



## Consumer Credit Report



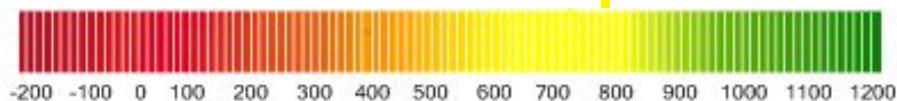
Report Date 28/02/2018  
 Enquiry Number 236447153  
 Number of Applicants 1  
 Member Reference RHBIBL-BDM-0004-2017-0015/R

Enquiry Type  
 Product Type  
 Account Type  
 Amount  
 Review  
 Working Capital Loan  
 Single  
 USD 587,800.00

## K-Score

812

Scorecard: Bank  
 Score: 812  
 Score Index: CC  
 Good/Bad Odds: 70: 1  
 Bad Rate: 1.41%



## Data Provided vs (Primary Data Available)

Applicant Type	Primary	
ID Type and Number	National ID 100602773	(National ID 101268500)
ID Expiry Date		
Khmer Name		
Family Name		(សាយ)
First Name		(សម្បត្តិ)
Second Name		
Third Name		
Unformatted Name		
English Name		
Family Name	Chhay	(CHHAV)
First Name	Sambath	(SAMBATH)
Second Name		
Third Name		
Unformatted Name		(CHHAY SAMBATH)
Date of Birth	13/11/1985	(13/11/1985)
Place of Birth Country	Cambodia	(Cambodia)
Place of Birth Province	Takeo	(Takeo)
Place of Birth District		
Place of Birth Commune		
Gender	Male	(Male)
Marital Status	Married	(Married)
Nationality	Cambodia	(Cambodia)

## Summary

All Previous Enquiries	8
Enquiries for Previous 30 Days	0
Earliest Loan Issue Date	09/05/2015
Total Accounts	7
Normal Accounts	3
Delinquent Accounts	0
Closed Accounts	4
Reject Accounts	0
Write Off Accounts	0
Total Limits	USD 1,600,000.00
Total Liabilities	USD 625,524.92
Total Write Off Amounts	0.00
Outstanding Write Off Balance	0.00
Guaranteed Accounts	2
Normal Accounts	2
Delinquent Accounts	0
Closed Accounts	0
Reject Accounts	0
Write Off Accounts	0
Total Guaranteed Limits	USD 65,000.00
Total Guaranteed Liabilities	USD 57,361.16
Total Guaranteed Write Off Amounts	0.00
Outstanding Guaranteed Write Off Balance	0.00

## Additional Identification

Date Loaded	ID Type	ID Number	Expiry Date
05/09/2017	National ID	101268500	

## Additional Names

Date Loaded	Name
06/03/2017	CHHAY SAMBATH
01/07/2016	CHHAV, SAMBATH

## Previous Enquiries

Date of Enquiry	Enquirer	Enquiry Type	Account Type	Member Reference	Product Type	Amount	Applicant Type	Name
09/06/2017	RHB INDOCHINA BANK LIMITED	New Application	Joint	RHBIBL--BDM-0004-2017-0015	Construction Loan	USD 608,000.00	Primary	Chhay, Sambath
15/03/2017	CANADIA BANK PLC	New Application	Single	TAB-MARCH 34	Investment Loan	USD 100,000.00	Primary	Chhay, Sambath
26/01/2017	RHB INDOCHINA BANK LIMITED	New Application	Joint	RHBIBL-BDM-0004-2017-0015	Construction Loan	USD 650,000.00	Primary	Chhay, Sambath
07/12/2016	CAMBODIAN PUBLIC BANK	New Application	Joint	CCV/000046/15-2	Working Capital Loan	USD 700,000.00	Primary	CHHAY, SAMBATH
13/10/2016	CANADIA BANK PLC	New Application	Single	TAB-OCTOBER 23	Investment Loan	USD 450.00	Primary	Chhay, Sambath
01/07/2016	PIPHUP THMEY MICROFINANCE PLC	New Application	Joint	100602773	Car Loan	USD 42,000.00	Primary	CHHAV, SAMBATH
01/09/2015	CANADIA BANK PLC	New Application	Single	TAB-APR-5	Investment Loan	USD 150,000.00	Primary	chhay, sambath នាយ, សម្បត្តិ
06/04/2015	CANADIA BANK PLC	New Application	Single	TAB-APR-15	Investment Loan	USD 300,000.00	Primary	chhay, sambath នាយ, សម្បត្តិ

## Account Details

Creditor	CANADIA BANK PLC	Issue Date	09/05/2015
Product Type	Working Capital Loan	Expiry Date	07/05/2021
Applicant Type	Primary		
Account Number	0280000063552	Closed Date	28/02/2017
Group Reference		Status	Closed
Currency	US Dollar	Payment Frequency	Monthly
Limit	300,000.00	Last Amount Paid	1.00
Restructured Loan	No	Last Payment Date	28/02/2017
Tenure	0	Past Due	0.00
Installment Amount	5,710.00	Next Payment Date	
Security Type	Ownership Title - Land/Buildings	As of Date	28/02/2017
Outstanding Balance	0.00	Last 24 Cycles	C0000000000000000000Q
Advisory Message			

Creditor	CANADIA BANK PLC	Issue Date	25/09/2015
Product Type	Working Capital Loan	Expiry Date	07/09/2021
Applicant Type	Primary		
Account Number	0280000069097	Closed Date	28/02/2017
Group Reference		Status	Closed
Currency	US Dollar	Payment Frequency	Monthly
Limit	150,000.00	Last Amount Paid	1.00
Restructured Loan	No	Last Payment Date	28/02/2017
Tenure	0	Past Due	0.00
Installment Amount	2,880.00	Next Payment Date	
Security Type	Ownership Title - Land/Buildings	As of Date	28/02/2017
Outstanding Balance	0.00	Last 24 Cycles	C0000000000000000000Q
Advisory Message			

Creditor	RHB INDOCHINA BANK LIMITED	Issue Date	30/06/2017
Product Type	Working Capital Loan	Expiry Date	30/06/2027
Applicant Type	Primary		
Account Number	40001002175800000	Closed Date	
Group Reference		Status	Normal
Currency	US Dollar	Payment Frequency	Monthly

Limit	428,000.00	Last Amount Paid	5,479.80
Restructured Loan	No	Last Payment Date	03/01/2018
Tenure	0	Past Due	5,479.80
Installment Amount	5,479.80	Next Payment Date	
Security Type	Land Title	As of Date	31/01/2018
Outstanding Balance	414,528.36	Last 24 Cycles	1100000Q
Advisory Message			
Creditor	CANADIA BANK PLC	Issue Date	22/11/2016
Product Type	Working Capital Loan	Expiry Date	18/11/2021
Applicant Type	Primary		
Account Number	0280000085688	Closed Date	28/02/2017
Group Reference		Status	Closed
Currency	US Dollar	Payment Frequency	Monthly
Limit	50,000.00	Last Amount Paid	1.00
Restructured Loan	No	Last Payment Date	28/02/2017
Tenure	0	Past Due	0.00
Installment Amount	1,087.00	Next Payment Date	
Security Type	Ownership Title - Land/Buildings	As of Date	28/02/2017
Outstanding Balance	0.00	Last 24 Cycles	C00Q
Advisory Message			
Creditor	CAMBODIAN PUBLIC BANK	Issue Date	27/02/2017
Product Type	Working Capital Loan	Expiry Date	31/03/2027
Applicant Type	Primary		
Account Number	1900270517057	Closed Date	04/07/2017
Group Reference		Status	Closed
Currency	US Dollar	Payment Frequency	Monthly
Limit	450,000.00	Last Amount Paid	443,650.23
Restructured Loan	No	Last Payment Date	04/07/2017
Tenure	0	Past Due	0.00
Installment Amount	5,856.00	Next Payment Date	
Security Type	Mortgage	As of Date	31/07/2017
Outstanding Balance	0.00	Last 24 Cycles	C0001Q
Advisory Message			
Creditor	PIPHUP THMEY MICROFINANCE PLC	Issue Date	02/07/2016
Product Type	Car Loan	Expiry Date	02/07/2021
Applicant Type	Primary		
Account Number	801008292015	Closed Date	
Group Reference		Status	Normal
Currency	US Dollar	Payment Frequency	Monthly
Limit	42,000.00	Last Amount Paid	1,281.00
Restructured Loan	No	Last Payment Date	05/01/2018
Tenure	60	Past Due	0.00
Installment Amount	1,281.00	Next Payment Date	02/02/2018
Security Type	None	As of Date	31/01/2018
Outstanding Balance	34,623.05	Last 24 Cycles	000000000000MMMMMMMM
Advisory Message			
Creditor	RHB INDOCHINA BANK LIMITED	Issue Date	14/07/2017
Product Type	Working Capital Loan	Expiry Date	13/09/2027

<b>Applicant Type</b>	Primary		
<b>Account Number</b>	40001002192800000	<b>Closed Date</b>	
<b>Group Reference</b>		<b>Status</b>	Normal
<b>Currency</b>	US Dollar	<b>Payment Frequency</b>	Monthly
<b>Limit</b>	180,000.00	<b>Last Amount Paid</b>	2,304.59
<b>Restructured Loan</b>	No	<b>Last Payment Date</b>	16/01/2018
<b>Tenure</b>	0	<b>Past Due</b>	0.00
<b>Installment Amount</b>	2,304.59	<b>Next Payment Date</b>	
<b>Security Type</b>	Land Title	<b>As of Date</b>	31/01/2018
<b>Outstanding Balance</b>	176,373.51	<b>Last 24 Cycles</b>	000000Q
<b>Advisory Message</b>			

### Guaranteed Account Details

<b>Creditor</b>	SATHAPANA BANK PLC	<b>Issue Date</b>	15/02/2017
<b>Product Type</b>	Asset Financing	<b>Expiry Date</b>	17/02/2023
<b>Account Number</b>	0041001170460001	<b>Closed Date</b>	
<b>Group Reference</b>		<b>Status</b>	Normal
<b>Currency</b>	US Dollar	<b>Payment Frequency</b>	Monthly
<b>Limit</b>	50,000.00	<b>Last Amount Paid</b>	1,204.00
<b>Restructured Loan</b>	No	<b>Last Payment Date</b>	17/01/2018
<b>Tenure</b>	72	<b>Past Due</b>	0.00
<b>Installment Amount</b>	1,204.00	<b>Next Payment Date</b>	19/02/2018
<b>Security Type</b>	Land Title	<b>As of Date</b>	31/01/2018
<b>Outstanding Balance</b>	42,361.16	<b>Last 24 Cycles</b>	00000000000Q
<b>Advisory Message</b>			

<b>Creditor</b>	SATHAPANA BANK PLC	<b>Issue Date</b>	26/01/2018
<b>Product Type</b>	Asset Financing	<b>Expiry Date</b>	06/01/2021
<b>Account Number</b>	0041001180260001	<b>Closed Date</b>	
<b>Group Reference</b>		<b>Status</b>	Normal
<b>Currency</b>	US Dollar	<b>Payment Frequency</b>	Monthly
<b>Limit</b>	15,000.00	<b>Last Amount Paid</b>	0.00
<b>Restructured Loan</b>	No	<b>Last Payment Date</b>	
<b>Tenure</b>	35	<b>Past Due</b>	0.00
<b>Installment Amount</b>	482.00	<b>Next Payment Date</b>	06/02/2018
<b>Security Type</b>	Land Title	<b>As of Date</b>	28/01/2018
<b>Outstanding Balance</b>	15,000.00	<b>Last 24 Cycles</b>	Q
<b>Advisory Message</b>			

### Advisory Message

No adverse information could be found on the subject.

### Addresses

<b>Address Type</b>	Residential	<b>Country</b>	Cambodia
<b>Province</b>	Takeo	<b>District</b>	Angkor Borei
<b>Commune</b>	Angkor Borei	<b>Village</b>	Kampong Luong
<b>Village-Other English</b>		<b>Village-Other Khmer</b>	
<b>Street English</b>	NIL	<b>House English</b>	NIL
<b>Address Line 1 English</b>		<b>Address Line 1 Khmer</b>	
<b>Postal Code</b>		<b>City English</b>	
<b>Date Loaded</b>	28/02/2018	<b>City Khmer</b>	

<b>Address Type</b>	Residential	<b>Country</b>	Cambodia
<b>Province</b>	Takeo	<b>District</b>	Tram Kak
<b>Commune</b>	Angk Ta Saom	<b>Village</b>	Angk Ta Saom
<b>Village-Other English</b>		<b>Village-Other Khmer</b>	

Street English		House English	
Address Line 1 English	N/A ANGK TA SAOM ANGK TA SAOM TRAM KAK, TAKEO	Address Line 1 Khmer	
Postal Code		City English	
Date Loaded	05/09/2017	City Khmer	
Address Type	Residential	Country	Cambodia
Province	Takeo	District	Tram Kak
Commune	Angk Ta Saom	Village	Trapeang Khnar
Village-Other English		Village-Other Khmer	
Street English		House English	
Address Line 1 English	N/AN/A	Address Line 1 Khmer	
Postal Code		City English	
Date Loaded	06/07/2017	City Khmer	

### Occupation and Employment Detail

Type	Current	Employer	RESTAURANT AND GUESTHOUSE
Occupation	OWNER	Self Employed	Yes
Length of Service(M)	69	Total Monthly Salary/Income	30,000.00
Date Loaded	28/02/2018	Currency	US Dollar

#### Employer Address

Address Type	Work	Country	Cambodia
Province	Takeo	District	Angkor Borei
Commune	Angkor Borei	Village	Kampong Luong
Village-Other English		Village-Other Khmer	
Street English	NIL	House English	NIL
Address Line 1 English		Address Line 1 Khmer	
Postal Code		City English	
		City Khmer	

Type	Current	Employer	HOTEL & RESTURANT
Self Employed	Yes		
Length of Service(M)	0	Total Monthly Salary/Income	0.00
Date Loaded	06/07/2017	Currency	

#### Employer Address

Address Type		Country	
Province		District	
Commune		Village	
Village-Other English		Village-Other Khmer	
Street English		House English	
Address Line 1 English		Address Line 1 Khmer	
Postal Code		City English	
		City Khmer	

Type	Current	Employer	N/A
Occupation	RESTAURANT AND GUESTHOUSE	Self Employed	Yes
Length of Service(M)	60	Total Monthly Salary/Income	24,000.00
Date Loaded	26/01/2017	Currency	US Dollar

**Employer Address**

<b>Address Type</b>	Residential	<b>Country</b>	Cambodia
<b>Province</b>	Takeo	<b>District</b>	Tram Kak
<b>Commune</b>	Angk Ta Saom	<b>Village</b>	Angk Ta Saom
<b>Village-Other English</b>		<b>Village-Other Khmer</b>	
<b>Street English</b>	NIL	<b>House English</b>	NIL
<b>Address Line 1 English</b>		<b>Address Line 1 Khmer</b>	
<b>Postal Code</b>		<b>City English</b>	
		<b>City Khmer</b>	

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