



Consumer Credit Report



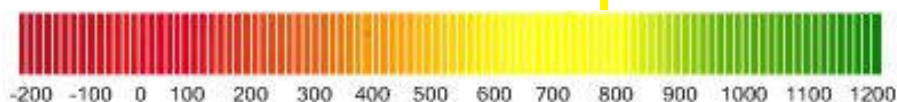
Report Date 23/11/2016
 Enquiry Number 175622924
 Number of Applicants 2
 Member Reference RHBIBL-BDM-2016-0041

Applicant 1 of 2
 K-Score

Enquiry Type
 Product Type
 Account Type
 Amount
 New Application
 Public Housing Loan
 Joint
 USD 150,000.00

844

Scorecard: Bank
 Score: 844
 Score Index: CC
 Good/Bad Odds: 87: 1
 Bad Rate: 1.13%



Data Provided vs (Primary Data Available)

Applicant Type	Primary	
ID Type and Number	National ID 010048447	(National ID 010048447)
ID Expiry Date	19/03/2014	(19/03/2014)
Khmer Name		
Family Name		
First Name		
Second Name		
Third Name		
Unformatted Name		
English Name		
Family Name	Cheng	(CHENG)
First Name	Sokha	(SOKHA)
Second Name		
Third Name		
Unformatted Name		(CHENG SOKHA)
Date of Birth	20/04/1983	(20/04/1983)
Place of Birth Country	Cambodia	(Cambodia)
Place of Birth Province	Phnom Penh	(Phnom Penh)
Place of Birth District		(Doun Penh)
Place of Birth Commune		(Phsar Thmei Ti Pir)
Gender	Female	(Female)
Marital Status	Married	(Married)
Nationality	Cambodia	(Cambodia)

Summary

All Previous Enquiries	7
Enquiries for Previous 30 Days	0
Earliest Loan Issue Date	04/06/2010
Total Accounts	1
Normal Accounts	0
Delinquent Accounts	0
Closed Accounts	1
Reject Accounts	0
Write Off Accounts	0
Total Limits	USD 40,000.00
Total Liabilities	USD 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
26/10/2012	CHENG, SOKHA
08/03/2012	CHENG SOKHA

Previous Enquiries

Date of Enquiry	Enquirer	Enquiry Type	Account Type	Member Reference	Product Type	Amount	Applicant Type	Name
30/08/2016	AEON SPECIALIZED BANK	New Application	Single	0130323	Unsecured	USD 2,000.00	Primary	CHENG, SOKHA

	(CAMBODIA) PLC				Credit Card			
08/07/2016	CAMBODIAN PUBLIC BANK	New Application	Joint	PPH/000246/14-2	Overdraft Facility	USD 270,000.00	Guarantor	Cheng, Sokha
10/06/2015	CAMBODIAN PUBLIC BANK	New Application	Joint	PPH/000246/14-1	Overdraft Facility	USD 270,000.00	Guarantor	Cheng, Sokha
25/09/2014	CAMBODIAN PUBLIC BANK	New Application	Joint	PPH/000246/14	Overdraft Facility	USD 220,000.00	Guarantor	Cheng, Sokha
22/07/2014	CAMBODIAN PUBLIC BANK	New Application	Joint	PPH/000296/12-1	POD	USD 220,000.00	Guarantor	Cheng, Sokha
27/05/2013	CAMBODIAN PUBLIC BANK	New Application	Joint	PPH/000143/13	POD	USD 220,000.00	Guarantor	Cheng, Sokha
26/10/2012	CAMBODIAN PUBLIC BANK	New Application	Joint	PPH/000296/12	POD	USD 70,000.00	Guarantor	Cheng, Sokha

Account Details

Creditor	CAMBODIAN PUBLIC BANK	Issue Date	04/06/2010
Product Type	Working Capital Loan	Expiry Date	
Applicant Type	Primary		
Account Number	0100270017002	Closed Date	04/01/2013
Group Reference		Status	Closed
Currency	US Dollar	Payment Frequency	Monthly
Limit	40,000.00	Last Amount Paid	0.00
Restructured Loan	No	Last Payment Date	13/12/2012
Tenure	36	Past Due	0.00
Installment Amount	1,328.57	Next Payment Date	
Security Type	Mortgage	As of Date	31/12/2012
Outstanding Balance	0.00	Last 24 Cycles	C1111112100010000000000M
Advisory Message			

Advisory Message

No adverse information could be found on the subject.

Addresses

Address Type	Residential	Country	Cambodia
Province	Phnom Penh	District	Prampir Meakkakra
Commune	Ou Ruessei Ti Bei	Village	Phum3
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	23/11/2016	City Khmer	

Address Type	Residential	Country	Cambodia
Province	Phnom Penh	District	Prampir Meakkakra
Commune	Ou Ruessei Ti Muoy	Village	
Village-Other English		Village-Other Khmer	
Street English		House English	
Address Line 1 English	167E0, STREET 217	Address Line 1 Khmer	
Postal Code		City English	Phnom Penh
Date Loaded	30/08/2016	City Khmer	

Address Type	Residential	Country	Cambodia
Province	Phnom Penh	District	Prampir Meakkakra
Commune	Ou Ruessei Ti Bei	Village	Phum3
Village-Other English		Village-Other Khmer	
Street English		House English	
Address Line 1 English	NO. 167EO, ST. 217	Address Line 1 Khmer	
Postal Code		City English	Phnom Penh
Date Loaded	26/10/2012	City Khmer	

Occupation and Employment Detail

Type	Current	Employer	N/A
Occupation	ASSISTANT DIRECTOR, SALE& MARKETING AT TORREYA ASSET HOLDING CO.,LTD	Self Employed	No

Length of Service(M)	60	Total Monthly Salary/Income	2,800.00
Date Loaded	23/11/2016	Currency	US Dollar

Employer Address

Address Type	Residential	Country	Cambodia
Province	Phnom Penh	District	Prampir Meakkakra
Commune	Ou Ruessei Ti Bei	Village	Phum3
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	CREED GROUP
Occupation	MANAGER UP	Self Employed	No
Length of Service(M)	7	Total Monthly Salary/Income	2,400.00
Date Loaded	30/08/2016	Currency	US Dollar

Employer Address

Address Type	Work	Country	Cambodia
Province	Phnom Penh	District	Prampir Meakkakra
Commune	Boeng Prolit	Village	
Village-Other English		Village-Other Khmer	
Street English		House English	
Address Line 1 English	445, STREET MONIVONG	Address Line 1 Khmer	
Postal Code		City English	Phnom Penh
		City Khmer	

Type	Current	Employer	NGOUN SRENG GROCERY SHOP
Occupation	ASSISTANT	Self Employed	Yes
Length of Service(M)	7	Total Monthly Salary/Income	1,000.00
Date Loaded	10/06/2015	Currency	US Dollar

Employer Address

Address Type	Residential	Country	Cambodia
Province	Phnom Penh	District	Prampir Meakkakra
Commune	Ou Ruessei Ti Bei	Village	Phum3
Village-Other English		Village-Other Khmer	
Street English		House English	
Address Line 1 English	NO. 167EO, ST. 217	Address Line 1 Khmer	
Postal Code		City English	Phnom Penh
		City Khmer	

Applicant 2 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 010855731	(National ID 010041345)
ID Expiry Date	31/10/2023	(31/12/2013)
Khmer Name		
Family Name		

Summary

All Previous Enquiries	2
Enquiries for Previous 30 Days	0
Earliest Loan Issue Date	
Total Accounts	0
Normal Accounts	0

First Name		
Second Name		
Third Name		
Unformatted Name		
English Name		
Family Name	Touch	(TOUCH)
First Name	Hour	(HOUR)
Second Name		
Third Name		
Unformatted Name		
Date of Birth	01/02/1956	(01/02/1956)
Place of Birth Country	Cambodia	(Cambodia)
Place of Birth Province	Kampot	(Kampot)
Place of Birth District		
Place of Birth Commune		
Gender	Female	(Female)
Marital Status	Married	(Married)
Nationality	Cambodia	(Cambodia)

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 Identification

Date Loaded	ID Type	ID Number	Expiry Date
26/10/2012	National ID	010041345	31/12/2013

Previous Enquiries

Date of Enquiry	Enquirer	Enquiry Type	Account Type	Member Reference	Product Type	Amount	Applicant Type	Name
27/05/2013	CAMBODIAN PUBLIC BANK	New Application	Joint	PPH/000143/13	POD	USD 220,000.00	Guarantor	Touch, Hour
26/10/2012	CAMBODIAN PUBLIC BANK	New Application	Joint	PPH/000296/12	POD	USD 70,000.00	Guarantor	Touch, Hour

Advisory Message

No adverse information could be found on the subject.

Addresses

Address Type	Residential	Country	Cambodia
Province	Phnom Penh	District	Prampir Meakkakra
Commune	Ou Ruessei Ti Bei	Village	Phum3
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	23/11/2016	City Khmer	

Address Type	Residential	Country	Cambodia
Province	Phnom Penh	District	Prampir Meakkakra
Commune	Ou Ruessei Ti Bei	Village	
Village-Other English		Village-Other Khmer	
Street English		House English	
Address Line 1 English	NO. 36E2, ST. 164	Address Line 1 Khmer	
Postal Code		City English	Phnom Penh
Date Loaded	27/05/2013	City Khmer	

Address Type	Residential	Country	Cambodia
Province	Phnom Penh	District	Prampir Meakkakra
Commune	Ou Ruessei Ti Bei	Village	
Village-Other English		Village-Other Khmer	

Street English		House English	
Address Line 1 English	NO. 167EO, ST. 217	Address Line 1 Khmer	
Postal Code		City English	Phnom Penh
Date Loaded	26/10/2012	City Khmer	

Occupation and Employment Detail

Type	Current	Employer	N/A
Occupation	SELLING BEVERAGE AND GRceries BUNINESS	Self Employed	Yes
Length of Service(M)	36	Total Monthly Salary/Income	2,500.00
Date Loaded	23/11/2016	Currency	US Dollar

Employer Address

Address Type	Residential	Country	Cambodia
Province	Phnom Penh	District	Prampir Meakkakra
Commune	Ou Ruessei Ti Bei	Village	Phum3
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	TOUCH HOUR
Occupation	BUSINESSWOMAN	Self Employed	Yes
Length of Service(M)	5	Total Monthly Salary/Income	0.00
Date Loaded	27/05/2013	Currency	US Dollar

Employer Address

Address Type	Work	Country	Cambodia
Province	Phnom Penh	District	Prampir Meakkakra
Commune	Ou Ruessei Ti Bei	Village	
Village-Other English		Village-Other Khmer	
Street English		House English	
Address Line 1 English	NO. 36E2, ST. 164	Address Line 1 Khmer	
Postal Code		City English	Phnom Penh
		City Khmer	

Type	Current	Employer	TOUCH HOUR
Occupation	UNKNOW	Self Employed	No
Length of Service(M)	0	Total Monthly Salary/Income	0.00
Date Loaded	26/10/2012	Currency	US Dollar

Employer Address

Address Type	Residential	Country	Cambodia
Province	Phnom Penh	District	Prampir Meakkakra
Commune	Ou Ruessei Ti Bei	Village	
Village-Other English		Village-Other Khmer	
Street English		House English	
Address Line 1 English	NO. 167EO, ST. 217	Address Line 1 Khmer	
Postal Code		City English	Phnom Penh
		City Khmer	

Disclaimer

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