



Consumer Credit Report



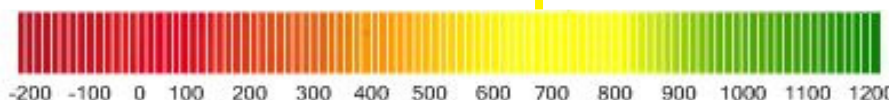
Report Date 23/03/2017
 Enquiry Number 191172042
 Number of Applicants 1
 Member Reference RHBIBL-0002-2014-0007-4

Enquiry Type
 Product Type
 Account Type
 Amount
 Review
 Working Capital Loan
 Single
 USD 1,279,418.32

K-Score

801

Scorecard: Bank
 Score: 801
 Score Index: CC
 Good/Bad Odds: 64: 1
 Bad Rate: 1.52%



Data Provided vs (Primary Data Available)

Applicant Type	Primary	
ID Type and Number	National ID 010303480	(Passport N0897057)
ID Expiry Date		
Khmer Name		
Family Name		
First Name		
Second Name		
Third Name		
Unformatted Name		
English Name		
Family Name	Kung	(KUNG)
First Name	Chung Heng	(CHUNG HENG)
Second Name		
Third Name		
Unformatted Name		(KUNG CHUNG HENG)
Date of Birth	18/01/1981	(18/01/1981)
Place of Birth Country	Cambodia	(Cambodia)
Place of Birth Province	Phnom Penh	(Phnom Penh)
Place of Birth District		
Place of Birth Commune		

Summary

All Previous Enquiries	8
Enquiries for Previous 30 Days	0
Earliest Loan Issue Date	21/03/2014
Total Accounts	6
Normal Accounts	6
Delinquent Accounts	0
Closed Accounts	0
Reject Accounts	0
Write Off Accounts	0
Total Limits	USD 1,560,000.00
Total Liabilities	USD 1,276,481.56
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	0.00

Gender	Male	(Male)	Balance	
Marital Status	Married	(Married)		
Nationality	Cambodia	(Cambodia)		

Additional Identification

Date Loaded	ID Type	ID Number	Expiry Date
20/08/2014	Passport	N0897057	

Additional Names

Date Loaded	Name
04/01/2017	KUNG CHUNG HENG

Previous Enquiries

Date of Enquiry	Enquirer	Enquiry Type	Account Type	Member Reference	Product Type	Amount	Applicant Type	Name
05/08/2016	FIRST COMMERCIAL BANK PP BRANCH	New Application	Single	010303480	Real Estate Loan	USD 150,000.00	Primary	Kung, Chung Heng
05/02/2016	RHB INDOCHINA BANK LIMITED	New Application	Joint	RHBIBL/0002/2014/0007-4	Working Capital Loan	USD 300,000.00	Primary	Kung, Chung Heng
31/08/2015	RHB INDOCHINA BANK LIMITED	New Application	Joint	RHBIBL/0002/2014/0007-3	Working Capital Loan	USD 170,000.00	Primary	Kung, Chung Heng
28/05/2015	RHB INDOCHINA BANK LIMITED	New Application	Joint	RHBIBL/0002/2014/0007-2	Working Capital Loan	USD 420,000.00	Primary	Kung, Chung Heng
31/10/2014	RHB INDOCHINA BANK LIMITED	New Application	Joint	RHBIBL-0002-2014-0007-1	Public Housing Loan	USD 100,000.00	Primary	Kung, Chung Heng
20/08/2014	ANZ Royal Bank (Cambodia) Ltd	New Application	Joint	ANZ00030_19082014_9:34AM	MTG	USD 180,000.00	Primary	KUNG, CHUNG HENG
04/02/2014	RHB INDOCHINA BANK LIMITED	New Application	Joint	RHBIBL/0002/2014/0007	MIS	USD 500,000.00	Primary	Kung, Chung Heng
23/12/2013	ANZ Royal Bank (Cambodia) Ltd	New Application	Joint	ANZ00026_23122013_3:45PM	MTG	USD 550,000.00	Primary	Kung, Chung Heng

Account Details

Creditor	RHB INDOCHINA BANK LIMITED	Issue Date	21/03/2014
Product Type	Working Capital Loan	Expiry Date	21/03/2024
Applicant Type	Primary		
Account Number	40001000786000000	Closed Date	
Group Reference		Status	Normal
Currency	US Dollar	Payment Frequency	Monthly
Limit	500,000.00	Last Amount Paid	6,162.99
Restructured Loan	No	Last Payment Date	21/02/2017
Tenure	0	Past Due	0.00
Installment Amount	6,162.99	Next Payment Date	21/03/2017
Security Type	Land Title	As of Date	28/02/2017
Outstanding Balance	395,863.78	Last 24 Cycles	000000000000000000000000
Advisory Message			

Creditor	RHB INDOCHINA BANK LIMITED	Issue Date	30/12/2014
Product Type	Working Capital Loan	Expiry Date	30/12/2024
Applicant Type	Primary		
Account Number	40001001076400000	Closed Date	
Group Reference		Status	Normal

Currency	US Dollar	Payment Frequency	Monthly
Limit	100,000.00	Last Amount Paid	1,230.11
Restructured Loan	No	Last Payment Date	28/02/2017
Tenure	0	Past Due	0.00
Installment Amount	1,230.11	Next Payment Date	30/03/2017
Security Type	Land Title	As of Date	28/02/2017
Outstanding Balance	84,985.95	Last 24 Cycles	000000000000000000000000
Advisory Message			
Creditor	RHB INDOCHINA BANK LIMITED	Issue Date	07/10/2015
Product Type	Public Housing Loan	Expiry Date	07/10/2027
Applicant Type	Primary		
Account Number	40001001451400000	Closed Date	
Group Reference		Status	Normal
Currency	US Dollar	Payment Frequency	Monthly
Limit	420,000.00	Last Amount Paid	4,612.57
Restructured Loan	No	Last Payment Date	07/02/2017
Tenure	0	Past Due	0.00
Installment Amount	4,612.57	Next Payment Date	07/03/2017
Security Type	Ownership Title - Land/Buildings	As of Date	28/02/2017
Outstanding Balance	391,833.65	Last 24 Cycles	0000000000000000Q
Advisory Message			
Creditor	RHB INDOCHINA BANK LIMITED	Issue Date	14/12/2015
Product Type	Overdraft Facility	Expiry Date	08/08/2017
Applicant Type	Primary		
Account Number	1010002000000354	Closed Date	
Group Reference		Status	Normal
Currency	US Dollar	Payment Frequency	Monthly
Limit	320,000.00	Last Amount Paid	1,704.66
Restructured Loan	No	Last Payment Date	28/02/2017
Tenure	0	Past Due	0.00
Installment Amount	0.00	Next Payment Date	
Security Type	Land Title	As of Date	28/02/2017
Outstanding Balance	191,660.33	Last 24 Cycles	000000000000000Q
Advisory Message			
Creditor	RHB INDOCHINA BANK LIMITED	Issue Date	08/08/2016
Product Type	Working Capital Loan	Expiry Date	08/08/2022
Applicant Type	Primary		
Account Number	40001001727000000	Closed Date	
Group Reference		Status	Normal
Currency	US Dollar	Payment Frequency	Monthly
Limit	100,000.00	Last Amount Paid	1,765.56
Restructured Loan	No	Last Payment Date	08/02/2017
Tenure	0	Past Due	0.00
Installment Amount	1,765.56	Next Payment Date	09/03/2017
Security Type	Land Title	As of Date	28/02/2017

Outstanding Balance	93,457.18	Last 24 Cycles	000000Q
Advisory Message			
Creditor	FIRST COMMERCIAL BANK PP BRANCH	Issue Date	15/12/2016
Product Type	Real Estate Loan	Expiry Date	15/12/2026
Applicant Type	Primary		
Account Number	9181L1604774	Closed Date	
Group Reference		Status	Normal
Currency	US Dollar	Payment Frequency	Monthly
Limit	120,000.00	Last Amount Paid	1,411.93
Restructured Loan	No	Last Payment Date	15/02/2017
Tenure	0	Past Due	0.00
Installment Amount	1,411.93	Next Payment Date	15/03/2017
Security Type	Land Title	As of Date	28/02/2017
Outstanding Balance	118,680.67	Last 24 Cycles	00Q
Advisory Message			

Advisory Message

No adverse information could be found on the subject.

Addresses

Address Type	Residential	Country	Cambodia
Province	Phnom Penh	District	Russey Keo
Commune	Chrang Chamreh Ti Pir	Village	
Village-Other English		Village-Other Khmer	
Street English	NIL	House English	NIL
Address Line 1 English		Address Line 1 Khmer	
Postal Code		City English	
Date Loaded	23/03/2017	City Khmer	

Address Type	Residential	Country	Cambodia
Province	Phnom Penh	District	Doun Penh
Commune	Phsar Chas	Village	Phum4
Village-Other English		Village-Other Khmer	
Street English		House English	
Address Line 1 English	NO 98E0 ST 118 PHUM 4 SANGKAT PHSARCHAS KHAN DOUN PENH PHNOM PENHCAMBODIA	Address Line 1 Khmer	
Postal Code		City English	
Date Loaded	04/01/2017	City Khmer	

Address Type	Residential	Country	Cambodia
Province	Phnom Penh	District	Russey Keo
Commune	Chrang Chamreh Ti Pir	Village	
Village-Other English		Village-Other Khmer	
Street English		House English	
Address Line 1 English	NO. 168, STREET 598, SANGKAT CHRANG CHAMRAS 2, KHAN RUSSEY KEO, PHNOM PENH.	Address Line 1 Khmer	
Postal Code		City English	
Date Loaded	06/10/2016	City Khmer	

Occupation and Employment Detail

Type	Current	Employer	NA
Occupation	PLASTIC ROLL IMPORTER& HEAD OF PRODUCTION	Self Employed	Yes
Length of Service (M)	125	Total Monthly Salary/Income	42,000.00
Date Loaded	23/03/2017	Currency	US Dollar

Employer Address

Address Type	Work	Country	Cambodia
Province	Phnom Penh	District	Russey Keo
Commune	Chrang Chamreh Ti Pir	Village	
Village-Other English		Village-Other Khmer	
Street English	NIL	House English	NIL
Address Line 1 English		Address Line 1 Khmer	
Postal Code		City English	
		City Khmer	

Type	Current	Employer	LK CAM PACK CO.,LTD.
Occupation	GENERAL DIRECTOR	Self Employed	Yes
Length of Service (M)	24	Total Monthly Salary/Income	10,000.00
Date Loaded	05/08/2016	Currency	US Dollar

Employer Address

Address Type	Correspondence	Country	Cambodia
Province	Phnom Penh	District	Doun Penh
Commune	Phsar Chas	Village	Phum4
Village-Other English		Village-Other Khmer	
Street English		House English	
Address Line 1 English	NO.98E0, ST.118, PHUM 4, SANGKAT PHSAR CHAS, KHAN DAUN PENH, PHNOM PENH, CAMBODIA.	Address Line 1 Khmer	
Postal Code		City English	Phnom Penh
		City Khmer	

Type	Current	Employer	SELF-EMPLOYED
Occupation	PLASTIC ROLL IMPORTER& HEAD OF PRODUCTION	Self Employed	Yes
Length of Service (M)	113	Total Monthly Salary/Income	40,000.00
Date Loaded	05/02/2016	Currency	US Dollar

Employer Address

Address Type	Residential	Country	Cambodia
Province	Phnom Penh	District	
Commune		Village	
Village-Other English		Village-Other Khmer	
Street English		House English	

Address Line 1 English	CHRANG CHAMRAS 2	Address Line 1 Khmer	
Postal Code		City English	Phnom Penh
		City Khmer	

Disclaimer

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