

V3.0 Enhanced Consumer Credit Report (CONSUMER'S VERSION)

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

Data Provided

Summary

Name:	Peter Tan	Date of Earliest known Credit Account	22/03/2004
ID Type:	NRIC	Previous Enquiries	3
ID Number:	S1234567D	Accounts	6
Date of Birth:	01/01/1960	Defaults	1
Postal Code:	552665	Bankruptcy Proceedings	2
Enquiry Type:	New Applicant	Secured Credit Limit	2,246,000
Product Type:	Self	Unsecured Credit Limit	37,000
Applicant Type:	Primary	Exempted Credit Limit	0.00
		Debt Management Programme	Y
		ID Theft	Y

Personal Details

Surname: Tan
First Name: Peter
Second Name:
Fore Names:
Unformatted Name:

ID Type: NRIC
ID Number: S1234567D

Date of Birth: 01/01/1960
Gender: Male
Nationality: Singapore
Marital Status: Married
Address: 122, Sample Street Ave 8, 22-1555, Singapore, 552665

Additional Identification

Date Loaded	ID Type	ID Code
31/01/2017	Passport	A524575

Additional Names



Credit Bureau Singapore

Date Loaded	Name
10/03/2018	Peter Tan
25/07/2017	Peter Tan A.K.
01/01/2016	Tan A.K
30/11/2015	Tan Peter
28/07/2012	A.K. Tan Peter

Additional Addresses

Date Loaded	Addresses
01/10/2018	55A, Jalan Ampang, 11-1234, Kuala Lumpur, F54126
25/08/2018	35B, Gardens Drive, Singapore, 556002
30/07/2018	99, Tuas Link, 15-01, PFS Tower, Singapore, 855132

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	1.00	AAAAAAAAAAAA NNNNNNNNNNNN NNNNNNNNNNNN
HDB Loan	Bank A	Joint	10/10/2014		AAAAAABAAAAA
Executive Condominium Purchase	Bank B	Single	01/08/2018		A
Unsecured Personal Loan	Bank B	Single	01/09/2010		CBAADDDDDCBA
Private Residential Purchase	Bank C	Single	30/11/2004 20/07/2018	20000.00	RHDDDCBAACBA
Mortgage Restructured Loan	Bank C	Single	20/07/2018		AA



Previous Enquiries

Credit Bureau Singapore

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

Default Records

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

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%



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

HZ

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.

Narratives

	Type
Date Loaded	
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.	

OTHER INFORMATION



Aggregated Outstanding Balances

Credit Bureau Singapore

Month	Product Type	Grantor Bank	Secured Balances	Unsecured Balances Interest Bearing	Unsecured Balances Non-Interest	Exempted balances
September 2018	Unsecured Credit Card	Bank A	0.00	6,500.00	0.00	0.00
	HDB Loan	Bank A	157,000.00	0.00	0.00	0.00
	Executive Condominium Purchase	Bank B	1,700,250.00	0.00	0.00	0.00
	Unsecured Personal Loan	Bank B	0.00	0.00	1500.00	0.00
	Mortgage Restructured Loan	Bank C	75,000.00	0.00	0.00	0.00
Total			1,932,250.00	6500.00	1500.00	0.00

Aggregated Outstanding Balances for Preceding 5 Months

August 2018	All	All	1,938,850.00	5,000.00	2000.00	0.00
July 2018	All	All	1,945,450.00	4,000.00	2000.00	0.00
June 2018	All	All	1,952,050.00	3,000.00	3500.00	0.00
May 2018	All	All	1,958,650.00	2,000.00	4000.00	0.00
April 2018	All	All	1,965,250.00	1,000.00	4500.00	0.00

Aggregated Monthly Instalments

	Product Type	Grantor Bank	Account Type**	Property***	Non-Property Secured	Unsecured	Exempted
September 2018*	Unsecured Credit Card	Bank A	Single	0.00	0.00	6500.00	0.00
	HDB Loan	Bank A	Joint	2800.00	0.00	0.00	0.00
	Executive Condominium Purchase	Bank B	Single	2500.00	0.00	0.00	0.00
	Unsecured Personal Loan	Bank B	Single	0.00	0.00	1500.00	0.00



Credit Bureau Singapore

	Mortgage Restructured Loan	Bank C	Single	1300.00	0.00	0.00	0.00
Total				6600.00	0.00	8000.00	0.00

Aggregated Monthly Instalments for Preceding 5 Months

August 2018	All	All	-	6600.00	0.00	7000.00	0.00
July 2018	All	All	-	6600.00	0.00	6000.00	0.00
June 2018	All	All	-	N/A	N/A	N/A	N/A
May 2018	All	All	-	N/A	N/A	N/A	N/A
April 2018	All	All	-	N/A	N/A	N/A	N/A

*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.

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