



**Report Date** 09/07/2018  
**Enquiry Number** 254996094  
**Number of Applicants** 2  
**Member Reference** RHBIBL-BDM-0002-2018-0061

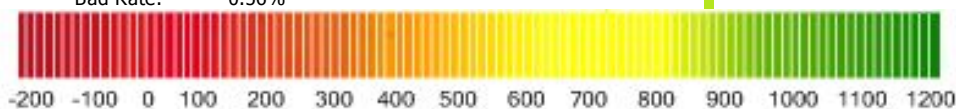
**Enquiry Type**  
**Product Type**  
**Account Type**  
**Amount**

**New Application**  
**Public Housing Loan**  
**Joint**  
**USD 74,600.00**

**Applicant 1 of 2**  
**K-Score**

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

946



**Data Provided vs (Primary Data Available)**

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

**Summary**

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

<b>Marital Status</b>	Married	(Single)
<b>Nationality</b>	Cambodia	(Cambodia)

### Additional Identification

Date Loaded	ID Type	ID Number	Expiry Date
05/05/2017	Drivers 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	Account Type	Member Reference	Product Type	Amount	Applicant Type	Name
28/09/2017	AEON SPECIALIZED BANK (CAMBODIA) PLC	New Application	Single	0224056	Mobile Phone Loan	USD 860.00	Primary	CHAN, SOPHA
05/05/2017	ANZ Royal 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 Application	Single	0185556	Consumer Durables Loan	USD 425.00	Primary	CHAN, SOPHA
26/07/2016	AEON SPECIALIZED BANK (CAMBODIA) PLC	New Application	Single	0121547	Mobile Phone Loan	USD 260.00	Primary	CHAN, SOPHA
19/07/2016	AEON SPECIALIZED BANK (CAMBODIA) PLC	New Application	Single	0120143	Unsecured Credit Card	USD 2,000.00	Primary	CHAN, SOPHA
22/07/2015	ANZ Royal Bank (Cambodia) Ltd	New Application	Single	ANZ00005_22072015_6:49PM	Unsecured Credit Card	USD 3,000.00	Primary	CHAN, SOPHA
09/07/2015	AEON SPECIALIZED BANK (CAMBODIA) PLC	New Application	Single	0045920	Consumer Durables Loan	USD 695.00	Primary	CHAN, SOPHA
10/03/2014	AEON SPECIALIZED BANK (CAMBODIA) PLC	New Application	Single	010061786	MIS	USD 1,750.00	Primary	CHAN, SOPHA

### Account Details

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

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

<b>Currency</b>	US Dollar	<b>Payment Frequency</b>	Monthly
<b>Limit</b>	1,500.00	<b>Last Amount Paid</b>	27.50
<b>Restructured Loan</b>	No	<b>Last Payment Date</b>	12/02/2018
<b>Tenure</b>	0	<b>Past Due</b>	0.00
<b>Installment Amount</b>	0.00	<b>Next Payment Date</b>	
<b>Security Type</b>	None	<b>As of Date</b>	30/03/2018
<b>Outstanding Balance</b>	0.00	<b>Last 24 Cycles</b>	C 00Q Q 0000Q 00Q 00000Q 00Q 0Q
<b>Advisory Message</b>			

<b>Creditor</b>	AEON SPECIALIZED BANK (CAMBODIA) PLC	<b>Issue Date</b>	09/07/2015
<b>Product Type</b>	Consumer Durables Loan	<b>Expiry Date</b>	06/01/2016
<b>Applicant Type</b>	Primary		
<b>Account Number</b>	101000574535	<b>Closed Date</b>	25/12/2015
<b>Group Reference</b>		<b>Status</b>	Closed
<b>Currency</b>	US Dollar	<b>Payment Frequency</b>	Monthly
<b>Limit</b>	695.00	<b>Last Amount Paid</b>	115.00
<b>Restructured Loan</b>	No	<b>Last Payment Date</b>	25/12/2015
<b>Tenure</b>	6	<b>Past Due</b>	0.00
<b>Installment Amount</b>	115.00	<b>Next Payment Date</b>	
<b>Security Type</b>	None	<b>As of Date</b>	06/01/2016
<b>Outstanding Balance</b>	0.00	<b>Last 24 Cycles</b>	C 00000
<b>Advisory Message</b>			

<b>Creditor</b>	AEON SPECIALIZED BANK (CAMBODIA) PLC	<b>Issue Date</b>	27/07/2016
<b>Product Type</b>	Mobile Phone Loan	<b>Expiry Date</b>	02/02/2017
<b>Applicant Type</b>	Primary		
<b>Account Number</b>	101000851808	<b>Closed Date</b>	02/12/2016
<b>Group Reference</b>		<b>Status</b>	Closed
<b>Currency</b>	US Dollar	<b>Payment Frequency</b>	Monthly
<b>Limit</b>	260.00	<b>Last Amount Paid</b>	137.32
<b>Restructured Loan</b>	No	<b>Last Payment Date</b>	02/12/2016
<b>Tenure</b>	6	<b>Past Due</b>	0.00
<b>Installment Amount</b>	47.00	<b>Next Payment Date</b>	
<b>Security Type</b>	None	<b>As of Date</b>	06/01/2017
<b>Outstanding Balance</b>	0.00	<b>Last 24 Cycles</b>	CM000Q
<b>Advisory Message</b>			

<b>Creditor</b>	AEON SPECIALIZED BANK (CAMBODIA) PLC	<b>Issue Date</b>	29/07/2016
<b>Product Type</b>	Unsecured Credit Card	<b>Expiry Date</b>	31/08/2020
<b>Applicant Type</b>	Primary		
<b>Account Number</b>	14030000092585	<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>	4,000.00	<b>Last Amount Paid</b>	84.00
<b>Restructured Loan</b>	No	<b>Last Payment Date</b>	01/02/2018
<b>Tenure</b>	0	<b>Past Due</b>	0.00
<b>Installment Amount</b>	0.00	<b>Next Payment Date</b>	02/07/2018

Security Type	None	As of Date	30/06/2018
Outstanding Balance	0.00	Last 24 Cycles	0000000000000000MMMMMN
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		
Account 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 Amount	70.00	Next Payment Date	
Security Type	None	As of Date	30/09/2017
Outstanding Balance	0.00	Last 24 Cycles	C0000Q
Advisory Message			
Creditor	ANZ Royal 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 Amount	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 Amount	84.00	Next Payment Date	02/07/2018
Security Type	None	As of Date	30/06/2018
Outstanding Balance	161.48	Last 24 Cycles	00000000QM
Advisory Message			
Advisory Message			
No adverse information could be found on the subject.			
Addresses			

<b>Address Type</b>	Residential	<b>Country</b>	Cambodia
<b>Province</b>	Phnom Penh	<b>District</b>	Chamkar Mon
<b>Commune</b>	Boeng Keng Kang Ti Bei	<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>	#17EO; ST 51; SK BOEUNG KENGKANG I	<b>Address Line 1 Khmer</b>	
<b>Postal Code</b>		<b>City English</b>	
<b>Date Loaded</b>	08/06/2017	<b>City Khmer</b>	

<b>Address Type</b>	Residential	<b>Country</b>	Cambodia
<b>Province</b>	Phnom Penh	<b>District</b>	Chamkar Mon
<b>Commune</b>	Boeng Keng Kang Ti Bei	<b>Village</b>	
<b>Village-Other English</b>		<b>Village-Other Khmer</b>	
<b>Street English</b>	386	<b>House English</b>	49A
<b>Address Line 1 English</b>		<b>Address Line 1 Khmer</b>	
<b>Postal Code</b>		<b>City English</b>	
<b>Date Loaded</b>	05/05/2017	<b>City Khmer</b>	

<b>Address Type</b>	Residential	<b>Country</b>	Cambodia
<b>Province</b>	Phnom Penh	<b>District</b>	Chamkar Mon
<b>Commune</b>	Boeng Keng Kang Ti Bei	<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>	#49, ST.386	<b>Address Line 1 Khmer</b>	
<b>Postal Code</b>		<b>City English</b>	
<b>Date Loaded</b>	04/04/2017	<b>City Khmer</b>	

## Occupation and Employment Detail

<b>Type</b>	Current	<b>Employer</b>	NIL
<b>Occupation</b>	FIELD OPERATIONS MANAGER	<b>Self Employed</b>	No
<b>Length of Service(M)</b>	29	<b>Total Monthly Salary/Income</b>	2,797.16
<b>Date Loaded</b>	09/07/2018	<b>Currency</b>	US Dollar

## Employer Address

<b>Address Type</b>	Residential	<b>Country</b>	Cambodia
<b>Province</b>	Phnom Penh	<b>District</b>	Chamkar Mon
<b>Commune</b>	Boeng Keng Kang Ti Bei	<b>Village</b>	
<b>Village-Other English</b>		<b>Village-Other Khmer</b>	
<b>Street English</b>	386	<b>House English</b>	49A
<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>	JTI
<b>Occupation</b>	FIELD OPERATION MANAGER	<b>Self Employed</b>	No
<b>Length of Service(M)</b>	18	<b>Total Monthly Salary/Income</b>	2,500.00
<b>Date Loaded</b>	05/05/2017	<b>Currency</b>	US Dollar

**Employer Address**

<b>Address Type</b>	Work	<b>Country</b>	Cambodia
<b>Province</b>	Phnom Penh	<b>District</b>	Prampir Meakkakra
<b>Commune</b>	Veal Vong	<b>Village</b>	
<b>Village-Other English</b>		<b>Village-Other Khmer</b>	
<b>Street English</b>	169	<b>House English</b>	169
<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>	JTI
<b>Occupation</b>	MANAGER UP	<b>Self Employed</b>	No
<b>Length of Service(M)</b>	15	<b>Total Monthly Salary/Income</b>	1,000.00
<b>Date Loaded</b>	04/04/2017	<b>Currency</b>	US Dollar

**Employer Address**

<b>Address Type</b>	Work	<b>Country</b>	Cambodia
<b>Province</b>	Phnom Penh	<b>District</b>	Prampir Meakkakra
<b>Commune</b>	Veal Vong	<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>	NA	<b>Address Line 1 Khmer</b>	
<b>Postal Code</b>		<b>City English</b>	
		<b>City Khmer</b>	

**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)**

<b>Applicant Type</b>	Primary	
<b>ID Type and Number</b>	National ID 061397097	
<b>ID Expiry Date</b>		
<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>	KHEK	
<b>First Name</b>	VOACHNEY	
<b>Second Name</b>		

**Summary**

<b>All Previous Enquiries</b>	0
<b>Enquiries for Previous 30 Days</b>	0
<b>Earliest Loan Issue Date</b>	
<b>Total A ccounts</b>	0
<b>Normal A ccounts</b>	0
<b>Delinquent A ccounts</b>	0
<b>Closed A ccounts</b>	0
<b>Reject A ccounts</b>	0
<b>Write Off A ccounts</b>	0
<b>Total Limits</b>	0.00
<b>Total Liabilities</b>	0.00
<b>Total Write Off A mounts</b>	0.00
<b>Outstanding Write Off Balance</b>	0.00

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

<b>Guaranteed 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 Guaranteed Limits</b>	0.00
<b>Total Guaranteed Liabilities</b>	0.00
<b>Total Guaranteed Write Off Amounts</b>	0.00
<b>Outstanding Guaranteed Write Off Balance</b>	0.00

### Additional Names

<b>Date Loaded</b>	<b>Name</b>
09/07/2018	KHEK, VOACHNEY

### Advisory Message

No adverse information could be found on the subject.

### Addresses

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

### Occupation and Employment Detail

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

### Employer Address

<b>Address Type</b>	Residential	<b>Country</b>	Cambodia
<b>Province</b>	Phnom Penh	<b>District</b>	Chamkar Mon
<b>Commune</b>	Boeng Keng Kang Ti Bei	<b>Village</b>	
<b>Village-Other English</b>		<b>Village-Other Khmer</b>	
<b>Street English</b>	386	<b>House English</b>	49A
<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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