

Consumer Credit Report



Report Date Enquiry Number Number of Applicants Member Reference

09/07/2018 254996094

RHBIBL-BDM-0002-2018-0061

Enquiry Type Product Type Account Type A mount

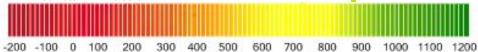
New Application Public Housing Loan

Joint

USD 74,600.00

Applicant 1 of 2 K-Score

> Scorecard: Bank Score: 946 Score Index: ВВ Good/Bad Odds: 176: 1 Bad Rate: 0.56%



Data Provided vs (Primary Data Available)

Applicant Type	Primary	
ID Type and Number	National ID 010061786	(Driv ers Licence BPP00032947)
ID Expiry Date		
Khmer Name		
Family Name		
First Name		
Second Name		
Third Name		
Unformatted Name		
English Name		
Family Name	CHAN	(CHAN)
First Name	SOPHA	(SOPHA)
Second Name		
Third Name		
Unformatted Name		(CHAN SOPHA)
Date of Birth	01/01/1981	(01/01/1981)
Place of Birth Country	Cambodia	(Cambodia)
Place of Birth Province	Phnom Penh	(Phnom Penh)
Place of Birth District		(Chamkar Mon)
Place of Birth Commune		(Boeng Keng Kang Ti Bei)
Gender	Male	(Male)

Summary

All Previous Enquiries	8
Enquiries for Previous 30 Days	0
Earliest Loan Issue Date	11/03/2014
Total Accounts	8
Normal Accounts	3
Delinquent A ccounts	0
Closed Accounts	5
Reject A ccounts	0
Write Off Accounts	0
Total Limits	USD 15,990.00
Total Liabilities	USD 2,606.79
Total Write Off Amounts	0.00
Outstanding Write Off Balance	0.00
Guaranteed Accounts	0
Normal Accounts	0
Delinquent A ccounts	0
Closed Accounts	0
Reject A ccounts	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	0.00
Balance	

Marital Status	Married	(Single)		
Nationality	Cambodia	(Cambodia)		

Additional Identification

Date Loaded	ID Type	ID Number	Expiry Date
05/05/2017	Driv ers Licence	BPP00032947	
22/07/2015	Passport	N1148950	

Additional Names

Date Loaded	Name
04/04/2014	CHAN SOPHA

Previous Enquiries

Date of Enquiry	Enquirer	Enquiry Type	A ccount Type	Member Reference	Product Type	A mount	A pplicant Type	Name
28/09/2017	AEON SPECIALIZED BANK (CAMBODIA) PLC	New A pplication	Single	0224056	Mobile Phone Loan	USD 860.00	Primary	CHAN, SOPHA
05/05/2017	ANZ Roy al Bank (Cambodia) Ltd	New Application	Single	ANZ00005_05052017_11:40PM	Personal Loan	USD 6,500.00	Primary	CHAN, SOPHA
04/04/2017	AEON SPECIALIZED BANK (CAMBODIA) PLC	New A pplication	Single	0185556	Consumer Durables Loan	USD 425.00	Primary	CHAN, SOPHA
26/07/2016	AEON SPECIALIZED BANK (CAMBODIA) PLC	New A pplication	Single	0121547	Mobile Phone Loan	USD 260.00	Primary	CHAN, SOPHA
19/07/2016	AEON SPECIALIZED BANK (CAMBODIA) PLC	New A pplication	Single	0120143	Unsecured Credit Card	USD 2,000.00	Primary	CHAN, SOPHA
22/07/2015	A N Z Roy al Bank (Cambodia) Ltd	New A pplication	Single	A N Z 0 0 0 0 5 _ 2 2 0 7 2 0 1 5 _ 6 : 4 9 P M	Unsecured C redit C ard	USD 3,000.00	Primary	CHAN, SOPHA
09/07/2015	AEON SPECIALIZED BANK (CAMBODIA) PLC	New A pplication	Single	0045920	Consumer Durables Loan	USD 695.00	Primary	CHAN, SOPHA
10/03/2014	AEON SPECIALIZED BANK (CAMBODIA) PLC	New A pplication	Single	010061786	MIS	USD 1,750.00	Primary	CHAN, SOPHA

Account Details

Creditor	AEON SPECIALIZED BANK (CAMBODIA) PLC	Issue Date	11/03/2014
Product Type	Motor Loan	Expiry Date	
Applicant Type	Primary		
Account Number	103000093481	Closed Date	03/03/2015
Group Reference		Status	Closed
Currency	US Dollar	Payment Frequency	Monthly
Limit	1,750.00	Last Amount Paid	173.00
Restructured Loan	No	Last Payment Date	03/03/2015
Tenure	12	Past Due	0.00
Installment Amount	173.00	Next Payment Date	
Security Type	None	As of Date	03/04/2015
Outstanding Balance	0.00	Last 24 Cycles	C 000000000000
Advisory Message			

Creditor	ANZ Royal Bank (Cambodia) Ltd	Issue Date	23/07/2015
Product Type	Unsecured Credit Card	Expiry Date	30/03/2028
Applicant Type	Primary		
Account Number	0004862970000105596	Closed Date	12/02/2018
Group Reference		Status	Closed

Currency	US Dollar	Payment Frequency	Monthly
Limit	1,500.00	Last Amount Paid	27.50
Restructured Loan	No	Last Payment Date	12/02/2018
Tenure	0	Past Due	0.00
Installment A mount	0.00	Next Payment Date	
Security Type	None	As of Date	30/03/2018
Outstanding Balance	0.00	Last 24 Cycles	C 00Q Q 0000Q 00Q 00000Q 00Q 0Q
Advisory Message		·	
Creditor	AEON SPECIALIZED BANK (CAMBODIA) PLC	Issue Date	09/07/2015
Product Type	Consumer Durables Loan	Expiry Date	06/01/2016
Applicant Type	Primary		
Account Number	101000574535	Closed Date	25/12/2015
Group Reference		Status	Closed
Currency	US Dollar	Payment Frequency	Monthly
Limit	695.00	Last A mount Paid	115.00
Restructured Loan	No	Last Payment Date	25/12/2015
Tenure	6	Past Due	0.00
Installment A mount	115.00	Next Payment Date	
Security Type	None	As of Date	06/01/2016
Outstanding Balance	0.00	Last 24 Cycles	C 00000
Advisory Message			
Creditor	AEON SPECIALIZED BANK (CAMBODIA) PLC	Issue Date	27/07/2016
	AEON SPECIALIZED BANK (CAMBODIA) PLC Mobile Phone Loan	Issue Date Expiry Date	27/07/2016 02/02/2017
Product Type	Mobile Phone Loan		
Product Type Applicant Type	Mobile Phone Loan Primary	Expiry Date	02/02/2017
Product Type Applicant Type Account Number	Mobile Phone Loan Primary	Expiry Date Closed Date	02/02/2017 02/12/2016
Product Type Applicant Type Account Number Group Reference	Mobile Phone Loan Primary 101000851808	Expiry Date Closed Date Status	02/02/2017 02/12/2016 Closed
Product Type Applicant Type Account Number Group Reference Currency	Mobile Phone Loan Primary 101000851808 US Dollar	Expiry Date Closed Date Status Payment Frequency	02/02/2017 02/12/2016 C losed Monthly
Product Type Applicant Type Account Number Group Reference Currency Limit	Mobile Phone Loan Primary 101000851808 US Dollar 260.00	Expiry Date Closed Date Status Payment Frequency Last Amount Paid	02/02/2017 02/12/2016 C losed Monthly 137.32
Product Type Applicant Type Account Number Group Reference Currency Limit Restructured Loan	Mobile Phone Loan Primary 101000851808 US Dollar 260.00 No	Expiry Date Closed Date Status Payment Frequency Last A mount Paid Last Payment Date	02/02/2017 02/12/2016 C losed Monthly 137.32 02/12/2016
Product Type Applicant Type Account Number Group Reference Currency Limit Restructured Loan Tenure	Mobile Phone Loan Primary 101000851808 US Dollar 260.00 No	Expiry Date Closed Date Status Payment Frequency Last Amount Paid Last Payment Date Past Due	02/02/2017 02/12/2016 C losed Monthly 137.32 02/12/2016
Product Type Applicant Type Account Number Group Reference Currency Limit Restructured Loan Tenure Installment Amount	Mobile Phone Loan Primary 101000851808 US Dollar 260.00 No 6 47.00	Expiry Date Closed Date Status Payment Frequency Last Amount Paid Last Payment Date Past Due Next Payment Date	02/02/2017 02/12/2016 Closed Monthly 137.32 02/12/2016 0.00
Product Type Applicant Type Account Number Group Reference Currency Limit Restructured Loan Tenure Installment Amount Security Type Outstanding	Mobile Phone Loan Primary 101000851808 US Dollar 260.00 No 6 47.00 None	Expiry Date Closed Date Status Payment Frequency Last Amount Paid Last Payment Date Past Due Next Payment Date As of Date	02/02/2017 02/12/2016 C losed Monthly 137.32 02/12/2016 0.00 06/01/2017
Product Type A pplicant Type A ccount Number Group Reference Currency Limit Restructured Loan Tenure Installment A mount Security Type Outstanding Balance	Mobile Phone Loan Primary 101000851808 US Dollar 260.00 No 6 47.00 None	Expiry Date Closed Date Status Payment Frequency Last Amount Paid Last Payment Date Past Due Next Payment Date As of Date	02/02/2017 02/12/2016 C losed Monthly 137.32 02/12/2016 0.00 06/01/2017
Product Type Applicant Type Account Number Group Reference Currency Limit Restructured Loan Tenure Installment Amount Security Type Outstanding Balance Advisory Message	Mobile Phone Loan Primary 101000851808 US Dollar 260.00 No 6 47.00 None 0.00	Expiry Date Closed Date Status Payment Frequency Last Amount Paid Last Payment Date Past Due Next Payment Date As of Date	02/02/2017 02/12/2016 Closed Monthly 137.32 02/12/2016 0.00 06/01/2017 C M000Q
Product Type Applicant Type Account Number Group Reference Currency Limit Restructured Loan Tenure Installment Amount Security Type Outstanding Balance Advisory Message	Mobile Phone Loan Primary 101000851808 US Dollar 260.00 No 6 47.00 None	Expiry Date Closed Date Status Payment Frequency Last Amount Paid Last Payment Date Past Due Next Payment Date As of Date Last 24 Cycles	02/02/2017 02/12/2016 C losed Monthly 137.32 02/12/2016 0.00 06/01/2017
Product Type Applicant Type Account Number Group Reference Currency Limit Restructured Loan Tenure Installment Amount Security Type Outstanding Balance Advisory Message Creditor Product Type	Mobile Phone Loan Primary 101000851808 US Dollar 260.00 No 6 47.00 None 0.00 AEON SPECIALIZED BANK (CAMBODIA) PLC	Expiry Date Closed Date Status Payment Frequency Last Amount Paid Last Payment Date Past Due Next Payment Date As of Date Last 24 Cycles Issue Date	02/02/2017 02/12/2016 C losed Monthly 137.32 02/12/2016 0.00 06/01/2017 C M000Q
Product Type Applicant Type Account Number Group Reference Currency Limit Restructured Loan Tenure Installment Amount Security Type Outstanding Balance Advisory Message Creditor Product Type Applicant Type	Mobile Phone Loan Primary 101000851808 US Dollar 260.00 No 6 47.00 None 0.00 AEON SPECIALIZED BANK (CAMBODIA) PLC Unsecured Credit Card Primary	Expiry Date Closed Date Status Payment Frequency Last Amount Paid Last Payment Date Past Due Next Payment Date As of Date Last 24 Cycles Issue Date Expiry Date	02/02/2017 02/12/2016 C losed Monthly 137.32 02/12/2016 0.00 06/01/2017 C M000Q
Product Type Applicant Type Account Number Group Reference Currency Limit Restructured Loan Tenure Installment Amount Security Type Outstanding Balance Advisory Message Creditor Product Type Account Number	Mobile Phone Loan Primary 101000851808 US Dollar 260.00 No 6 47.00 None 0.00 AEON SPECIALIZED BANK (CAMBODIA) PLC Unsecured Credit Card	Expiry Date Closed Date Status Payment Frequency Last Amount Paid Last Payment Date Past Due Next Payment Date As of Date Last 24 Cycles Issue Date Expiry Date Closed Date	02/02/2017 02/12/2016 C losed Monthly 137.32 02/12/2016 0.00 06/01/2017 C M000Q 29/07/2016 31/08/2020
Applicant Type Applicant Type Account Number Group Reference Currency Limit Restructured Loan Tenure Installment Amount Security Type Outstanding Balance Advisory Message Creditor Product Type Applicant Type Account Number Group Reference	Mobile Phone Loan Primary 101000851808 US Dollar 260.00 No 6 47.00 None 0.00 AEON SPECIALIZED BANK (CAMBODIA) PLC Unsecured Credit Card Primary 14030000092585	Expiry Date Closed Date Status Payment Frequency Last Amount Paid Last Payment Date Past Due Next Payment Date As of Date Last 24 Cycles Issue Date Expiry Date Closed Date Status	02/02/2017 02/12/2016 C losed Monthly 137.32 02/12/2016 0.00 06/01/2017 C M000Q 29/07/2016 31/08/2020 Normal
Product Type Applicant Type Account Number Group Reference Currency Limit Restructured Loan Tenure Installment Amount Security Type Outstanding Balance Advisory Message Creditor Product Type Applicant Type Account Number Group Reference Currency	Mobile Phone Loan Primary 101000851808 US Dollar 260.00 No 6 47.00 None 0.00 AEON SPECIALIZED BANK (CAMBODIA) PLC Unsecured Credit Card Primary 14030000092585 US Dollar	Expiry Date Closed Date Status Payment Frequency Last Amount Paid Last Payment Date Past Due Next Payment Date As of Date Last 24 Cycles Issue Date Expiry Date Closed Date Status Payment Frequency	02/02/2017 02/12/2016 C losed Monthly 137.32 02/12/2016 0.00 06/01/2017 C M000Q 29/07/2016 31/08/2020 Normal Monthly
Product Type A pplicant Type A ccount Number Group Reference Currency Limit Restructured Loan Tenure Installment A mount Security Type Outstanding Balance A dvisory Message Creditor Product Type A ccount Number Group Reference Currency Limit	Mobile Phone Loan Primary 101000851808 US Dollar 260.00 No 6 47.00 None 0.00 AEO N SPECIALIZED BANK (CAMBODIA) PLC Unsecured Credit Card Primary 1403000092585 US Dollar 4,000.00	Expiry Date Closed Date Status Payment Frequency Last Amount Paid Last Payment Date Past Due Next Payment Date As of Date Last 24 Cycles Issue Date Expiry Date Closed Date Status Payment Frequency Last Amount Paid	02/02/2017 02/12/2016 Closed Monthly 137.32 02/12/2016 0.00 06/01/2017 CM000Q 29/07/2016 31/08/2020 Normal Monthly 84.00
Product Type Applicant Type Account Number Group Reference Currency Limit Restructured Loan Tenure Installment Amount Security Type Outstanding Balance Advisory Message Creditor Product Type Applicant Type Account Number Group Reference Currency	Mobile Phone Loan Primary 101000851808 US Dollar 260.00 No 6 47.00 None 0.00 AEON SPECIALIZED BANK (CAMBODIA) PLC Unsecured Credit Card Primary 14030000092585 US Dollar	Expiry Date Closed Date Status Payment Frequency Last Amount Paid Last Payment Date Past Due Next Payment Date As of Date Last 24 Cycles Issue Date Expiry Date Closed Date Status Payment Frequency	02/02/2017 02/12/2016 Closed Monthly 137.32 02/12/2016 0.00 06/01/2017 CM000Q 29/07/2016 31/08/2020 Normal Monthly

		+			
Security Type	None	As of Date	30/06/2018		
Outstanding Balance	0.00	Last 24 Cycles	00000000000000000MMMMMN		
Advisory Message					
Creditor	AEON SPECIALIZED BANK (CAMBODIA) PLC	Issue Date	04/04/2017		
Product Type	Consumer Durables Loan	Expiry Date	02/10/2017		
Applicant Type	Primary	, ,			
A ccount Number	101001055307	Closed Date	12/09/2017		
Group Reference		Status	Closed		
Currency	US Dollar	Payment Frequency	Monthly		
Limit	425.00	Last Amount Paid	70.00		
Restructured Loan	No	Last Payment Date	12/09/2017		
Tenure	6	Past Due	0.00		
Installment A mount	70.00	Next Payment Date			
Security Type	None	As of Date	30/09/2017		
Outstanding	0.00	Last 24 Cycles	C0000Q		
Balance			L		
Advisory Message	<u> </u>				
,					
Creditor	ANZ Roy al Bank (Cambodia) Ltd	Issue Date	11/05/2017		
Product Type	Personal Loan	Expiry Date	11/05/2020		
Applicant Type	Primary				
Account Number	3784548	Closed Date			
Group Reference		Status	Normal		
Currency	US Dollar	Payment Frequency	Monthly		
Limit	6,500.00	Last Amount Paid	259.87		
Restructured Loan	No	Last Payment Date	28/06/2018		
Tenure	36	Past Due	0.00		
Installment A mount	259.87	Next Payment Date	28/07/2018		
Security Type	None	As of Date	29/06/2018		
Outstanding Balance	2,445.31	Last 24 Cycles	000000M00000000		
Advisory Message					
Creditor	AEON SPECIALIZED BANK (CAMBODIA) PLC	Issue Date	29/09/2017		
Product Type	Mobile Phone Loan	Expiry Date	02/10/2018		
Applicant Type	Primary				
Account Number	101001198013	Closed Date			
Group Reference		Status	Normal		
Currency	US Dollar	Payment Frequency	Monthly		
Limit	860.00	Last Amount Paid	84.00		
Restructured Loan	No	Last Payment Date	28/06/2018		
Tenure	12	Past Due	0.00		
Installment A mount	84.00	Next Payment Date	02/07/2018		
Security Type	None	As of Date	30/06/2018		
Outstanding Balance	161.48	Last 24 Cycles	00000000Q M		
Advisory Message					
Advisory Messa					
	ould be found on the subject.				
Addresses		1			
ı					

Address Type		Residential	Country		Cambodia	
Province		Phnom Penh	District	District Chamkar		
Commune		Boeng Keng Kang Ti Bei	Village			
Village-Other Eng	glish		Village-Other Khme	er		
Street English			House English			
Address Line 1 E	nglish	#17EO; ST 51; SK BOEUNG KENGKANG I	Address Line 1 Khr	ner		
Postal Code			City English			
Date Loaded		08/06/2017	City Khmer			
,						
Address Type		Residential	Country		Cambodia	
Province		Phnom Penh	District		Chamkar Mon	
Commune		Boeng Keng Kang Ti Bei	Village		onanna rion	
Village-Other Eng	alish	Deeling items it be:	Village-Other Khme	er		
Street English		386	House English		49A	
Address Line 1 E	nalish		Address Line 1 Khr	ner		
Postal Code	J		City English			
Date Loaded		05/05/2017	City Khmer			
P			•		I.	
Addus as Tours		Paridontial			C b - di-	
Address Type		Residential	Country		Cambodia	
Province		Phnom Penh	District		Chamkar Mon	
Commune	-1:-1-	Boeng Keng Kang Ti Bei	Village			
Village-Other Eng Street English	giisn	-	Village-Other Khme House English	er		
Address Line 1 E	nalich	#49, ST.386	Address Line 1 Khr			
Postal Code	iigiisii	# 43, 31.360	City English	iiei		
Date Loaded		04/04/2017	City Khmer			
Date Loaded		0-1/0-1/2017	City Killier		<u> </u>	
Occupation a	nd Emp	ployment Detail				
Туре	Currer	nt	Employer	NIL		
Occupation	FIELD	OPERATIONS MANAGER	Self Employed	No		
Length of Service(M)	29		Total Monthly Salary/Income	2,797.1	97.16	
Date Loaded	09/07/	72019	Currency	IIS Do	US Dollar	
		2016	Currency	US Dollar		
Employer Add						
Address Type	Resid		Country	ıtry		Cambodia
Province		m Penh	District			Chamkar Mon
Commune	Boeng	g Keng Kang Ti Bei	Village			
Village-Other English			Village-Other Khm	er		
Street English	386		House English			49A
Address Line 1			Address Line 1 Khmer			
English						
Postal Code			City English			
			City Khmer			
Туре	Currer	nt	Employer	JTI		
Occupation		OPERATION MANAGER	Self Employed	No		
Length of Service(M)	18	O. LINITZON FINITIONER	Total Monthly Salary/Income	2,500.0	00	
	05/05/	72017		LIC Delley		
Date Loaded	05/05/	2017	Currency	US Do	liai	

Employer Address				
Address Type	Work	Country	Cambodia	
Province	Phnom Penh	District	Prampir Meakkakra	
Commune	V eal V ong	Village		
Village-Other English		Village-Other Khmer		
Street English	169	House English	169	
Address Line 1 English		Address Line 1 Khmer		
Postal Code		City English		
		City Khmer		

Туре	Current	Employer	ITI
Occupation	MANAGER UP	Self Employed	No
Length of Service(M)	15	Total Monthly Salary/Income	1,000.00
Date Loaded	04/04/2017	Currency	US Dollar

Employer Address			
Address Type	Work	Country	Cambodia
Province	Phnom Penh	District	Prampir Meakkakra
Commune	V eal V ong	Village	
Village-Other English		Village-Other Khmer	
Street English		House English	
Address Line 1 English	NA	Address Line 1 Khmer	
Postal Code		City English	
		City Khmer	

Applicant 2 of 2

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

Data Provided vs (Primary Data Available)

A unlice ut Tune	Duimanu	
Applicant Type	Primary	
ID Type and Number	National ID 061397097	
ID Expiry Date		
Khmer Name		
Family Name		
First Name		
Second Name		
Third Name		
Unformatted Name		
English Name		
Family Name	КНЕК	
First Name	VOACHNEY	
Second Name		

Summary

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

Third Name		
Unformatted Name		
Date of Birth	05/05/1988	
Place of Birth Country	Cambodia	
Place of Birth Province	Kampong Cham	
Place of Birth District	Prey Chhor	
Place of Birth Commune	Chrey Vien	
Gender	Female	
Marital Status	Married	
Nationality	Cambodia	

Guaranteed Accounts	0
Normal Accounts	0
Delinquent A ccounts	0
Closed Accounts	0
Reject A ccounts	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	0.00
Off Balance	

Additional Names

Date Loaded	Name
09/07/2018	KHEK, VOACHNEY

Advisory Message
No adverse information could be found on the subject.

Addresses

Address Type	Residential	Country	Cambodia
Province	Phnom Penh	District	Chamkar Mon
Commune	Boeng Keng Kang Ti Bei	Village	
Village-Other English		Village-Other Khmer	
Street English	386	House English	49A
Address Line 1 English		Address Line 1 Khmer	
Postal Code		City English	
Date Loaded	09/07/2018	City Khmer	

Occupation and Employment Detail

Туре	Current	Employer	NIL
Occupation	COSMETIC PRODUCT SELLER	Self Employed	Yes
Length of Service(M)	48	Total Monthly Salary/Income	350.00
Date Loaded	09/07/2018	Currency	US Dollar

Employer Address

	1 ,			
Address Type	Residential	Country	Cambodia	
Province	Phnom Penh	District	Chamkar Mon	
Commune	Boeng Keng Kang Ti Bei	Village		
Village-Other English		Village-Other Khmer		
Street English	386	House English	49A	
Address Line 1 English		Address Line 1 Khmer		
Postal Code		City English		
		City Khmer		

Disclaimer

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