



## Consumer Credit Report



Report Date 18/02/2014  
 Enquiry Number 59810753  
 Number of Applicants 2  
 Reference Number RHBIBL/0002/2014/0008

Enquiry Type  
 Product Type  
 Account Type  
 Amount  
 New Application  
 Miscellaneous  
 Joint  
 USD 150,000.00

Applicant 1 of 2

## Data Provided vs Available

Applicant Type	Primary		
ID Type	National ID 010552816		
ID Expiry Date			
Family Name	Sin	(SIN)	(ស៊ីន)
First Name	Voun	(VOUN)	(វ៉ុន)
Second Name			
Third Name			
Unformatted Name			
Date of Birth	03/05/1977		
Place of Birth	Phnom Penh		
Gender	Male		
Marital Status	Married		
Nationality	Cambodia		

## Summary

Previous Enquiries	3
Enquiries for Previous 30 Days	0
Accounts	3
Active Accounts	3
Closed Accounts	0
Guaranteed Accounts	0
Active Accounts	0
Closed Accounts	0
Losses	0
Guaranteed Losses	0
Earliest Issue Date	03/02/2011
Total Limits	USD 245,000.00
Total Guaranteed Limits	0.00
Total Liabilities	USD 179,619.37
Total Guaranteed Liabilities	0.00
Total Losses	0.00
Current Delinquent Balance	0.00

## Additional Names

Date Loaded	Name
19/03/2012	SIN, VOUN
15/03/2012	SIN VOUN

## Previous Enquiries

Date of Enquiry	Enquirer	Enquiry Type	Member Reference	Product Type	Amount	Name
20/08/2013	HwangDBS Commercial Bank PLC	Review	HDBS/NRD/11/12/424/01_RV13_1_1	PLN	USD 115,000.00	SIN, VOUN
08/07/2013	Advanced Bank of Asia Ltd	New Application	0807131029CT106	SME	USD 100,000.00	SIN, VOUN ស៊ីន, វ៉ុន
02/05/2013	Advanced Bank of Asia Ltd	New Application	020520130357CT106	SME	USD 100,000.00	Sin, Voun ស៊ីន, វ៉ុន

## Account Details

Creditor	HwangDBS Commercial Bank PLC	Issue Date	21/03/2012
Product Type	Personal Finance	Expiry Date	
Account Number	000010500032001	Closed Date	
Currency	US Dollar	Status	Normal
Limit	35,000.00	Payment Frequency	Monthly
Restructured Loan	No	Group Reference	
Tenure	0	Past Due	0.00
Installment Amount	748.15	Last Payment Date	02/01/2014
Security Type	Land Title	Next Due Date	
Outstanding Balance	26,452.88	As of Date	31/01/2014

Last Amount Paid	748.15	Last 24 Cycles	11001001100000010000000
Creditor	HwangDBS Commercial Bank PLC	Issue Date	03/02/2011
Product Type	Personal Finance	Expiry Date	
Account Number	000010500010008	Closed Date	
Currency	US Dollar	Status	Normal
Limit	80,000.00	Payment Frequency	Monthly
Restructured Loan	No	Group Reference	
Tenure	0	Past Due	0.00
Installment Amount	1,726.19	Last Payment Date	02/01/2014
Security Type	Land Title	Next Due Date	
Outstanding Balance	41,634.84	As of Date	31/01/2014
Last Amount Paid	1,507.59	Last 24 Cycles	110010011000000100100000

Creditor	MAYBANK (CAMBODIA) PLC	Issue Date	24/11/2011
Product Type	Personal Finance	Expiry Date	
Account Number	00007/05/000051/01	Closed Date	
Currency	US Dollar	Status	Normal
Limit	130,000.00	Payment Frequency	Monthly
Restructured Loan	No	Group Reference	
Tenure	0	Past Due	0.00
Installment Amount	1,647.00	Last Payment Date	24/01/2014
Security Type	Ownership Title - Land/Buildings	Next Due Date	
Outstanding Balance	111,531.65	As of Date	31/01/2014
Last Amount Paid	1,647.00	Last 24 Cycles	000000000000000000000000

### Advisory Message

No adverse information could be found on the subject.

### Addresses

Address Type	Residential	Address Line 1	NO.245EO, ST.245, SANGKAT BOEUNG SALANG, KHAN TOUL KORK,
Province	Phnom Penh	Address Line 2	
District	Tuol Kouk	City	PHNOM PENH
Commune	Boeng Salang	Country	Cambodia
Village		Date Loaded	18/02/2014

Address Type	Residential	Address Line 1	???? ? ??? ????? ????????? ???? ??????? ?????????????
Province		Address Line 2	
District		City	????????
Commune		Country	Cambodia
Village		Date Loaded	05/11/2013

Address Type	Residential	Address Line 1	BOENG SALANG, TUOL KOUK
Province	Phnom Penh	Address Line 2	
District	Tuol Kouk	City	PHNOM PENH
Commune	Boeng Salang	Country	Cambodia
Village		Date Loaded	20/08/2013

### Occupation and Employment Detail

Type	Current	Employer	NA
Occupation	BUSINESS OWNER	Self Employed	Yes
Length of Service	96	Total Salary	15,386.00
Date Loaded	18/02/2014	Currency	US Dollar

<b>Employer Address</b>			
<b>Address Type</b>	Residential		
<b>Province</b>	Phnom Penh	<b>Address Line 1</b>	NO.245EO, ST.245, SANGKAT BOEUNG SALANG, KHAN TOUL KORK,
<b>District</b>	Tuol Kouk	<b>Address Line 2</b>	
<b>Commune</b>	Boeng Salang	<b>City</b>	PHNOM PENH
<b>Village</b>		<b>Country</b>	Cambodia

<b>Type</b>	Current	<b>Employer</b>	THAI SAMSUNG ELECTRONICS
<b>Occupation</b>	CHANNEL MANAGER	<b>Self Employed</b>	No
<b>Length of Service</b>	24	<b>Total Salary</b>	1,800.00
<b>Date Loaded</b>	20/08/2013	<b>Currency</b>	US Dollar

<b>Employer Address</b>			
<b>Address Type</b>	Correspondence		
<b>Province</b>		<b>Address Line 1</b>	
<b>District</b>		<b>Address Line 2</b>	
<b>Commune</b>		<b>City</b>	
<b>Village</b>		<b>Country</b>	Cambodia

<b>Type</b>	Current	<b>Employer</b>	OWNER
<b>Occupation</b>	HOUSE RENTAL	<b>Self Employed</b>	Yes
<b>Length of Service</b>	10	<b>Total Salary</b>	3,000.00
<b>Date Loaded</b>	08/07/2013	<b>Currency</b>	US Dollar

<b>Employer Address</b>			
<b>Address Type</b>	Residential		
<b>Province</b>	Phnom Penh	<b>Address Line 1</b>	N/A
<b>District</b>	Mean Chey	<b>Address Line 2</b>	
<b>Commune</b>	Stueng Mean Chey	<b>City</b>	PHNOM PENH
<b>Village</b>		<b>Country</b>	Cambodia

## Applicant 2 of 2

## Data Provided vs Available

<b>Applicant Type</b>	Primary		
<b>ID Type</b>	National ID 010189839		
<b>ID Expiry Date</b>			
<b>Family Name</b>	Taing	(TAING)	( )
<b>First Name</b>	Siv Guech	(SIV GUECH)	(សីវហ៊ុតចេ)
<b>Second Name</b>			
<b>Third Name</b>			
<b>Unformatted Name</b>			
<b>Date of Birth</b>	27/09/1976		
<b>Place of Birth</b>	Kampong Cham		
<b>Gender</b>	Female		
<b>Marital Status</b>	Married		
<b>Nationality</b>	Cambodia		

## Summary

<b>Previous Enquiries</b>	3
<b>Enquiries for Previous 30 Days</b>	0
<b>Accounts</b>	3
<b>Active Accounts</b>	3
<b>Closed Accounts</b>	0
<b>Guaranteed Accounts</b>	0
<b>Active Accounts</b>	0
<b>Closed Accounts</b>	0
<b>Losses</b>	0
<b>Guaranteed Losses</b>	0
<b>Earliest Issue Date</b>	03/02/2011
<b>Total Limits</b>	USD 245,000.00
<b>Total Guaranteed Limits</b>	0.00
<b>Total Liabilities</b>	USD 179,619.37
<b>Total Guaranteed Liabilities</b>	0.00
<b>Total Losses</b>	0.00
<b>Current Delinquent Balance</b>	0.00

## Additional Names

<b>Date Loaded</b>	<b>Name</b>

15/03/2012

TAING SIV GUECH

**Previous Enquiries**

Date of Enquiry	Enquirer	Enquiry Type	Member Reference	Product Type	Amount	Name
20/08/2013	HwangDBS Commercial Bank PLC	Review	HDBS/NRD/11/12/424/01_RV13_1_2	PLN	USD 115,000.00	TAING, SIVGUECH
08/07/2013	Advanced Bank of Asia Ltd	New Application	0807131037CT106	PLN	USD 350.00	TAING, SIV GUECH , សីវហ៊ុន ធី
02/05/2013	Advanced Bank of Asia Ltd	New Application	020520130357CT106	SME	USD 100,000.00	Taing, Siv Guech , សីវហ៊ុន ធី

**Account Details**

Creditor	HwangDBS Commercial Bank PLC	Issue Date	21/03/2012
Product Type	Personal Finance	Expiry Date	
Account Number	000010500032001	Closed Date	
Currency	US Dollar	Status	Normal
Limit	35,000.00	Payment Frequency	Monthly
Restructured Loan	No	Group Reference	
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Outstanding Balance	26,452.88	As of Date	31/01/2014
Last Amount Paid	748.15	Last 24 Cycles	11001001100000010000000

Creditor	HwangDBS Commercial Bank PLC	Issue Date	03/02/2011
Product Type	Personal Finance	Expiry Date	
Account Number	000010500010008	Closed Date	
Currency	US Dollar	Status	Normal
Limit	80,000.00	Payment Frequency	Monthly
Restructured Loan	No	Group Reference	
Tenure	0	Past Due	0.00
Installment Amount	1,726.19	Last Payment Date	02/01/2014
Security Type	Land Title	Next Due Date	
Outstanding Balance	41,634.84	As of Date	31/01/2014
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Creditor	MAYBANK (CAMBODIA) PLC	Issue Date	24/11/2011
Product Type	Personal Finance	Expiry Date	
Account Number	00007/05/000051/01	Closed Date	
Currency	US Dollar	Status	Normal
Limit	130,000.00	Payment Frequency	Monthly
Restructured Loan	No	Group Reference	
Tenure	0	Past Due	0.00
Installment Amount	1,647.00	Last Payment Date	24/01/2014
Security Type	Ownership Title - Land/Buildings	Next Due Date	
Outstanding Balance	111,531.65	As of Date	31/01/2014
Last Amount Paid	1,647.00	Last 24 Cycles	000000000000000000000000

**Advisory Message**

No adverse information could be found on the subject.

**Addresses**

Address Type	Residential	Address Line 1	NO.245EO, ST.245, SANGKAT BOEUNG SALANG, KHAN TOUL KORK,
Province	Phnom Penh	Address Line 2	
District	Tuol Kouk	City	PHNOM PENH

Commune	Boeng Salang	Country	Cambodia
Village		Date Loaded	18/02/2014
Address Type	Residential	Address Line 1	???? ? ??????? ??????? ???? ??????? ?????????????
Province		Address Line 2	
District		City	???????
Commune		Country	Cambodia
Village		Date Loaded	05/11/2013

Address Type	Residential	Address Line 1	BOENG SALANG, TUOL KOUK
Province	Phnom Penh	Address Line 2	
District	Tuol Kouk	City	PHNOM PENH
Commune	Boeng Salang	Country	Cambodia
Village		Date Loaded	20/08/2013

### Occupation and Employment Detail

Type	Current	Employer	NA
Occupation	BUSINESS OWNER	Self Employed	Yes
Length of Service	96	Total Salary	15,386.00
Date Loaded	18/02/2014	Currency	US Dollar

<b>Employer Address</b>			
Address Type	Residential		
Province	Phnom Penh	Address Line 1	NO.245EO, ST.245, SANGKAT BOEUNG SALANG, KHAN TOUL KORK,
District	Tuol Kouk	Address Line 2	
Commune	Boeng Salang	City	PHNOM PENH
Village		Country	Cambodia

Type	Current	Employer	ANGKOR MEAS PHONE SHOP
Occupation	BUSINESSWOMAN	Self Employed	Yes
Length of Service	72	Total Salary	3,150.00
Date Loaded	20/08/2013	Currency	US Dollar

<b>Employer Address</b>			
Address Type	Correspondence		
Province		Address Line 1	
District		Address Line 2	
Commune		City	
Village		Country	Cambodia

Type	Current	Employer	OWNER
Occupation	PHNON SELLER	Self Employed	Yes
Length of Service	10	Total Salary	8,000.00
Date Loaded	08/07/2013	Currency	US Dollar

<b>Employer Address</b>			
Address Type	Work		
Province	Phnom Penh	Address Line 1	N/A
District		Address Line 2	
Commune		City	PHNOM PENH
Village		Country	Cambodia

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