



## Consumer Credit Report



**Report Date** 28/02/2018  
**Enquiry Number** 236448441  
**Number of Applicants** 1  
**Member Reference** RHBIBL-BDM-0004-2017-0015/R-G

**Enquiry Type**  
**Product Type**  
**Account Type**  
**Amount**

**Review**  
**Working Capital Loan**  
**Single**  
**USD 587,800.00**

## 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)

<b>Applicant Type</b>	Guarantor	
<b>ID Type and Number</b>	National ID 100602823	(National ID 100602823)
<b>ID Expiry Date</b>		(28/11/2021)
<b>Khmer Name</b>		
<b>Family Name</b>		
<b>First Name</b>		
<b>Second Name</b>		
<b>Third Name</b>		
<b>Unformatted Name</b>		
<b>English Name</b>		
<b>Family Name</b>	Chhay	(CHHAY)
<b>First Name</b>	Poch	(POCH)
<b>Second Name</b>		
<b>Third Name</b>		
<b>Unformatted Name</b>		
<b>Date of Birth</b>	01/01/1953	(01/01/1953)
<b>Place of Birth Country</b>	Cambodia	(Cambodia)
<b>Place of Birth Province</b>	Takeo	(Takeo)
<b>Place of Birth District</b>		(Tram Kak)
<b>Place of Birth Commune</b>		(Trapeang Kranhoung)
<b>Gender</b>	Male	(Male)
<b>Marital Status</b>	Married	(Married)
<b>Nationality</b>	Cambodia	(Cambodia)

## Summary

<b>All Previous Enquiries</b>	3
<b>Enquiries for Previous 30 Days</b>	0
<b>Earliest Loan Issue Date</b>	30/06/2017
<b>Total Accounts</b>	0
<b>Normal Accounts</b>	0
<b>Delinquent Accounts</b>	0
<b>Closed Accounts</b>	0
<b>Reject Accounts</b>	0
<b>Write Off Accounts</b>	0
<b>Total Limits</b>	0.00
<b>Total Liabilities</b>	0.00
<b>Total Write Off Amounts</b>	0.00
<b>Outstanding Write Off Balance</b>	0.00
<b>Guaranteed Accounts</b>	1
<b>Normal Accounts</b>	1
<b>Delinquent Accounts</b>	0
<b>Closed Accounts</b>	0
<b>Reject Accounts</b>	0
<b>Write Off Accounts</b>	0
<b>Total Guaranteed Limits</b>	USD 428,000.00
<b>Total Guaranteed Liabilities</b>	USD 414,528.36
<b>Total Guaranteed Write Off Amounts</b>	0.00
<b>Outstanding Guaranteed Write Off Balance</b>	0.00

## 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	Guarantor	Chhay, Poch
26/01/2017	RHB INDOCHINA BANK LIMITED	New Application	Joint	RHBIBL-BDM-0004-2017-0015	Construction Loan	USD 650,000.00	Guarantor	Chhay, Poch
07/12/2016	CAMBODIAN PUBLIC BANK	New Application	Joint	CCV/000046/15-2	Working Capital Loan	USD 700,000.00	Primary	CHHAY, POCH

## Guaranteed Account Details

<b>Creditor</b>	RHB INDOCHINA BANK LIMITED	<b>Issue Date</b>	30/06/2017
<b>Product Type</b>	Working Capital Loan	<b>Expiry Date</b>	30/06/2027

<b>Account Number</b>	40001002175800000	<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>	428,000.00	<b>Last Amount Paid</b>	5,479.80
<b>Restructured Loan</b>	No	<b>Last Payment Date</b>	03/01/2018
<b>Tenure</b>	0	<b>Past Due</b>	5,479.80
<b>Installment Amount</b>	5,479.80	<b>Next Payment Date</b>	
<b>Security Type</b>	Land Title	<b>As of Date</b>	31/01/2018
<b>Outstanding Balance</b>	414,528.36	<b>Last 24 Cycles</b>	1100000Q
<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>	
<b>Village-Other English</b>		<b>Village-Other Khmer</b>	
<b>Street English</b>		<b>House English</b>	
<b>Address Line 1 English</b>	NATIONAL ROAD NO. 3, ANG TASOM VILLAGE, ANG TASOM COMMUNE, TRAM KAK DISTRICT, TAKEO PROVINCE	<b>Address Line 1 Khmer</b>	
<b>Postal Code</b>		<b>City English</b>	
<b>Date Loaded</b>	06/07/2017	<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>	
<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>	26/01/2017	<b>City Khmer</b>	

**Occupation and Employment Detail**

<b>Type</b>	Current	<b>Employer</b>	GUESTHOUSE
<b>Occupation</b>	OWNER	<b>Self Employed</b>	Yes
<b>Length of Service(M)</b>	249	<b>Total Monthly Salary/Income</b>	8,000.00
<b>Date Loaded</b>	28/02/2018	<b>Currency</b>	US Dollar

<b>Employer Address</b>			
<b>Address Type</b>	Work	<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>City Khmer</b>	

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

**Employer Address**

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

<b>Type</b>	Current	<b>Employer</b>	N/A
<b>Occupation</b>	GUESTHOUSE	<b>Self Employed</b>	Yes
<b>Length of Service(M)</b>	240	<b>Total Monthly Salary/Income</b>	8,000.00
<b>Date Loaded</b>	26/01/2017	<b>Currency</b>	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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