

Consumer Credit Report



Report Date Enquiry Number Number of Applicants Member Reference 31/10/2017 220918621 2

RHBIBL-0002-2014-0020-1

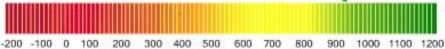
Enquiry Type Product Type Account Type Amount

New Application Working Capital Loan Joint

USD 65,000.00

Applicant 1 of 2 K-Score

Scorecard: Bank Score: 957 Score Index: BB Good/Bad Odds: 190: 1 Bad Rate: 0.52% **957**



Data Provided vs (Primary Data Available)

	. "	<i>"</i>
Applicant Type	Primary	
ID Type and Number	National ID 010955569	(National ID 010955569)
ID Expiry Date		(31/03/2025)
Khmer Name		
Family Name		(শ্ৰ্য)
First Name		(សេង)
Second Name		
Third Name		
Unformatted Name		
English Name		
Family Name	Chiv	(CHIV)
First Name	Seng	(SENG)
Second Name		
Third Name		
Unformatted Name		
Date of Birth	06/06/1979	(06/06/1979)
Place of Birth Country	Cambodia	(Cambodia)
Place of Birth Province	Phnom Penh	(Phnom Penh)
Place of Birth District		(Chamkar Mon)
Place of Birth Commune		(Tonle Basak)
Gender	Male	(Male)
Marital Status	Married	(Married)
Nationality	Cambodia	(Cambodia)

Summary

All Previous Enquiries	3
Enquiries for Previous 30 Days	0
Earliest Loan Issue Date	11/08/2014
Total Accounts	1
Normal Accounts	1
Delinquent Accounts	0
Closed Accounts	0
Reject Accounts	0
Write Off Accounts	0
Total Limits	USD 160,000.00
Total Liabilities	USD 132,974.42
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

Α.	al.	dia	ΗĒ.	0.10	-1	T.	al	010	46	FI.		46.	01	-
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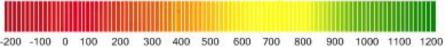
Date Loaded	ID Type	ID Number	Expiry Date							
03/12/2014	National ID	010013940	31/12/2018							
Additional Names										

Date Loade 31/10/2017	u		Name CHIV, SEI	NC								
3/12/2014			CHEAV, SEI									
5/01/2014			ជាវ, សេង									
• •	Enquirie		,									
Date of Enquiry	Enquirer			Enquiry Type	Account Type	Member Re	ference	Product Type	Amount	Applicant Type	Name	
03/12/2014	FIRST COMM PP BRANCH	MERCIAL	BANK	New Application	Single	010013940		Personal Loan	USD 140,000.00	Primary	Cheav, Seng	
26/05/2014	RHB INDOCI	HINA BA	NK	New Application	Joint	RHBIBL/0002	2/2014/0020	MTG	USD 160,000.00	Primary	Cheav, Seng	
15/01/2013	ACLEDA BAN	NK PLC		New Application	Single	PNP-416846		SME	USD 12,000.00	Primary	Cheav, Seng ಜ್ಯು ಚುಟ	
Account	Details											
Creditor		RHB IN	NDOCHINA	A BANK LIMITED			Issue Date		11/08/2014			
Product Typ	ре	Public	Housing L	.oan			Expiry Date		11/08/2026			
Applicant T	уре	Primar	у									
Account Nu	mber	400010	00092350	0000			Closed Date					
Group Refe	rence						Status		Normal			
Currency		US Dol	lar				Payment Freq	uency	Monthly			
Limit		160,00	0.00				Last Amount	Paid	1,777.00			
Restructure	ed Loan	No					Last Payment	Date	12/09/2017			
Tenure		0					Past Due	-	0.00			
Installment	Amount	1,796.0	00				Next Paymen	t Date	11/10/2017			
Security Ty	pe	Land T	itle				As of Date		30/09/2017			
Outstanding		132,97	4.42				Last 24 Cycles			000000000000000000000000000000000000000		
Advisory M								I				
	Messag nformation cou		und on th	e subject.								
Address Ty	 ре		Residenti	al			Country		Cambodia			
Province			Phnom Pe				District		Chamkar Mon			
Commune			Boeng Trabaek			Village		Phum5				
Village-Oth	er Enalish		Boerig Haback			Village-Other	Khmer	1				
Street Engli			97				House English		81			
	e 1 English							Address Line 1 Khmer				
Postal Code							City English					
Date Loade			31/10/2017			City Khmer						
							I					
Address Tyl	ре		Residenti				Country		Cambodia			
Province			Phnom Po	enh			District		Saensokh			
Commune			Tuek Thla	a			Village					
/illage-Oth							Village-Other					
Street Engli	ish						House English					
Address Lin	e 1 English			0, STREET.271, S N SOK, PHNOM F		EUK THLA,	Address Line	1 Khmer				
Postal Code							City English					
Date Loade	d		06/10/20	16			City Khmer					
Address Ty _l	ре		Residenti	al			Country		Cambodia			
Province			Phnom Pe	enh			District		Chamkar Mon			
Commune			Boeng Tr	abaek			Village		Phum5			
	er English						Village-Other	Khmer				
Village-Oth							-					
Village-Oth Street Engli	ish						House English	1				
Street Engli	sh e 1 English		NO.81, S	T.97			House English					

Occupation and	Employment Detail				
Гуре	Current	Employer	NIL		
Occupation	WOODEN FURNITURE	Self Employed	Yes		
Length of Service(M)	24	Total Monthly Salary/Income	10,000.00		
Date Loaded	31/10/2017	Currency	US Dollar		
Employer Addres	SS				
Address Type	Work	Country		Cambodia	
Province	Phnom Penh	District		Chamkar Mon	
Commune	Boeng Trabaek	Village		Phum5	
Village-Other English		Village-Other Khme	er		
Street English	NIL	House English		NIL	
Address Line 1 English		Address Line 1 Khm	er		
Postal Code		City English			
		City Khmer			
	1	ı			
Туре	Current	Employer	CHEAV SENG		
Occupation	OWNER	Self Employed	Yes		
Length of Service(M)	24	Total Monthly Salary/Income	15,000.00		
Date Loaded	03/12/2014	Currency	US Dollar		
Employer Addres	SS				
Address Type	Residential	Country		Cambodia	
Province	Phnom Penh	District		Chamkar Mon	
Commune	Boeng Trabaek	Village	Village		
Village-Other English		Village-Other Khme	Village-Other Khmer		
Street English		House English			
Address Line 1 English	NO.81, ST.97	Address Line 1 Khm	er		
Postal Code		City English		Phnom Penh	
		City Khmer			
				'	
	I	1	T		
Туре	Current	Employer	CONSTRUCTION MATE	KIAL SELLER	
Self Employed Length of Service(M)	Yes 0	Total Monthly	0.00		
Date Loaded	04/09/2014	Salary/Income Currency			
	<u> </u>	Currency			
Employer Addres	SS				
Address Type		Country			
Province		District			
Commune		Village			
Village-Other English		Village-Other Khme	er		
Street English		House English			
Address Line 1 English		Address Line 1 Khm	er		
Postal Code		City English			
		City Khmer			

Applicant 2 of 2 K-Score Scorecard: Bank Score: 957 Score Index: BB Good/Bad Odds: 190: 1 Bad Rate: 0.52%





Data Provided vs (Primary Data Available)

	. ,	,
Applicant Type	Primary	
ID Type and Number	National ID 010022807	(National ID 010022807)
ID Expiry Date		
Khmer Name		
Family Name		
First Name		
Second Name		
Third Name		
Unformatted Name		
English Name		
Family Name	Lay	(LAY)
First Name	Yeang	(YEANG)
Second Name		
Third Name		
Unformatted Name		
Date of Birth	10/12/1981	(10/12/1981)
Place of Birth Country	Cambodia	(Cambodia)
Place of Birth Province	Takeo	(Takeo)
Place of Birth District	Treang	
Place of Birth Commune	Sambuor	
Gender	Female	(Female)
Marital Status	Married	(Married)
Nationality	Cambodia	(Cambodia)

Summary

Sullillary	
All Previous Enquiries	1
Enquiries for Previous 30 Days	0
Earliest Loan Issue Date	11/08/2014
Total Accounts	1
Normal Accounts	1
Delinquent Accounts	0
Closed Accounts	0
Reject Accounts	0
Write Off Accounts	0
Total Limits	USD 160,000.00
Total Liabilities	USD 132,974.42
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

Previous Enquiries

Date of Enquiry	Enquirer	Enquiry Type	Account Type	Member Reference	Product Type	Amount	Applicant Type	Name	
26/05/2014	RHB INDOCHINA BANK LIMITED	New Application	Joint	RHBIBL/0002/2014/0020	MTG	USD 160,000.00	Primary	Lay, Yeang	

Account Details

Creditor	RHB INDOCHINA BANK LIMITED	Issue Date	11/08/2014
Product Type	Public Housing Loan	Expiry Date	11/08/2026
Applicant Type	Primary		
Account Number	40001000923500000	Closed Date	
Group Reference		Status	Normal
Currency	US Dollar	Payment Frequency	Monthly
Limit	160,000.00	Last Amount Paid	1,777.00
Restructured Loan	No	Last Payment Date	12/09/2017
Tenure	0	Past Due	0.00
Installment Amount	1,796.00	Next Payment Date	11/10/2017

31/2017			Cambodia Credit Bureau	20,000	1/2017		
Security Type	Land T		As of Date		2/2017	2000	
Outstanding Balance	132,97	7.72	Last 24 Cycles	00000	000000000000000000000000000000000000000	JUUU	
Advisory Message Advisory Messag	10						
No adverse information co		und on the subject.					
Addresses		•					
Address Type		Residential	Country		Cambodia		
Province		Phnom Penh	District		Chamkar Mon		
Commune		Boeng Trabaek	Village		Phum5		
Village-Other English		boding Traback	Village-Other Khme	r	Tildilis		
Street English		97	House English	•	81		
Address Line 1 English			Address Line 1 Khm	er			
Postal Code			City English				
Date Loaded		31/10/2017	City Khmer				
		31,10,201,	orty ramines				
					1		
Address Type		Residential	Country		Cambodia		
Province		Phnom Penh	District		Saensokh		
Commune		Tuek Thla	Village				
Village-Other English			Village-Other Khme	r			
Street English			House English				
Address Line 1 English		NO.27CEO, STREET.271, SANGKAT.TEUK THLAKHAN.SEN SOK, PHNOM PENH.	A, Address Line 1 Khm	er			
Postal Code			City English				
Date Loaded		06/10/2016	City Khmer				
			-				
Address Type		Residential	Country		Cambodia		
Province		residential	-	District			
Commune			Village				
Village-Other English				Village-Other Khmer			
Street English				House English			
Address Line 1 English		NO.27CE0, STREET.271, SANGKAT.TEUK THL		Address Line 1 Khmer			
		KHAN.SEN SOK, PHNOM PENH.					
Postal Code				City English			
Date Loaded		04/09/2014	City Khmer	City Khmer			
,							
Occupation and	Emplo	oyment Detail					
Туре	Current	<i>"</i>	Employer	NIL			
Occupation	WOODE	N FURNITURE	Self Employed	Yes			
•	24		Total Monthly Salary/Income	Total Monthly 10,000.		J.00	
Date Loaded	31/10/20	017	Currency	US Doll	ar		
Employer Addres			·	· · · · · · · · · · · · · · · · · · ·			
Address Type	Work		Country			Cambodia	
Province	Phnom	Penh	District			Chamkar Mon	
Commune	Boeng T		Village			Phum5	
Village-Other English	DOCING I	TUDUCK	Village-Other Khme	.		i numb	
Street English	NIL		House English	•		NIL	
Address Line 1	INTE		Address Line 1 Khm	or		IATE	
English			Addiess Fille 1 Klim	<u></u>			
			City English				
Postal Code			City Khmer				
Postal Code			City immer				
Postal Code							
Postal Code Type	Current		Employer	20::2-	RUCTION MATERIA	CELLED	

Self Employed	Yes					
Length of Service(M)	0	Total Monthly Salary/Income	0.00			
Date Loaded	04/09/2014	Currency				
Employer Addres	s					
Address Type		Country				
Province		District				
Commune		Village				
Village-Other English		Village-Other Khme	r			
Street English		House English				
Address Line 1 English		Address Line 1 Khm	er			
Postal Code		City English				
		City Khmer				
Туре	Current	Employer	NA			
Occupation	BUSINESS OWNER	Self Employed	Yes			
Length of Service(M)	60	Total Monthly	5,795.00			
zengen er service(i i)		Salary/Income	3,7 33.00			
Date Loaded	26/05/2014	Currency				
Employer Addres	s					
Address Type	Residential	Country		Cambodia		
Province	Phnom Penh	District		Saensokh		
Commune	Tuek Thla	Village				
Village-Other English		Village-Other Khme	r			
Street English		House English				
Address Line 1 English	NO.27CEO, ST. 271, SANGKAT TEUK THLA, KHAN SEN SOK,	Address Line 1 Khm	er			
		City English		Phnom Penh		
Postal Code		- 7 3				

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