	Bank A	05/03/2016	6500.00	6500.00	Sold Off	08/04/2016

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

DRS Records

DRS Case Number	Status	Commencement Date	Completion Date	Failure Date
D 1111112011A	In Progress	20/04/2016		

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
11111	01/03/2013			
Bankruptcy order / In default of statutory demand.				
11111	30/10/2016			
Notice of discharge by certificate of the official assignee under section 1225(3) of the bankruptcy act.				

Bureau Score

Bureau Scorecards utilize 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. : Not Applicable

Risk Grade : HX

Risk Grade Description : Public records (with or without inquiry/with or without trade)

Probability of Default : Not Applicable

Risk Odds. : 0.00:1

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.

Narratives

Date Loaded

Type

01/03/2017

Debt Management Programme

As at 25/11/2016, Consumer is on the Debt Management Program with Credit Counselling Singapore

25/12/2017

General

Previous enquiry dated 20/12/2017 should be classified as New Application instead of Review.

30/09/2018

ID Theft

Bank A advised on 30/09/2018 that ID theft activities were identified and consumer's identity has been compromised. A police report G/20180921/210 was lodged by the consumer.

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 are 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.

No liability attaches to us with respect to the collation or supplying of the information or any use made of it and whether in relation to its accuracy or completeness or any other matter whatsoever. We are entitled to indemnity from you against any claims or loss made or sustained in consequence of the provision of Litigation Writ and Bankruptcy Petition Information.

Subject

ID Type: NRIC

ID Number: S1234567D

Litigation Writs

Date Loaded:

Type:

Publication:

23/04/2015

Litigation

InfoCredit Litigation Information

Defendant Name:

PETER TAN

Court Code:

MC

Case Number:

32016

Date Filed:

25/10/2015

Nature of Claim:

CONTRACTS-CREDIT CARDS

Status:

CASE DEEMED CONCLUDED

Status Date:

17/06/2016

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: 25/04/2015
Nature of Claim: -
Status: IN DEFAULT OF STATUTORY DEMAND
Status Date: -
Claim Currency: -
Claim Amount: 0.00
Plaintiff Name: XYZ PTE LTD

Subject
ID Type: PASS
ID Number: N98765A
Date Loaded: 11/09/2015
Type: Litigation
Publication: InfoCredit Litigation Information
There are no litigation details found on the subject

Aggregated Outstanding Balances

Product Group	September 2018**	August 2018	July 2018	June 2018	May 2018	April 2018
Secured Balances	1,932,250.00	1,938,850.00	1,945,450.00	1,952,050.00	1,958,650.00	1,965,250.00
Unsecured Interest Bearing Balances	6500.00	5,000.00	4,000.00	3,000.00	2,000.00	1,000.00
Unsecured* Non-Interest Bearing Balances	1500.00	2000.00	2000.00	3500.00	4000.00	4500.00
Exempted Balances	0.00	0.00	0.00	0.00	0.00	0.00

*The aggregated outstanding balances for the latest month only include balances uploaded by members to date, and may not be complete

Aggregated Monthly Installments

Product Group	September 2018**	August 2018	July 2018	June 2018	May 2018	April 2018
Property***						
- Single	4,100.00	4,100.00	4,100.00	N/A	N/A	N/A
- Joint**	2,500.00	2,500.00	2,500.00	N/A	N/A	N/A
Non-Property Secured						
- Single	0.00	0.00	0.00	N/A	N/A	N/A
- Joint	0.00	0.00	0.00	N/A	N/A	N/A
Unsecured	8000.00	7000.00	6000.00	N/A	N/A	N/A
Exempted	0.00	0.00	0.00	N/A	N/A	N/A

*The aggregated monthly installment amounts for the latest month only include amounts uploaded by members to date, and may not be complete.

**Monthly Installment Amounts for Property are reported in full amounts for the Loan (and does not reflect individual share amount for joint-borrowers).

***The aggregated amount/s shown does not include monthly instalments for Secured Bridging Loan.

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End Of Report