

## Consumer Credit Report



Report Date Enquiry Number Number of Applicants Member Reference

K-Score

11/06/2018 251134833 2

RHBIBL-BDM-0010-2018-0048

Applicant 1 of 2

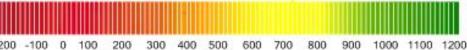
Enquiry Type Product Type A ccount Type A mount

New Application
Public Housing Loan

Joint

USD 66,900.00

Scorecard: Bank Score: 1038 Score Index: AA Good/Bad Odds: 333: 1 Bad Rate: 0.29% 1038



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

Summary

Applicant Type	Primary				
ID Type and Number	National ID 011261309	(National ID 170565350)			
ID Expiry Date					
Khmer Name					
Family Name		(ឈាន)			
First Name		(ឡងឌី)			
Second Name					
Third Name					
Unformatted Name					
English Name					
Family Name	CHHEAN	(CHHEAN)			
First Name	LANGDY	(LANGDY)			
Second Name					
Third Name					
Unformatted Name					
Date of Birth	15/03/1987	(15/03/1987)			
Place of Birth Country	Cambodia				
Place of Birth Province	Battambang				
Place of Birth District	Battambang				
Place of Birth Commune	Svay Pao				
Gender	Male	(Male)			

All Previous Enquiries	0
Enquiries for Previous 30 Days	0
Earliest Loan Issue Date	21/05/2014
Total Accounts	1
Normal Accounts	1
Delinquent A ccounts	0
Closed Accounts	0
Reject A ccounts	0
Write Off Accounts	0
Total Limits	USD 19,401.79
Total Liabilities	USD 16,425.85
Total Write Off Amounts	0.00
Outstanding Write Off Balance	0.00
Guaranteed Accounts	0
Normal Accounts	0
Delinquent A ccounts	0
Closed Accounts	0
Reject A ccounts	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	0.00
Balance	

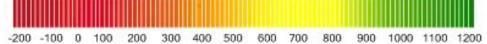
Marital Status	Married	(Married)			
Nationality	Cambodia	(Cambodia)			
Additional Ident	fication				
Date Loaded ID Type			ID Number		Expiry Date
01/01/2018	L/2018 National ID				
Additional Name	5				
Date Loaded	Name				
01/01/2018	CHHEAN, L	ANGDY			
<b>Account Details</b>					
Creditor	ACLEDA BANK P	LC	Issue Date	21/05/	2014
Product Type	Staff Housing Loan	1	Expiry Date	22/02/	2029
Applicant Type	Primary				
A ccount Number	0001MG141410000	01	Closed Date		
Group Reference			Status	Norma	al
Currency	US Dollar		Payment Frequency	Month	ly
Limit	19,401.79		Last Amount Paid	203.27	7
Restructured Loan	No		Last Payment Date	22/05/	2018
Tenure	180		Past Due	0.00	
Installment A mount	203.27		Next Payment Date	22/06/	2018
Security Type	Ownership Title - I	 Land/Buildings	As of Date	31/05/	2018
Outstanding Balance	16,425.85		Last 24 Cycles	0Q Q Q	Q Q 00000000000000000
Advisory Message			<u> </u>		
Advisory Messa	ge				
No adverse information of	ould be found on the	e subject.			
Addresses					
Address Type	Residential		Country		Cambodia
Province	Phnom Penh	n	District		Pur SenChey
Commune	Chaom Cha	u	Village		
Village-Other English			Village-Other Khme	r	
Street English	BETONG		House English		21D
Address Line 1 Englis	h		Address Line 1 Khm	er	
Postal Code			City English		
Date Loaded	11/06/2018		City Khmer		
	-				
Address Type	Residential		Country		Cambodia
Province	Phnom Peni	 h	District		Pur SenChey
Commune	Chaom Cha		Village		. d. Jenency
Village-Other English			Village-Other Khme	r	
			House English	-	
Street English			Address Line 1 Khm	er	
	sh N/A		= INIII		
Address Line 1 Englis			City Fnalish		
Address Line 1 Englis	01/01/2019		City English		
Address Line 1 Englis Postal Code Date Loaded	01/01/2018		City English City Khmer		
Address Line 1 Englis	01/01/2018				
Address Line 1 Englis Postal Code Date Loaded		Detail			
Address Line 1 Englis Postal Code Date Loaded Occupation and		Detail		NIL	
Address Line 1 Englis Postal Code Date Loaded  Occupation and Type	Employment	Detail	City Khmer	NIL No	
Address Line 1 Englis Postal Code Date Loaded  Occupation and Type Occupation	Employment	Detail	City Khmer  Employer		0

Employer Address				
Address Type	Residential	Country	Cambodia	
Province	Phnom Penh	District	Pur SenChey	
Commune	Chaom Chau	Village		
Village-Other English		Village-Other Khmer		
Street English	BETONG	House English	21D	
Address Line 1 English		Address Line 1 Khmer		
Postal Code		City English		
		City Khmer		

Applicant 2 of 2 K-Score

Scorecard: Bank
Score: 939
Score Index: BB
Good/Bad Odds: 168: 1
Bad Rate: 0.59%

939



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

Applicant Type	Primary			
ID Type and Number	National ID 010995109	(National ID 010995109)		
ID Expiry Date		(23/06/2025)		
Khmer Name				
Family Name		(ជូ)		
First Name		(លីស៊ីម)		
Second Name				
Third Name				
Unformatted Name				
English Name				
Family Name	СНОИ	(CHOU)		
First Name	LYSIM	(LYSIM)		
Second Name				
Third Name				
Unformatted Name				
Date of Birth	10/01/1985	(10/01/1985)		
Place of Birth Country	Cambodia	(Cambodia)		
Place of Birth Province	Phnom Penh	(Phnom Penh)		
Place of Birth District				

### Summary

All Previous Enquiries	
Enquiries for Previous 30 Days	
Earliest Loan Issue Date	11/05/20:
Total Accounts	
Normal Accounts	
Delinquent Accounts	
Closed Accounts	
Reject A ccounts	
Write Off Accounts	
Total Limits	USD 47,931.7
Total Liabilities	USD 19,340.6
Total Write Off Amounts	0.0
Outstanding Write Off Balance	0.0
Guaranteed Accounts	
Normal Accounts	
Delinquent Accounts	
Closed Accounts	
Reject Accounts	
Write Off Accounts	
Total Guaranteed Limits	0.0
Total Guaranteed Liabilities	0.0

Place of Birth Commune		
Gender	Female	(Female)
Marital Status	Married	(Single)
Nationality	Cambodia	(Cambodia)

Total Guaranteed Write Off A mounts	0.00
Outstanding Guaranteed Write Off Balance	0.00

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Date Loaded	ID Type	ID Number	Expiry Date
05/05/2016	Passport	N0464198	
08/03/2012	Passport	NO 464198	

# **Previous Enquiries**

Date of Enquiry	Enquirer	Enquiry Type	A ccount Type	Member Reference	Product Type	A mount	A pplicant Type	Name
06/12/2016	ACLEDA BANK PLC	New Application	Single	CPD-CHOU LYSIM	Personal Loan	USD 431.00	Primary	CHOU, LYSIM ជួ, លីស៊ីម

## **Account Details**

ACLEDA BANK PLC	Issue Date	11/05/2011
Staff Loan	Expiry Date	15/01/2014
Primary		
0900LD1113100019	Closed Date	15/01/2014
	Status	Closed
US Dollar	Payment Frequency	Monthly
3,000.00	Last Amount Paid	1,184.61
No	Last Payment Date	15/01/2014
32	Past Due	0.00
1,184.61	Next Payment Date	
Shares	As of Date	21/01/2014
0.00	Last 24 Cycles	C 000000000000000000M 00000
	Staff Loan Primary 0900LD1113100019  US Dollar 3,000.00 No 32 1,184.61 Shares	Staff Loan Expiry Date  Primary  0900LD1113100019 Closed Date  Status  US Dollar Payment Frequency 3,000.00 Last A mount Paid  No Last Payment Date  32 Past Due  1,184.61 Next Payment Date  Shares As of Date

Creditor	ACLEDA BANK PLC	Issue Date 30/01/2014	
Product Type	Staff Housing Loan	Expiry Date	21/05/2014
Applicant Type	Primary		
Account Number	0900MG1403000002	Closed Date	21/05/2014
Group Reference		Status	Closed
Currency	US Dollar	Payment Frequency	Monthly
Limit	19,600.00	Last Amount Paid	203.27
Restructured Loan	No	Last Payment Date	21/05/2014
Tenure	4	Past Due	0.00
Installment A mount	203.27	Next Payment Date	
Security Type	Ownership Title - Land/Buildings	As of Date	27/06/2014
Outstanding Balance	0.00	Last 24 Cycles	C 0000
Advisory Message			

Creditor	ACLEDA BANK PLC	Issue Date	21/05/2014
Product Type	Staff Housing Loan	Expiry Date	22/02/2029
Applicant Type	Primary		
Account Number	0001MG1414100001	Closed Date	
Group Reference		Status	Normal

Currency	US Do	ıllar	Payment Frequency	Montl	nly		
Limit	19,401	79	Last Amount Paid	203.2	7		
Restructured Loan	No		Last Payment Date	22/05	/2018		
Tenure	180		Past Due	0.00			
Installment A mount	203.27	,	Next Payment Date	22/06	/2018		
Security Type	Owne	rship Title - Land/Buildings	As of Date	31/05	/2018		
Outstanding Balance	16,425	5.85	Last 24 Cycles	0Q Q (	Q Q 00000000000000000		
Advisory Message							
Creditor	A CLET	DA BANK PLC	Issue Date	13/03	/2015		
Product Type	Staff L		Expiry Date	22/03			
Applicant Type	Primar		Expiry Date	22/03	72021		
A ccount Number		y D1507200025	Closed Date				
Group Reference	000111	71307200023	Status	Norm	al		
Currency	US Do	llar	Payment Frequency	Mont			
Limit		·	Last Amount Paid	95.59	,		
Restructured Loan	5,500. No	00	Last Payment Date	22/05			
Tenure	73		Past Due	0.00	/2010		
Installment A mount	95.59		Next Payment Date		/2019		
Security Type	Shares		As of Date	_	22/06/2018 31/05/2018		
				<u> </u>	000000000000000000000000000000000000000		
Outstanding Balance Advisory Message	2,914.	//	Last 24 Cycles	00000	000000000000000000000000000000000000000		
Advisory Message							
Creditor	ACLE	DA BANK PLC	Issue Date	08/12/2016			
Product Type	Unsec	ured Credit Card	Expiry Date	08/12	3/12/2019		
Applicant Type	Primary						
Account Number	00015	31542.0000700.01	Closed Date				
Group Reference			Status	Norm	Normal		
Currency	US Do	llar	Payment Frequency	Monthly			
Limit	430.00	1	Last Amount Paid	4.21			
Restructured Loan	No		Last Payment Date	31/05	/2018		
Tenure	36		Past Due	0.00			
Installment A mount	0.00		Next Payment Date				
Security Type	O thers	5	As of Date	31/05/2018			
Outstanding Balance	0.00		Last 24 Cycles	00000	000000000000000000		
Advisory Message							
Advisory Messa							
No adverse information of	ould be	found on the subject.					
Addresses			ı				
Address Type		Residential	Country		Cambodia		
Province		Phnom Penh	District		Pur SenChey		
Commune	_	Chaom Chau	Village				
Village-Other English			Village-Other Khmer				
Street English	_	BETONG	House English		21D		
Address Line 1 Englis	h		Address Line 1 Khmer				
Postal Code			City English				
Date Loaded		11/06/2018	City Khmer				
Address Type		Residential	Country		C ambodia		
Province		Phnom Penh	District		Chamkar Mon		

Commune		Boeng Keng Kang Ti Pir	Village			
Village-Other Engl	ish		Village-Other Khm	Village-Other Khmer		
Street English			House English			
Address Line 1 English		N/A	Address Line 1 Kh	mer		
Postal Code			City English			
Date Loaded		05/04/2017	City Khmer			
A ddress Type		Residential	Country		Cambodia	
Province		Phnom Penh	,		Chamkar Mon	
Commune		Boeng Keng Kang Ti Pir	Village		Phum3	
Village-Other English			Village-Other Khm	er		
Street English			House English			
Address Line 1 English			Address Line 1 Kh	mer		
Postal Code			City English			
Date Loaded		06/12/2016	City Khmer			
			<u>'</u>			
0	J.E.	learness Det. "				
		loyment Detail		1		
Туре	Curren		Employer	NIL		
Occupation	+	OF MARKETING UNIT	Self Employed	No		
Length of Service(M)	111		Total Monthly Salary/Income	470.90		
Date Loaded	11/06/2	2018	Currency	US Dol	lar	
Employer Add	ress					
Address Type	Reside	ntial	Country			Cambodia
Province	Phnom	n Penh	District			Pur SenChey
Commune	Chaon	n Chau	Village			,
Village-Other English			Village-Other Khm	er Khmer		
Street English	ВЕТО	NG	House English	 inglish		21D
Address Line 1 English			Address Line 1 Kh	Address Line 1 Khmer		
Postal Code			City English			
			City Khmer			
Туре	Curren		Employer	-	ACLEDA INSTITU	JTE OF BUSINESS
Occupation	STAFF	ACLEDA INSTITUTE OF BUSINESS	Self Employed	Yes	Yes	
Length of Service(M)	72		Total Monthly Salary/Income	431.00		
Date Loaded	06/12/2	2016	Currency	US Dollar		
Employer Add	ress					
Address Type	Work		Country		Cambodia	
Province	Phnon	n Penh	District	District		Chamkar Mon
Commune	Boeng	Keng Kang Ti Pir	Village		Phum3	
Village-Other English			Village-Other Khmer			
Street English			House English			
Address Line 1 English			Address Line 1 Khmer			
Postal Code			City English City Khmer			
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