



Consumer Credit Report



Report Date 11/08/2016
 Enquiry Number 163946810
 Number of Applicants 3
 Member Reference RHBIBL-BDM-2016-0004

Enquiry Type
 Product Type
 Account Type
 Amount
 New Application
 Public Housing Loan
 Joint
 USD 29,000.00

Applicant 1 of 3 K-Score

The score could not be calculated for the following reason:
 Applicant has no information on bureau

Data Provided vs (Primary Data Available)

Applicant Type	Primary	
ID Type and Number	National ID 010477939	
ID Expiry Date	27/06/2025	
Khmer Name		
Family Name		
First Name		
Second Name		
Third Name		
Unformatted Name		
English Name		
Family Name	Chhom	
First Name	Manith	
Second Name		
Third Name		
Unformatted Name		
Date of Birth	27/07/1985	
Place of Birth Country	Cambodia	
Place of Birth Province	Phnom Penh	
Place of Birth District		
Place of Birth Commune		
Gender	Male	
Marital Status	Married	
Nationality	Cambodia	

Summary

All Previous Enquiries	0
Enquiries for Previous 30 Days	0
Earliest Loan Issue Date	
Total Accounts	0
Normal Accounts	0
Delinquent Accounts	0
Closed Accounts	0
Reject Accounts	0
Write Off Accounts	0
Total Limits	0.00
Total Liabilities	0.00
Total Write Off Amounts	0.00
Outstanding Write Off Balance	0.00
Guaranteed Accounts	0
Normal Accounts	0
Delinquent Accounts	0
Closed Accounts	0
Reject Accounts	0
Write Off Accounts	0
Total Guaranteed Limits	0.00
Total Guaranteed Liabilities	0.00
Total Guaranteed Write Off Amounts	0.00
Outstanding Guaranteed Write Off Balance	0.00

Additional Names

Date Loaded	Name
11/08/2016	CHHOM, MANITH

Advisory Message

No adverse information could be found on the subject.

Addresses

Address Type	Residential	Address Line 1	#93E1, STREET NO 360, PHUM 4
Province	Phnom Penh	Address Line 2	
District	Chamkar Mon	City	PHNOM PENH
Commune	Boeng Keng Kang Bei	Country	Cambodia
Village		Date Loaded	11/08/2016

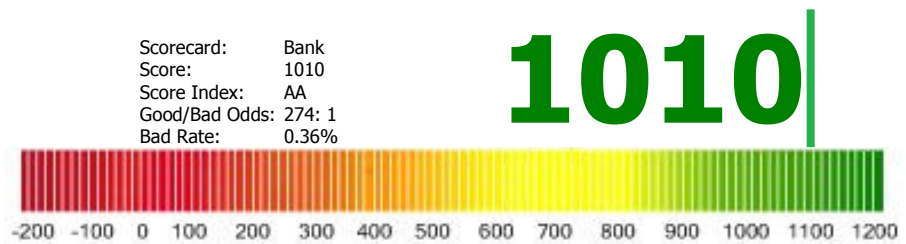
Occupation and Employment Detail

Type	Current	Employer	N/A
Occupation	GOVERNMENT STAFF	Self Employed	No
Length of Service(M)	60	Total Monthly Salary/Income	500.00
Date Loaded	11/08/2016	Currency	US Dollar

Employer Address

Address Type	Correspondence		
Province		Address Line 1	N/A
District		Address Line 2	
Commune		City	N/A
Village		Country	Cambodia

Applicant 2 of 3 K-Score



Data Provided vs (Primary Data Available)

Applicant Type	Primary	
ID Type and Number	National ID 010370065	(National ID 010370065)
ID Expiry Date	27/06/2025	(27/06/2025)
Khmer Name		
Family Name		(ផុកមុខ)
First Name		(ធីរី)
Second Name		
Third Name		
Unformatted Name		
English Name		
Family Name	Thouk Much	(THOUK MUCH)
First Name	Theary	(THEARY)
Second Name		
Third Name		
Unformatted Name		
Date of Birth	05/01/1958	(05/01/1958)
Place of Birth Country	Cambodia	(Cambodia)
Place of Birth Province	Pursat	(Pursat)
Place of Birth District		(Bakan)
Place of Birth Commune		(Boeng Bat Kandal)
Gender	Female	(Female)
Marital Status	Married	(Married)
Nationality	Cambodia	(Cambodia)

Summary

All Previous Enquiries	9
Enquiries for Previous 30 Days	1
Earliest Loan Issue Date	08/08/2013
Total Accounts	3
Normal Accounts	1
Delinquent Accounts	0
Closed Accounts	2
Reject Accounts	0
Write Off Accounts	0
Total Limits	USD 45,000.00
Total Liabilities	USD 13,772.46
Total Write Off Amounts	0.00
Outstanding Write Off Balance	0.00
Guaranteed Accounts	0
Normal Accounts	0
Delinquent Accounts	0
Closed Accounts	0
Reject Accounts	0
Write Off Accounts	0
Total Guaranteed Limits	0.00
Total Guaranteed Liabilities	0.00
Total Guaranteed Write Off Amounts	0.00
Outstanding Guaranteed Write Off Balance	0.00

Additional Names

Date Loaded	Name
11/12/2014	TOUK, MUCH THEARY

03/12/2014	ធុក, មុជធារី
21/12/2012	THOUK, MUCHTHEARY

Previous Enquiries

Date of Enquiry	Enquirer	Enquiry Type	Account Type	Member Reference	Product Type	Amount	Applicant Type	Name
12/07/2016	UNION COMMERCIAL BANK PLC	New Application	Single	UCBSVB856	Home Improvement Loan	USD 10,000.00	Primary	Thouk much, Theary ធុកមុជ, ធារី
06/07/2016	UNION COMMERCIAL BANK PLC	New Application	Group	UCBSVB852	Home Improvement Loan	USD 10,000.00	Primary	Thouk much, Theary ធុកមុជ, ធារី
08/06/2015	HATTHA KAKSEKAR LIMITED	New Application	Single	233USD_001_961	Asset Financing	USD 10,000.00	Primary	THOUK, MUCH THEARY ធុក, មុជធារី
11/12/2014	Phnom Penh Commercial Bank	New Application	Single	113-408	Green Loan	USD 12,000.00	Primary	Touk, Much Theary
03/12/2014	HATTHA KAKSEKAR LIMITED	New Application	Single	233USD_001_614	Asset Financing	USD 1,200.00	Primary	THOUK, MUCH THEARY ធុក, មុជធារី
20/06/2014	UNION COMMERCIAL BANK PLC	New Application	Single	UCBSVB338	Consumer Durables Loan	USD 20,000.00	Primary	THOUK, MUCH THEARY ធុក, មុជធារី
09/08/2013	ANCO Specialized Bank	New Application	Single	000260	PLN	USD 5,000.00	Primary	Thouk, Much Theary ធុក, មុជធារី
21/03/2013	CAMBODIAN PUBLIC BANK	New Application	Single	PPH/000092/13	MTG	USD 30,000.00	Primary	Thouk, Much Theary
21/12/2012	ACLEDA BANK PLC	New Application	Single	KDL-THOUK MUCHTHEARY	MTG	USD 300.00	Primary	THOUK, MUCHTHEARY ធុក, មុជធារី

Account Details

Creditor	ANCO Specialized Bank	Issue Date	08/08/2013
Product Type	Home Improvement Loan	Expiry Date	08/08/2016
Applicant Type	Primary		
Account Number	ASB-PNH-000245	Closed Date	07/01/2015
Group Reference		Status	Closed
Currency	US Dollar	Payment Frequency	Monthly
Limit	5,000.00	Last Amount Paid	3,451.70
Restructured Loan	No	Last Payment Date	07/01/2015
Tenure	0	Past Due	0.00
Installment Amount	3,451.70	Next Payment Date	
Security Type	Ownership Title - Land/Buildings	As of Date	09/02/2015
Outstanding Balance	0.00	Last 24 Cycles	C000000000000000M
Advisory Message			

Creditor	UNION COMMERCIAL BANK PLC	Issue Date	30/07/2014
Product Type	Home Investment Loan	Expiry Date	30/06/2019
Applicant Type	Primary		
Account Number	LD1526200672	Closed Date	30/10/2015
Group Reference		Status	Closed
Currency	US Dollar	Payment Frequency	Monthly
Limit	20,000.00	Last Amount Paid	454.50
Restructured Loan	No	Last Payment Date	30/10/2015
Tenure	45	Past Due	0.00
Installment Amount	454.50	Next Payment Date	
Security Type	Others	As of Date	30/11/2015
Outstanding Balance	0.00	Last 24 Cycles	COMM000000000000QQ
Advisory Message			

Creditor	UNION COMMERCIAL BANK PLC	Issue Date	01/09/2015
Product Type	Working Capital Loan	Expiry Date	30/06/2019
Applicant Type	Primary		
Account Number	LD1526200672	Closed Date	

Group Reference		Status	Normal
Currency	US Dollar	Payment Frequency	Monthly
Limit	20,000.00	Last Amount Paid	16.82
Restructured Loan	No	Last Payment Date	30/07/2016
Tenure	45	Past Due	437.97
Installment Amount	454.50	Next Payment Date	
Security Type	Others	As of Date	31/07/2016
Outstanding Balance	13,772.46	Last 24 Cycles	10000M0100MM
Advisory Message			

Advisory Message

No adverse information could be found on the subject.

Addresses

Address Type	Residential	Address Line 1	#93E1, STREET NO 360, PHUM 4
Province	Phnom Penh	Address Line 2	
District	Chamkar Mon	City	PHNOM PENH
Commune	Boeng Keng Kang Bei	Country	Cambodia
Village		Date Loaded	11/08/2016

Address Type	Residential	Address Line 1	KHAN CHAMKA MORN
Province		Address Line 2	
District		City	PHNOM PENH
Commune		Country	Cambodia
Village		Date Loaded	06/07/2016

Address Type	Residential	Address Line 1	PHUM 3 SANGKAT BOENG KENG KANG BEI KHAN CHAMKAR MON PHNOM PENH
Province	Phnom Penh	Address Line 2	
District	Chamkar Mon	City	PHNOM PENH
Commune	Boeng Keng Kang Bei	Country	Cambodia
Village	Phum 3	Date Loaded	06/07/2016

Occupation and Employment Detail

Type	Current	Employer	N/A
Occupation	GOVERNMENT STAFF	Self Employed	No
Length of Service(M)	96	Total Monthly Salary/Income	1,000.00
Date Loaded	11/08/2016	Currency	US Dollar

Employer Address

Address Type	Correspondence		
Province		Address Line 1	N/A
District		Address Line 2	
Commune		City	N/A
Village		Country	Cambodia

Type	Current	Employer	THOUK MUCH THEARY
Occupation	CALTEX BRANCH MANAGER	Self Employed	Yes
Length of Service(M)	120	Total Monthly Salary/Income	1,000.00
Date Loaded	06/07/2016	Currency	US Dollar

Employer Address

Address Type	Residential		
Province	Preah Sihanouk	Address Line 1	PHUM 1 SANGKAT 1 SIHANOUK VILLE SIHANOUK PROVINCE
District	Krong Preah Sihanouk	Address Line 2	
Commune	Sangkat Muoy	City	SIHANOUK VILLE
Village	Phum Muoy	Country	Cambodia

Type	Current	Employer	THOUK MUCH THEARY
Occupation	BUSINESS WOMEN	Self Employed	Yes
Length of Service(M)	72	Total Monthly Salary/Income	1,300.00
Date Loaded	10/11/2015	Currency	US Dollar

Employer Address

Address Type		Address Line 1	PHUM 3, SANGKAT BOENG KENG KANG BEI, KHAN CHOMKAR MON, PHNOM PENH
Province		Address Line 2	
District		City	PHNOM PENH
Commune		Country	Cambodia
Village			

Applicant 3 of 3

K-Score

The score could not be calculated for the following reason:
Applicant has no information on bureau

Data Provided vs (Primary Data Available)

Applicant Type	Primary	
ID Type and Number	National ID 010991269	
ID Expiry Date	16/06/2025	
Khmer Name		
Family Name		
First Name		
Second Name		
Third Name		
Unformatted Name		
English Name		
Family Name	Peng	
First Name	Chakrya	
Second Name		
Third Name		
Unformatted Name		
Date of Birth	03/04/1991	
Place of Birth Country	Cambodia	
Place of Birth Province	Phnom Penh	
Place of Birth District		
Place of Birth Commune		
Gender	Female	
Marital Status	Married	
Nationality	Cambodia	

Summary

All Previous Enquiries	0
Enquiries for Previous 30 Days	0
Earliest Loan Issue Date	
Total Accounts	0
Normal Accounts	0
Delinquent Accounts	0
Closed Accounts	0
Reject Accounts	0
Write Off Accounts	0
Total Limits	0.00
Total Liabilities	0.00
Total Write Off Amounts	0.00
Outstanding Write Off Balance	0.00
Guaranteed Accounts	0
Normal Accounts	0
Delinquent Accounts	0
Closed Accounts	0
Reject Accounts	0
Write Off Accounts	0
Total Guaranteed Limits	0.00
Total Guaranteed Liabilities	0.00
Total Guaranteed Write Off Amounts	0.00
Outstanding Guaranteed Write Off Balance	0.00

Additional Names

Date Loaded	Name
11/08/2016	PENG, CHAKRYA

Advisory Message

No adverse information could be found on the subject.

Addresses

Address Type	Residential	Address Line 1	#93E1, STREET NO 360, PHUM 4
Province	Phnom Penh	Address Line 2	

District	Chamkar Mon	City	PHNOM PENH
Commune	Boeng Keng Kang Bei	Country	Cambodia
Village		Date Loaded	11/08/2016

Occupation and Employment Detail

Type	Current	Employer	NIL
Occupation	NIL	Self Employed	No
Length of Service(M)	96	Total Monthly Salary/Income	1.00
Date Loaded	11/08/2016	Currency	US Dollar

Employer Address

Address Type	Correspondence		
Province		Address Line 1	NIL
District		Address Line 2	
Commune		City	NIL
Village		Country	Cambodia

Disclaimer

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