



Consumer Credit Report



Report Date 04/07/2017
Enquiry Number 204903393
Number of Applicants 2
Member Reference RHBIBL/BDM/0004/2017/0101

Enquiry Type
Product Type
Account Type
Amount

New Application
Overdraft Facility
Joint
USD 6,400,000.00

Applicant 1 of 2

K-Score

The score could not be calculated for the following reason:
Applicant has no Primary accounts or no valid repayment status information

Data Provided vs (Primary Data Available)

Applicant Type	Primary	
ID Type and Number	National ID 010510674	(National ID 010510674)
ID Expiry Date		(26/12/2015)
Khmer Name		
Family Name		(ឆាន់)
First Name		(វ៉ាយ)
Second Name		
Third Name		
Unformatted Name		
English Name		
Family Name	CHAN	(CHAN)
First Name	VAY	(VAY)
Second Name		
Third Name		
Unformatted Name		
Date of Birth	01/01/1939	(01/01/1939)
Place of Birth Country	Cambodia	(Cambodia)
Place of Birth Province	Koh Kong	(Koh Kong)
Place of Birth District	Kaoh Kong	(Kaoh Kong)
Place of Birth Commune	Kaoh Kapi	(Kaoh Kapi)
Gender	Male	(Male)
Marital Status	Married	(Married)
Nationality	Cambodia	(Cambodia)

Summary

All Previous Enquiries	15
Enquiries for Previous 30 Days	3
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
30/07/2013	CHAN, VAY

Previous Enquiries

Date of Enquiry	Enquirer	Enquiry Type	Account Type	Member Reference	Product Type	Amount	Applicant Type	Name
30/06/2017	Kookmin Bank Cambodia PLC	New Application	Joint	3159	Working Capital Loan	USD 2,800,000.00	Primary	CHAN, VAY ចាន់, វ៉ៃ
29/06/2017	Kookmin Bank Cambodia PLC	New Application	Joint	2563	Working Capital Loan	USD 2,800,000.00	Primary	CHAN, VAY
12/06/2017	PHILLIP BANK PLC	New Application	Joint	00003/2017/06/458/01	Working Capital Loan	USD 7,000,000.00	Primary	CHAN, VAY ចាន់, វ៉ៃ
24/05/2017	Kookmin Bank Cambodia PLC	New Application	Single	2250	Working Capital Loan	USD 2,800,000.00	Primary	CHAN, VAY
07/03/2017	UNION COMMERCIAL BANK PLC	New Application	Joint	O SB201603002	Working Capital Loan	USD 2,500,000.00	Guarantor	CHAN, VAY
20/02/2017	MAYBANK (CAMBODIA) PLC	New Application	Joint	OLY/2017/07-RENEWAL	Working Capital Loan	USD 9,000,000.00	Primary	Chan, Vay
05/10/2016	Kookmin Bank Cambodia PLC	New Application	Single	1588	Working Capital Loan	USD 2,800,000.00	Primary	CHAN, VAY
11/04/2016	Kookmin Bank Cambodia PLC	New Application	Single	1187	Working Capital Loan	USD 2,800,000.00	Primary	CHAN, VAY
23/11/2015	MAYBANK (CAMBODIA) PLC	New Application	Joint	CBC/OLY/2015/61	Working Capital Loan	USD 5,000,000.00	Primary	CHAN, VAY
16/11/2015	Kookmin Bank Cambodia PLC	New Application	Joint	933	Working Capital Loan	USD 2,800,000.00	Primary	CHAN, VAY ចាន់, វ៉ៃ
26/03/2015	MAYBANK (CAMBODIA) PLC	New Application	Joint	OLY201451	Overdraft Facility	USD 750,000.00	Primary	Chan, Vay
22/11/2013	Kookmin Bank Cambodia PLC	New Application	Joint	310	MIS	USD 2,800,000.00	Primary	CHAN, VAY ចាន់, វ៉ៃ
23/10/2013	ANZ Royal Bank (Cambodia) Ltd	New Application	Joint	231020131511	POD	USD 3,860,000.00	Primary	CHAN, VAY
01/08/2013	MAYBANK (CAMBODIA) PLC	New Application	Joint	PPH2013	MIS	USD 5,000,000.00	Primary	Chan, Vay
30/07/2013	ANZ Royal Bank (Cambodia) Ltd	New Application	Single	300713115	TOD	USD 2,469,000.00	Primary	Chan, Vay

Advisory Message

No adverse information could be found on the subject.

Addresses

Address Type	Residential	Country	Cambodia
Province	Phnom Penh	District	Doun Penh
Commune	Chakto Mukh	Village	Phum8
Village-Other English		Village-Other Khmer	
Street English	63	House English	143E0
Address Line 1 English		Address Line 1 Khmer	
Postal Code		City English	
Date Loaded	04/07/2017	City Khmer	

Address Type	Residential	Country	Cambodia
Province	Phnom Penh	District	Doun Penh
Commune	Chakto Mukh	Village	Phum8
Village-Other English		Village-Other Khmer	
Street English	63	House English	134E0
Address Line 1 English		Address Line 1 Khmer	
Postal Code		City English	
Date Loaded	29/06/2017	City Khmer	

Address Type	Residential	Country	Cambodia
Province	Phnom Penh	District	Doun Penh
Commune	Chey Chumneah	Village	Phum8
Village-Other English		Village-Other Khmer	
Street English	63	House English	HOME
Address Line 1 English		Address Line 1 Khmer	
Postal Code		City English	
Date Loaded	12/06/2017	City Khmer	

Occupation and Employment Detail

Type	Current	Employer	NIL
Occupation	WHOLESALE OF SUGAR AND MSG	Self Employed	Yes
Length of Service(M)	360	Total Monthly Salary/Income	430,000.00
Date Loaded	04/07/2017	Currency	US Dollar

Employer Address

Address Type	Residential	Country	Cambodia
Province	Phnom Penh	District	Doun Penh
Commune	Chakto Mukh	Village	Phum8
Village-Other English		Village-Other Khmer	
Street English	63	House English	143E0
Address Line 1 English		Address Line 1 Khmer	
Postal Code		City English	
		City Khmer	

Type	Current	Employer	PHSAR BIG A
Occupation	BUSINESSMAN	Self Employed	Yes
Length of Service(M)	612	Total Monthly Salary/Income	120,000.00
Date Loaded	29/06/2017	Currency	US Dollar

Employer Address

Address Type	Work	Country	Cambodia
Province	Phnom Penh	District	Doun Penh
Commune	Chakto Mukh	Village	Phum8
Village-Other English		Village-Other Khmer	
Street English	63	House English	134E0
Address Line 1 English		Address Line 1 Khmer	
Postal Code		City English	
		City Khmer	

Type	Current	Employer	PHSAR BIG A CO.,LTD
Occupation	CHAIRMAN	Self Employed	Yes
Length of Service(M)	120	Total Monthly Salary/Income	170,000.00
Date Loaded	12/06/2017	Currency	US Dollar

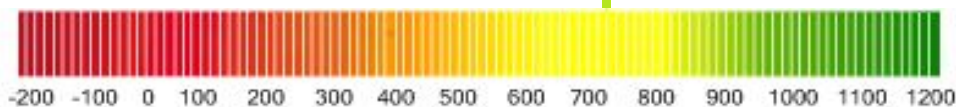
Employer Address

Address Type	Work	Country	Cambodia
Province	Phnom Penh	District	Doun Penh
Commune	Chakto Mukh	Village	
Village-Other English		Village-Other Khmer	
Street English	214	House English	BUSINESS
Address Line 1 English		Address Line 1 Khmer	
Postal Code		City English	
		City Khmer	

Applicant 2 of 2
K-Score

875

Scorecard: Bank
Score: 875
Score Index: BB
Good/Bad Odds: 108: 1
Bad Rate: 0.92%



Data Provided vs (Primary Data Available)

Applicant Type	Primary	
ID Type and Number	National ID 010406962	(National ID 010406962)
ID Expiry Date		(06/04/2025)
Khmer Name		
Family Name		(ចាន់)
First Name		(សារុន)
Second Name		
Third Name		
Unformatted Name		
English Name		
Family Name	CHAN	(CHAN)
First Name	SARUN	(SARUN)
Second Name		
Third Name		
Unformatted Name		(CHAN SARUN)
Date of Birth	21/01/1962	(21/01/1962)
Place of Birth Country	Cambodia	(Cambodia)
Place of Birth Province	Koh Kong	(Koh Kong)
Place of Birth District	Mondol Seima	(Mondol Seima)
Place of Birth		(Tuol Kokir)

Summary

All Previous Enquiries	11
Enquiries for Previous 30 Days	1
Earliest Loan Issue Date	28/02/2014
Total Accounts	5
Normal Accounts	2
Delinquent Accounts	0
Closed Accounts	3
Reject Accounts	0
Write Off Accounts	0
Total Limits	USD 5,020,000.00
Total Liabilities	USD 2,500,000.00
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

Commune		
Gender	Female	(Female)
Marital Status	Married	(Widow/Widower)
Nationality	Cambodia	(Cambodia)

Outstanding Guaranteed Write Off Balance	0.00
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Additional Names

Date Loaded	Name
07/03/2014	CHAN SARUN

Previous Enquiries

Date of Enquiry	Enquirer	Enquiry Type	Account Type	Member Reference	Product Type	A mount	Applicant Type	Name
12/06/2017	PHILLIP BANK PLC	New Application	Joint	00003/2017/06/458/01	Working Capital Loan	USD 7,000,000.00	Primary	CHAN, SARUN ចាន់, សារុន
07/03/2017	UNION COMMERCIAL BANK PLC	New Application	Joint	OSB201603002	Working Capital Loan	USD 2,500,000.00	Primary	CHAN, SARUN
20/02/2017	MAYBANK (CAMBODIA) PLC	New Application	Joint	OLY/2017/07-RENEWAL	Working Capital Loan	USD 9,000,000.00	Primary	Chan, Sarun
19/12/2016	UNION COMMERCIAL BANK PLC	New Application	Single	UCBOSB040	Working Capital Loan	USD 2,500,000.00	Primary	CHAN, SARUN
24/12/2015	UNION COMMERCIAL BANK PLC	New Application	Joint	UCBHO00385	Working Capital Loan	USD 1,500,000.00	Primary	Chan, Sarun
23/11/2015	MAYBANK (CAMBODIA) PLC	New Application	Joint	CBC/OLY/2015/61	Working Capital Loan	USD 5,000,000.00	Primary	CHAN, SARUN
18/02/2014	UNION COMMERCIAL BANK PLC	New Application	Joint	UCBCHOR103	MIS	USD 1,000,000.00	Primary	Chan, Sarun
18/02/2014	UNION COMMERCIAL BANK PLC	New Application	Single	161104800010	CRC	USD 20,000.00	Primary	chan, sarun
23/10/2013	ANZ Royal Bank (Cambodia) Ltd	New Application	Joint	231020131511	POD	USD 3,860,000.00	Primary	CHAN, SARUN
01/08/2013	MAYBANK (CAMBODIA) PLC	New Application	Joint	PPH2013	MIS	USD 5,000,000.00	Primary	Chan, Sarun
30/07/2013	ANZ Royal Bank (Cambodia) Ltd	New Application	Single	30072013145	TOD	USD 2,469,000.00	Primary	Chan, Sarun

Account Details

Creditor	UNION COMMERCIAL BANK PLC	Issue Date	26/02/2016
Product Type	Overdraft Facility	Expiry Date	31/05/2017
Applicant Type	Primary		
Account Number	10008284.0000100.1000027142	Closed Date	08/05/2017
Group Reference		Status	Closed
Currency	US Dollar	Payment Frequency	Monthly
Limit	1,000,000.00	Last Amount Paid	1,919.00
Restructured Loan	No	Last Payment Date	08/05/2017
Tenure	24	Past Due	0.00
Installment Amount	0.00	Next Payment Date	
Security Type	Others	As of Date	31/05/2017
Outstanding Balance	0.00	Last 24 Cycles	C Q 000Q 000000000000000000
Advisory Message			

Creditor	UNION COMMERCIAL BANK PLC	Issue Date	28/02/2014
Product Type	Unsecured Credit Card	Expiry Date	31/08/2021
Applicant Type	Primary		

Account Number	161104800010	Closed Date	
Group Reference		Status	Normal
Currency	US Dollar	Payment Frequency	Monthly
Limit	20,000.00	Last Amount Paid	9,020.21
Restructured Loan	No	Last Payment Date	08/06/2015
Tenure	0	Past Due	0.00
Installment Amount	0.00	Next Payment Date	
Security Type	None	As of Date	31/05/2017
Outstanding Balance	0.00	Last 24 Cycles	000000000000000000000000
Advisory Message			

Creditor	UNION COMMERCIAL BANK PLC	Issue Date	25/12/2015
Product Type	Working Capital Loan	Expiry Date	25/12/2016
Applicant Type	Primary		
Account Number	LD1535981864	Closed Date	27/03/2017
Group Reference		Status	Closed
Currency	US Dollar	Payment Frequency	Monthly
Limit	1,500,000.00	Last Amount Paid	1,548,100.79
Restructured Loan	No	Last Payment Date	27/03/2017
Tenure	12	Past Due	0.00
Installment Amount	1,500,000.00	Next Payment Date	
Security Type	Others	As of Date	31/03/2017
Outstanding Balance	0.00	Last 24 Cycles	C11M00000000100Q
Advisory Message			

Creditor	UNION COMMERCIAL BANK PLC	Issue Date	27/03/2017
Product Type	Agriculture Loan	Expiry Date	31/05/2017
Applicant Type	Primary		
Account Number	LD1708619924	Closed Date	05/05/2017
Group Reference		Status	Closed
Currency	US Dollar	Payment Frequency	Other
Limit	0.00	Last Amount Paid	1,513,458.33
Restructured Loan	No	Last Payment Date	05/05/2017
Tenure	0	Past Due	0.00
Installment Amount	0.00	Next Payment Date	
Security Type	Others	As of Date	31/05/2017
Outstanding Balance	0.00	Last 24 Cycles	C1Q
Advisory Message			

Creditor	UNION COMMERCIAL BANK PLC	Issue Date	05/05/2017
Product Type	Working Capital Loan	Expiry Date	05/05/2032
Applicant Type	Primary		
Account Number	LD1712547910	Closed Date	
Group Reference		Status	Normal
Currency	US Dollar	Payment Frequency	Monthly
Limit	2,500,000.00	Last Amount Paid	0.00
Restructured Loan	No	Last Payment Date	
Tenure	180	Past Due	0.00

Installment Amount	26,319.53	Next Payment Date	05/06/2017
Security Type	Others	As of Date	31/05/2017
Outstanding Balance	2,500,000.00	Last 24 Cycles	Q
Advisory Message			

Advisory Message

No adverse information could be found on the subject.

Addresses

Address Type	Residential	Country	Cambodia
Province	Phnom Penh	District	Doun Penh
Commune	Chakto Mukh	Village	Phum8
Village-Other English		Village-Other Khmer	
Street English	63	House English	143AE0
Address Line 1 English		Address Line 1 Khmer	
Postal Code		City English	
Date Loaded	04/07/2017	City Khmer	

Address Type	Residential	Country	Cambodia
Province	Phnom Penh	District	Doun Penh
Commune	Chakto Mukh	Village	Phum8
Village-Other English		Village-Other Khmer	
Street English	63	House English	HOME
Address Line 1 English		Address Line 1 Khmer	
Postal Code		City English	
Date Loaded	12/06/2017	City Khmer	

Address Type	Residential	Country	Cambodia
Province	Phnom Penh	District	Doun Penh
Commune	Chakto Mukh	Village	Phum8
Village-Other English		Village-Other Khmer	
Street English	ST63	House English	NO 143EO
Address Line 1 English		Address Line 1 Khmer	
Postal Code		City English	
Date Loaded	07/03/2017	City Khmer	

Occupation and Employment Detail

Type	Current	Employer	NIL
Occupation	WHOLESALE OF SUGAR AND MSG	Self Employed	Yes
Length of Service(M)	360	Total Monthly Salary/Income	430,000.00
Date Loaded	04/07/2017	Currency	US Dollar

Employer Address

Address Type	Residential	Country	Cambodia
Province	Phnom Penh	District	Doun Penh
Commune	Chakto Mukh	Village	Phum8
Village-Other English		Village-Other Khmer	
Street English	63	House English	143AE0
Address Line 1 English		Address Line 1 Khmer	
Postal Code		City English	

		City Khmer	
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Type	Current	Employer	PHSAR BIG A CO.,LTD
Occupation	CHAIRWOMAN	Self Employed	Yes
Length of Service(M)	120	Total Monthly Salary/Income	170,000.00
Date Loaded	12/06/2017	Currency	US Dollar

Employer Address

Address Type	Work	Country	Cambodia
Province	Phnom Penh	District	Doun Penh
Commune	Chey Chumneah	Village	
Village-Other English		Village-Other Khmer	
Street English	214	House English	BUSINESS
Address Line 1 English		Address Line 1 Khmer	
Postal Code		City English	
		City Khmer	

Type	Current	Employer	SONGLENG BORA& CHAN SARUN
Occupation	BUSINESSWOMAN	Self Employed	Yes
Length of Service(M)	107	Total Monthly Salary/Income	1,400,000.00
Date Loaded	07/03/2017	Currency	US Dollar

Employer Address

Address Type	Work	Country	Cambodia
Province	Phnom Penh	District	Chamkar Mon
Commune	Tuol Tumpung Ti Pir	Village	
Village-Other English		Village-Other Khmer	
Street English	ST364	House English	NO 13
Address Line 1 English		Address Line 1 Khmer	
Postal Code		City English	
		City Khmer	

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