



## Consumer Credit Report



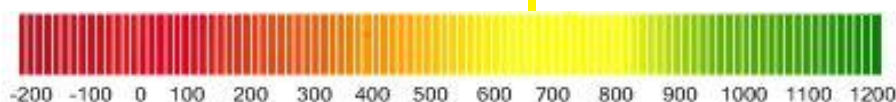
Report Date **24/07/2018**  
 Enquiry Number **255761879**  
 Number of Applicants **1**  
 Member Reference **RHBIBL-BDM-0010-2018-0001-2**

Enquiry Type **New Application**  
 Product Type **Working Capital Loan**  
 Account Type **Single**  
 Amount **USD 175,000.00**

## K-Score

# 722

Scorecard: Bank  
 Score: 722  
 Score Index: DD  
 Good/Bad Odds: 37: 1  
 Bad Rate: 2.61%



## Data Provided vs (Primary Data Available)

Applicant Type	Primary	
ID Type and Number	National ID 100027714	(Resident Book 2250)
ID Expiry Date	30/05/2027	
Khmer Name		
Family Name		(អ៊ឹម)
First Name		(ពិសាល)
Second Name		
Third Name		
Unformatted Name		
English Name		
Family Name	OUCH	(OUCH)
First Name	PYSAL	
Second Name		
Third Name		
Unformatted Name		(OUCH PYSAL)
Date of Birth	07/07/1981	(07/07/1981)
Place of Birth Country	Cambodia	(Cambodia)
Place of Birth Province	Takeo	(Takeo)
Place of Birth District	Prey Kabbas	(Prey Kabbas)
Place of Birth Commune	Kdanh	(Kdanh)
Gender	Male	(Male)
Marital Status	Married	(Married)

## Summary

All Previous Enquiries	11
Enquiries for Previous 30 Days	0
Earliest Loan Issue Date	21/11/2007
Total Accounts	13
Normal Accounts	8
Delinquent Accounts	0
Closed Accounts	5
Reject Accounts	0
Write Off Accounts	0
Total Limits	USD 1,989,100.00 KHR 400,000,000.00
Total Liabilities	USD 1,773,120.41 KHR 396,024,836.00
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

<b>Nationality</b>	Cambodia	(Cambodia)
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<b>Additional Identification</b>			
<b>Date Loaded</b>	<b>ID Type</b>	<b>ID Number</b>	<b>Expiry Date</b>
26/12/2016	Resident Book	2250	

<b>Additional Names</b>	
<b>Date Loaded</b>	<b>Name</b>
02/08/2014	OUCH, OUCH PYSAL
09/03/2012	OUCH PYSAL

<b>Previous Enquiries</b>								
Date of Enquiry	Enquirer	Enquiry Type	Account Type	Member Reference	Product Type	Amount	Applicant Type	Name
19/04/2018	RHB INDOCHINA BANK LIMITED	New Application	Joint	RHBIBL-BDM-0010-2018-0001-1	Overdraft Facility	USD 175,000.00	Primary	OUCH, PYSAL
05/04/2018	FIRST COMMERCIAL BANK PP BRANCH	New Application	Single	100027714	Real Estate Loan	USD 600,000.00	Primary	OUCH, PYSAL
02/01/2018	RHB INDOCHINA BANK LIMITED	New Application	Joint	RHBIBL-BDM-0010-2018-0001	Working Capital Loan	USD 800,000.00	Primary	Ouch, Pysal
23/08/2017	LY HOUR LEASING PLC	New Application	Single	KHQQ230817-01	Car Loan	USD 60,000.00	Primary	OUCH, PYSAL អ៊ូច, ពិសាល
10/08/2017	MAYBANK (CAMBODIA) PLC.	New Application	Joint	MTT2017/62	Asset Financing	USD 600,000.00	Primary	Ouch, Pysal
21/04/2017	LY HOUR MICROFINANCE INSTITUTION PLC	New Application	Joint	PPOS-210417-01	Personal Loan	USD 80,000.00	Primary	ouch, pysal អ៊ូច, ពិសាល
26/12/2016	ANAKUT MICROFINANCE INSTITUTION PLC	New Application	Single	OUCH PYSAL	Personal Loan	USD 400.00	Primary	Ouch, Pysal អ៊ូច, ពិសាល
28/07/2016	MAYBANK (CAMBODIA) PLC.	New Application	Joint	MTT2016/58	Working Capital Loan	USD 360,000.00	Primary	Ouch, Pysal
09/06/2016	LY HOUR MICROFINANCE INSTITUTION PLC	New Application	Joint	PPOS-090616-02	Personal Loan	USD 30,000.00	Primary	Ouch, Pysal អ៊ូច, ពិសាល
03/12/2015	MAYBANK (CAMBODIA) PLC.	New Application	Joint	MTT2015/88	Home Investment Loan	USD 150,000.00	Primary	OUCH, PYSAL
27/06/2014	LY HOUR MICROFINANCE INSTITUTION PLC	New Application	Joint	PPOS-270614-01	PLN	USD 60,000.00	Primary	Ouch, Pysal អ៊ូច, ពិសាល

<b>Account Details</b>			
<b>Creditor</b>	ACLEDA BANK PLC	<b>Issue Date</b>	21/11/2007
<b>Product Type</b>	Public Housing Loan	<b>Expiry Date</b>	21/11/2022
<b>Applicant Type</b>	Primary		
<b>Account Number</b>	3100MG0732500111	<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>	15,000.00	<b>Last Amount Paid</b>	177.26
<b>Restructured Loan</b>	No	<b>Last Payment Date</b>	21/06/2018
<b>Tenure</b>	183	<b>Past Due</b>	0.00
<b>Installment Amount</b>	177.26	<b>Next Payment Date</b>	21/07/2018
<b>Security Type</b>	Ownership Title - Land/Buildings	<b>As of Date</b>	30/06/2018
<b>Outstanding Balance</b>	7,240.95	<b>Last 24 Cycles</b>	000000000000000000000000
<b>Advisory Message</b>			

<b>Creditor</b>	UNION COMMERCIAL BANK PLC	<b>Issue Date</b>	25/11/2011
<b>Product Type</b>	Unsecured Credit Card	<b>Expiry Date</b>	31/08/2021
<b>Applicant Type</b>	Primary		
<b>Account Number</b>	111132900010	<b>Closed Date</b>	
<b>Group Reference</b>		<b>Status</b>	Normal

Currency	US Dollar	Payment Frequency	Monthly
Limit	3,000.00	Last Amount Paid	600.00
Restructured Loan	No	Last Payment Date	25/06/2018
Tenure	0	Past Due	0.00
Installment Amount	0.00	Next Payment Date	
Security Type	None	As of Date	30/06/2018
Outstanding Balance	0.00	Last 24 Cycles	000000000000000010100000
Advisory Message			
Creditor	LY HOUR MICROFINANCE INSTITUTION PLC	Issue Date	27/06/2014
Product Type	Real Estate Loan	Expiry Date	20/07/2019
Applicant Type	Primary		
Account Number	12030252251003596	Closed Date	04/06/2018
Group Reference		Status	Closed
Currency	US Dollar	Payment Frequency	Monthly
Limit	60,000.00	Last Amount Paid	17,151.08
Restructured Loan	No	Last Payment Date	04/06/2018
Tenure	60	Past Due	0.00
Installment Amount	1,519.50	Next Payment Date	
Security Type	Ownership Title - Land/Buildings	As of Date	30/06/2018
Outstanding Balance	0.00	Last 24 Cycles	C00000000000000000000000
Advisory Message			
Creditor	CATHAY UNITED BANK (CAMBODIA) CORP., LTD	Issue Date	04/09/2008
Product Type	Unsecured Credit Card	Expiry Date	
Applicant Type	Primary		
Account Number	4043188686631007	Closed Date	28/09/2010
Group Reference		Status	Closed
Currency	US Dollar	Payment Frequency	Monthly
Limit	550.00	Last Amount Paid	357.71
Restructured Loan	No	Last Payment Date	28/09/2010
Tenure	0	Past Due	0.00
Installment Amount	0.00	Next Payment Date	
Security Type	None	As of Date	01/09/2014
Outstanding Balance	0.00	Last 24 Cycles	CMMMMMMMMMMMMMMMMMMMMMMMMM
Advisory Message			
Creditor	MAYBANK (CAMBODIA) PLC.	Issue Date	30/12/2015
Product Type	Public Housing Loan	Expiry Date	30/12/2030
Applicant Type	Primary		
Account Number	00003/05/000190/06	Closed Date	
Group Reference		Status	Normal
Currency	US Dollar	Payment Frequency	Monthly
Limit	150,000.00	Last Amount Paid	972.59
Restructured Loan	No	Last Payment Date	30/05/2018
Tenure	180	Past Due	0.00
Installment Amount	1,488.00	Next Payment Date	30/07/2018
Security Type	Land Title	As of Date	30/06/2018
	136,771.66	Last 24 Cycles	0000000000000M00MMMMMM00

<b>Outstanding Balance</b>			
<b>Advisory Message</b>			
<b>Creditor</b>	LY HOUR MICROFINANCE INSTITUTION PLC	<b>Issue Date</b>	10/06/2016
<b>Product Type</b>	Personal Loan	<b>Expiry Date</b>	20/06/2020
<b>Applicant Type</b>	Primary		
<b>Account Number</b>	12030252251011364	<b>Closed Date</b>	04/06/2018
<b>Group Reference</b>		<b>Status</b>	Closed
<b>Currency</b>	US Dollar	<b>Payment Frequency</b>	Monthly
<b>Limit</b>	30,000.00	<b>Last Amount Paid</b>	16,802.24
<b>Restructured Loan</b>	No	<b>Last Payment Date</b>	04/06/2018
<b>Tenure</b>	48	<b>Past Due</b>	0.00
<b>Installment Amount</b>	923.34	<b>Next Payment Date</b>	
<b>Security Type</b>	Ownership Title - Land/Buildings	<b>As of Date</b>	30/06/2018
<b>Outstanding Balance</b>	0.00	<b>Last 24 Cycles</b>	C000000000000000000000
<b>Advisory Message</b>			
<b>Creditor</b>	MAYBANK (CAMBODIA) PLC.	<b>Issue Date</b>	29/08/2016
<b>Product Type</b>	Overdraft Facility	<b>Expiry Date</b>	29/08/2018
<b>Applicant Type</b>	Primary		
<b>Account Number</b>	00003/02/000440/07	<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>	300,000.00	<b>Last Amount Paid</b>	2,171.34
<b>Restructured Loan</b>	No	<b>Last Payment Date</b>	30/06/2018
<b>Tenure</b>	12	<b>Past Due</b>	0.00
<b>Installment Amount</b>	0.00	<b>Next Payment Date</b>	
<b>Security Type</b>	Land Title	<b>As of Date</b>	30/06/2018
<b>Outstanding Balance</b>	301,736.20	<b>Last 24 Cycles</b>	000000000000000000MMMM0
<b>Advisory Message</b>			
<b>Creditor</b>	LY HOUR MICROFINANCE INSTITUTION PLC	<b>Issue Date</b>	27/04/2017
<b>Product Type</b>	Personal Loan	<b>Expiry Date</b>	15/04/2022
<b>Applicant Type</b>	Primary		
<b>Account Number</b>	12030252251017652	<b>Closed Date</b>	04/06/2018
<b>Group Reference</b>		<b>Status</b>	Closed
<b>Currency</b>	US Dollar	<b>Payment Frequency</b>	Monthly
<b>Limit</b>	80,000.00	<b>Last Amount Paid</b>	63,379.78
<b>Restructured Loan</b>	No	<b>Last Payment Date</b>	04/06/2018
<b>Tenure</b>	60	<b>Past Due</b>	0.00
<b>Installment Amount</b>	2,356.88	<b>Next Payment Date</b>	
<b>Security Type</b>	Ownership Title - Land/Buildings	<b>As of Date</b>	30/06/2018
<b>Outstanding Balance</b>	0.00	<b>Last 24 Cycles</b>	C00000000000000Q
<b>Advisory Message</b>			
<b>Creditor</b>	CATHAY UNITED BANK (CAMBODIA) CORP., LTD	<b>Issue Date</b>	04/09/2008
<b>Product Type</b>	Unsecured Credit Card	<b>Expiry Date</b>	30/09/2017
<b>Applicant Type</b>	Primary		

Account Number	VG0001631007	Closed Date	28/09/2010
Group Reference		Status	Closed
Currency	US Dollar	Payment Frequency	Monthly
Limit	550.00	Last Amount Paid	357.71
Restructured Loan	No	Last Payment Date	28/09/2010
Tenure	0	Past Due	0.00
Installment Amount	0.00	Next Payment Date	
Security Type	None	As of Date	30/04/2017
Outstanding Balance	0.00	Last 24 Cycles	CMMMMMMMMMMMMMMMMMMMMMMMMMMMM
Advisory Message			
Creditor	RHB INDOCHINA BANK LIMITED	Issue Date	24/01/2018
Product Type	Working Capital Loan	Expiry Date	24/01/2028
Applicant Type	Primary		
Account Number	40001002400500000	Closed Date	
Group Reference		Status	Normal
Currency	US Dollar	Payment Frequency	Monthly
Limit	600,000.00	Last Amount Paid	7,279.66
Restructured Loan	No	Last Payment Date	25/06/2018
Tenure	0	Past Due	0.00
Installment Amount	7,279.66	Next Payment Date	24/07/2018
Security Type	Land Title	As of Date	30/06/2018
Outstanding Balance	583,642.77	Last 24 Cycles	00000Q
Advisory Message			
Creditor	RHB INDOCHINA BANK LIMITED	Issue Date	24/01/2018
Product Type	Overdraft Facility	Expiry Date	24/01/2019
Applicant Type	Primary		
Account Number	1010010000005065	Closed Date	
Group Reference		Status	Normal
Currency	US Dollar	Payment Frequency	Monthly
Limit	100,000.00	Last Amount Paid	572.78
Restructured Loan	No	Last Payment Date	30/06/2018
Tenure	0	Past Due	0.00
Installment Amount	0.00	Next Payment Date	
Security Type	Land Title	As of Date	30/06/2018
Outstanding Balance	93,728.83	Last 24 Cycles	00000Q
Advisory Message			
Creditor	RHB INDOCHINA BANK LIMITED	Issue Date	30/01/2018
Product Type	Overdraft Facility	Expiry Date	30/01/2019
Applicant Type	Primary		
Account Number	1000010000008008	Closed Date	
Group Reference		Status	Normal
Currency	Riel	Payment Frequency	Monthly
Limit	400,000,000.00	Last Amount Paid	2,681,965.00
Restructured Loan	No	Last Payment Date	30/06/2018
Tenure	0	Past Due	0.00
Installment Amount	2,729,566.00	Next Payment Date	

Security Type	Land Title	As of Date	30/06/2018
Outstanding Balance	396,024,836.00	Last 24 Cycles	00000Q
Advisory Message			
Creditor	FIRST COMMERCIAL BANK PP BRANCH	Issue Date	11/06/2018
Product Type	Real Estate Loan	Expiry Date	11/06/2028
Applicant Type	Primary		
Account Number	9181L1802931	Closed Date	
Group Reference		Status	Normal
Currency	US Dollar	Payment Frequency	Monthly
Limit	650,000.00	Last Amount Paid	0.00
Restructured Loan	No	Last Payment Date	
Tenure	0	Past Due	0.00
Installment Amount	7,580.59	Next Payment Date	11/07/2018
Security Type	Land Title	As of Date	29/06/2018
Outstanding Balance	650,000.00	Last 24 Cycles	Q
Advisory Message			
Advisory Message			
No adverse information could be found on the subject.			
Addresses			
Address Type	Residential	Country	Cambodia
Province	Phnom Penh	District	Pur SenChey
Commune	Chaom Chau	Village	Trapeang Thloeng
Village-Other English		Village-Other Khmer	
Street English	22	House English	7
Address Line 1 English		Address Line 1 Khmer	
Postal Code		City English	
Date Loaded	24/07/2018	City Khmer	
Address Type	Residential	Country	Cambodia
Province	Phnom Penh	District	Russey Keo
Commune	Chrang Chamreh Ti Pir	Village	Phum Koa
Village-Other English		Village-Other Khmer	
Street English		House English	
Address Line 1 English	N025D ST 352A PHUM 4 SANGKAT CHHRANGCHAMREH TI 1 KHAN RUSSEY KEOPHNOM PENH CAMBODIA	Address Line 1 Khmer	
Postal Code		City English	
Date Loaded	04/07/2018	City Khmer	
Address Type	Residential	Country	Cambodia
Province	Phnom Penh	District	Russey Keo
Commune	Chrang Chamreh Ti Muoy	Village	Phum 4
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	19/04/2018	City Khmer	
Occupation and Employment Detail			
Type	Current	Employer	OWNER OF 7 CONSTRUCTION CO., LTD

<b>Occupation</b>	OWNER OF 7 CONSTRUCTION CO., LTD.	<b>Self Employed</b>	Yes
<b>Length of Service (M)</b>	59	<b>Total Monthly Salary/Income</b>	20,000.00
<b>Date Loaded</b>	24/07/2018	<b>Currency</b>	US Dollar

**Employer Address**

<b>Address Type</b>	Work	<b>Country</b>	Cambodia
<b>Province</b>	Phnom Penh	<b>District</b>	Pur SenChey
<b>Commune</b>	Chaom Chau	<b>Village</b>	Trapeang Thloeng
<b>Village-Other English</b>		<b>Village-Other Khmer</b>	
<b>Street English</b>	22	<b>House English</b>	7
<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>	NIL
<b>Occupation</b>	OWNER OF 7 CONSTRUCTION CO., LTD.	<b>Self Employed</b>	Yes
<b>Length of Service (M)</b>	40	<b>Total Monthly Salary/Income</b>	59,000.00
<b>Date Loaded</b>	19/04/2018	<b>Currency</b>	US Dollar

**Employer Address**

<b>Address Type</b>	Work	<b>Country</b>	Cambodia
<b>Province</b>	Phnom Penh	<b>District</b>	Pur SenChey
<b>Commune</b>	Chaom Chau	<b>Village</b>	Trapeang Thloeng
<b>Village-Other English</b>		<b>Village-Other Khmer</b>	
<b>Street English</b>	22	<b>House English</b>	7BOREYNEWORLD
<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>	SEVEN CONSTRUCTION CO LTD
<b>Occupation</b>	OWNER	<b>Self Employed</b>	Yes
<b>Length of Service (M)</b>	24	<b>Total Monthly Salary/Income</b>	20,000.00
<b>Date Loaded</b>	05/04/2018	<b>Currency</b>	US Dollar

**Employer Address**

<b>Address Type</b>	Work	<b>Country</b>	Cambodia
<b>Province</b>	Phnom Penh	<b>District</b>	Pur SenChey
<b>Commune</b>	Chaom Chau	<b>Village</b>	
<b>Village-Other English</b>		<b>Village-Other Khmer</b>	
<b>Street English</b>	22	<b>House English</b>	7
<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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