



Consumer Credit Report



Report Date 24/05/2017
Enquiry Number 199966938
Number of Applicants 2
Member Reference RHBIBL-0002-2014-0008-1

Enquiry Type
Product Type
Account Type
Amount

New Application
Overdraft Facility
Joint
USD 100,000.00

Applicant 1 of 2

Data Provided vs (Primary Data Available)

Applicant Type	Primary	
ID Type and Number	National ID 011045701	(National ID 011045701)
ID Expiry Date		
Khmer Name		
Family Name		(ស៊ីន)
First Name		(វ៉ុន)
Second Name		
Third Name		
Unformatted Name		
English Name		
Family Name	Sin	(VOUN)
First Name	Voun	(SIN)
Second Name		
Third Name		
Unformatted Name		(SOUN SIN)
Date of Birth	03/05/1977	(03/05/1977)
Place of Birth Country	Cambodia	(Cambodia)
Place of Birth Province	Phnom Penh	(Phnom Penh)
Place of Birth District		(Tuol Kouk)
Place of Birth Commune		(Boeng Salang)
Gender	Male	(Male)
Marital Status	Married	(Married)
Nationality	Cambodia	(Cambodia)

Summary

All Previous Enquiries	9
Enquiries for Previous 30 Days	0
Earliest Loan Issue Date	03/02/2011
Total Accounts	6
Normal Accounts	2
Delinquent Accounts	0
Closed Accounts	4
Reject Accounts	0
Write Off Accounts	0
Total Limits	USD 995,000.00
Total Liabilities	USD 315,845.70
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
15/03/2012	National ID	010552816	04/09/2016

Additional Names

Date Loaded	Name
30/03/2017	VOUN, SIN

01/03/2017	SOUN SIN
19/03/2012	SIN, VOUN
15/03/2012	SIN VOUN

Previous Enquiries

Date of Enquiry	Enquirer	Enquiry Type	Account Type	Member Reference	Product Type	Amount	Applicant Type	Name
30/03/2017	MEGA ICBC	New Application	Joint	PPA170330003	Working Capital Loan	USD 300,000.00	Primary	VOUN, SIN
22/02/2017	RHB INDOCHINA BANK LIMITED	Review	Single	RHBIBL-0002-2014-0008-1-R1-1	Working Capital Loan	USD 150,000.00	Primary	Sin, Voun
20/01/2016	RHB INDOCHINA BANK LIMITED	New Application	Joint	RHBIBL/0002/2015/0061/G1	Working Capital Loan	USD 80,000.00	Primary	Sin, Voun
09/07/2015	MEGA ICBC	New Application	Joint	MICB150709005	Working Capital Loan	USD 300,000.00	Primary	Sin, Voun
24/02/2015	RHB INDOCHINA BANK LIMITED	Review	Single	RHBIBL-0002/2014/0008	Working Capital Loan	USD 150,000.00	Primary	Sin, Voun
18/02/2014	RHB INDOCHINA BANK LIMITED	New Application	Joint	RHBIBL/0002/2014/0008	MIS	USD 150,000.00	Primary	Sin, Voun
20/08/2013	PHILLIP BANK PLC	Review	Single	HDBS/NRD/11/12/424/01_RV13_1_1	PLN	USD 115,000.00	Primary	SIN, VOUN
08/07/2013	ADVANCED BANK OF ASIA LTD	New Application	Single	0807131029CT106	SME	USD 100,000.00	Primary	SIN, VOUN ស៊ីន, វ៉ែន
02/05/2013	ADVANCED BANK OF ASIA LTD	New Application	Joint	020520130357CT106	SME	USD 100,000.00	Primary	Sin, Voun ស៊ីន, វ៉ែន

Account Details

Creditor	PHILLIP BANK PLC	Issue Date	21/03/2012
Product Type	Real Estate Loan	Expiry Date	
Applicant Type	Primary		
Account Number	000010500032001	Closed Date	13/03/2014
Group Reference		Status	Closed
Currency	US Dollar	Payment Frequency	Monthly
Limit	35,000.00	Last Amount Paid	25,470.67
Restructured Loan	No	Last Payment Date	13/03/2014
Tenure	60	Past Due	0.00
Installment Amount	748.15	Next Payment Date	
Security Type	Land Title	As of Date	31/03/2014
Outstanding Balance	0.00	Last 24 Cycles	C11100100110000001000000
Advisory Message			

Creditor	PHILLIP BANK PLC	Issue Date	03/02/2011
Product Type	Home Improvement Loan	Expiry Date	
Applicant Type	Primary		
Account Number	000010500010008	Closed Date	13/03/2014
Group Reference		Status	Closed
Currency	US Dollar	Payment Frequency	Monthly
Limit	80,000.00	Last Amount Paid	38,983.65
Restructured Loan	No	Last Payment Date	13/03/2014
Tenure	60	Past Due	0.00
Installment Amount	1,726.19	Next Payment Date	
Security Type	Land Title	As of Date	31/03/2014
Outstanding Balance	0.00	Last 24 Cycles	C11100100110000001001000

Advisory Message			
Creditor	MAYBANK (CAMBODIA) PLC	Issue Date	24/11/2011
Product Type	Personal Loan	Expiry Date	24/11/2021
Applicant Type	Primary		
Account Number	00007/05/000051/01	Closed Date	21/09/2015
Group Reference		Status	Closed
Currency	US Dollar	Payment Frequency	Monthly
Limit	130,000.00	Last Amount Paid	94,982.92
Restructured Loan	No	Last Payment Date	21/09/2015
Tenure	120	Past Due	0.00
Installment Amount	1,647.00	Next Payment Date	
Security Type	Land Title	As of Date	30/09/2015
Outstanding Balance	0.00	Last 24 Cycles	C 00000000M00000000000000000
Advisory Message			
Creditor	RHB INDOCHINA BANK LIMITED	Issue Date	11/03/2014
Product Type	Construction Loan	Expiry Date	15/04/2019
Applicant Type	Primary		
Account Number	40001000772000000	Closed Date	
Group Reference		Status	Normal
Currency	US Dollar	Payment Frequency	Monthly
Limit	150,000.00	Last Amount Paid	3,091.15
Restructured Loan	No	Last Payment Date	18/04/2017
Tenure	0	Past Due	0.00
Installment Amount	3,091.15	Next Payment Date	17/05/2017
Security Type	Land Title	As of Date	30/04/2017
Outstanding Balance	68,228.63	Last 24 Cycles	00000000000000000000000000
Advisory Message			
Creditor	MEGA ICBC	Issue Date	30/09/2015
Product Type	Working Capital Loan	Expiry Date	30/09/2022
Applicant Type	Primary		
Account Number	2000723	Closed Date	29/09/2016
Group Reference		Status	Closed
Currency	US Dollar	Payment Frequency	Monthly
Limit	300,000.00	Last Amount Paid	300,000.00
Restructured Loan	No	Last Payment Date	29/09/2016
Tenure	0	Past Due	0.00
Installment Amount	4,491.23	Next Payment Date	
Security Type	Land Title	As of Date	30/09/2016
Outstanding Balance	0.00	Last 24 Cycles	C 000000000000M
Advisory Message			
Creditor	MEGA ICBC	Issue Date	30/09/2015
Product Type	Real Estate Loan	Expiry Date	30/09/2022

Applicant Type	Primary		
Account Number	00020007231550012	Closed Date	
Group Reference		Status	Normal
Currency	US Dollar	Payment Frequency	Monthly
Limit	300,000.00	Last Amount Paid	1,555.88
Restructured Loan	No	Last Payment Date	30/03/2017
Tenure	0	Past Due	0.00
Installment Amount	4,584.12	Next Payment Date	30/05/2017
Security Type	Land Title	As of Date	30/04/2017
Outstanding Balance	247,617.07	Last 24 Cycles	0000000QMMMMMMMMMMMM
Advisory Message			

Advisory Message

No adverse information could be found on the subject.

Addresses

Address Type	Residential	Country	Cambodia
Province	Phnom Penh	District	Tuol Kouk
Commune	Boeng Salang	Village	Other
Village-Other English	NIL	Village-Other Khmer	
Street English	NIL	House English	NIL
Address Line 1 English		Address Line 1 Khmer	
Postal Code		City English	
Date Loaded	24/05/2017	City Khmer	

Address Type	Residential	Country	Cambodia
Province	Phnom Penh	District	Chamkar Mon
Commune	Tumnob Tuek	Village	Phum4
Village-Other English		Village-Other Khmer	
Street English		House English	
Address Line 1 English		Address Line 1 Khmer	
Postal Code		City English	
Date Loaded	30/03/2017	City Khmer	

Address Type	Residential	Country	Cambodia
Province	Phnom Penh	District	Tuol Kouk
Commune	Boeng Salang	Village	
Village-Other English		Village-Other Khmer	
Street English		House English	
Address Line 1 English	# 298, STREET 245 BOENG SALANG TUOL KOUK	Address Line 1 Khmer	
Postal Code		City English	
Date Loaded	01/03/2017	City Khmer	

Occupation and Employment Detail

Type	Current	Employer	NA
Occupation	PHONE SELLER (ANGKOR MEAS PHONE SHOP)& PROPERTY RENTAL	Self Employed	Yes
Length of Service(M)	132	Total Monthly Salary/Income	25,000.00
Date Loaded	24/05/2017	Currency	US Dollar

Employer Address

Address Type	Residential	Country	Cambodia
Province	Phnom Penh	District	Tuol Kouk
Commune	Boeng Salang	Village	Other
Village-Other English	NIL	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	ANGKOR MEAS PHONE SHOP
Occupation	BUSINESS OWNER	Self Employed	Yes
Length of Service(M)	99	Total Monthly Salary/Income	8,000.00
Date Loaded	30/03/2017	Currency	US Dollar

Employer Address

Address Type	Work	Country	Cambodia
Province	Phnom Penh	District	Chamkar Mon
Commune	Tumnob Tuek	Village	Phum4
Village-Other English		Village-Other Khmer	
Street English		House English	
Address Line 1 English		Address Line 1 Khmer	
Postal Code		City English	
		City Khmer	

Type	Current	Employer	NIL
Occupation	PHONE SELLER (ANGKOR MEAS PHONE SHOP)& PROPERTY RENTAL	Self Employed	Yes
Length of Service(M)	120	Total Monthly Salary/Income	15,386.73
Date Loaded	22/02/2017	Currency	US Dollar

Employer Address

Address Type	Residential	Country	Cambodia
Province	Phnom Penh	District	Tuol Kouk
Commune	Boeng Salang	Village	
Village-Other English		Village-Other Khmer	
Street English	245	House English	245E0
Address Line 1 English		Address Line 1 Khmer	
Postal Code		City English	
		City Khmer	

Applicant 2 of 2

Data Provided vs (Primary Data Available)

Applicant Type	Primary
ID Type and Number	National ID 010797011 (National ID 010797011)

Summary

All Previous Enquiries	10
Enquiries for Previous 30 Days	0
Earliest Loan Issue Date	03/02/2011

ID Expiry Date	03/04/2012	(24/09/2022)
Khmer Name		
Family Name		(តាំង)
First Name		(ស៊ីវកេច)
Second Name		
Third Name		
Unformatted Name		
English Name		
Family Name	Tang	(SIVKGECH)
First Name	Siv kgech	(TANG)
Second Name		
Third Name		
Unformatted Name		(TANG SIVKGECH)
Date of Birth	27/09/1976	(27/09/1976)
Place of Birth Country	Cambodia	(Cambodia)
Place of Birth Province	Kampong Cham	(Kampong Cham)
Place of Birth District		
Place of Birth Commune		
Gender	Female	(Female)
Marital Status	Married	(Married)
Nationality	Cambodia	(Cambodia)

Total Accounts	7
Normal Accounts	3
Delinquent Accounts	0
Closed Accounts	4
Reject Accounts	0
Write Off Accounts	0
Total Limits	USD 1,000,000.00
Total Liabilities	USD 315,845.70
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
15/03/2012	National ID	010189839	03/04/2012

Additional Names

Date Loaded	Name
30/03/2017	SIVKGECH, TANG
01/03/2017	TANG SIVKGECH
09/07/2015	TANG, SIVKGECH
15/03/2012	TAING SIV GUECH

Previous Enquiries

Date of Enquiry	Enquirer	Enquiry Type	Account Type	Member Reference	Product Type	Amount	Applicant Type	Name
30/03/2017	MEGA ICBC	New Application	Joint	PPA170330003	Working Capital Loan	USD 300,000.00	Primary	SIVKGECH, TANG
22/02/2017	RHB INDOCHINA BANK LIMITED	Review	Single	RHBIBL-0002-2014-0008-1-R1-2	Working Capital Loan	USD 150,000.00	Primary	Taing, Siv Guech
31/03/2016	AEON SPECIALIZED BANK (CAMBODIA) PLC	New Application	Single	0095599	Unsecured Credit Card	USD 5,000.00	Primary	TANG, SIVKGECH
20/01/2016	RHB INDOCHINA BANK LIMITED	New Application	Joint	RHBIBL/0002/2015/0061/G1	Working Capital Loan	USD 80,000.00	Primary	Taing, Siv Guech
09/07/2015	MEGA ICBC	New Application	Joint	MICB150709005	Working Capital	USD 300,000.00	Primary	Tang, Sivkgech

24/02/2015	RHB INDOCHINA BANK LIMITED	Review	Single	RHBIBL-0002/2014-0008	Loan Working Capital Loan	USD 150,000.00	Primary	Taing, Siv Guech
18/02/2014	RHB INDOCHINA BANK LIMITED	New Application	Joint	RHBIBL/0002/2014/0008	MIS	USD 150,000.00	Primary	Taing, Siv Guech
20/08/2013	PHILLIP BANK PLC	Review	Single	HDBS/NRD/11/12/424/01_RV13_1_2	PLN	USD 115,000.00	Primary	TAING, SIVGUECH
08/07/2013	ADVANCED BANK OF ASIA LTD	New Application	Single	0807131037CT106	PLN	USD 350.00	Primary	TAING, SIV GUECH តាំង, ស៊ីវហ្គេច
02/05/2013	ADVANCED BANK OF ASIA LTD	New Application	Joint	020520130357CT106	SME	USD 100,000.00	Primary	Taing, Siv Guech តាំង, ស៊ីវហ្គេច

Account Details

Creditor	PHILLIP BANK PLC	Issue Date	21/03/2012
Product Type	Real Estate Loan	Expiry Date	
Applicant Type	Primary		
Account Number	000010500032001	Closed Date	13/03/2014
Group Reference		Status	Closed
Currency	US Dollar	Payment Frequency	Monthly
Limit	35,000.00	Last Amount Paid	25,470.67
Restructured Loan	No	Last Payment Date	13/03/2014
Tenure	60	Past Due	0.00
Installment Amount	748.15	Next Payment Date	
Security Type	Land Title	As of Date	31/03/2014
Outstanding Balance	0.00	Last 24 Cycles	C11100100110000001000000
Advisory Message			

Creditor	PHILLIP BANK PLC	Issue Date	03/02/2011
Product Type	Home Improvement Loan	Expiry Date	
Applicant Type	Primary		
Account Number	000010500010008	Closed Date	13/03/2014
Group Reference		Status	Closed
Currency	US Dollar	Payment Frequency	Monthly
Limit	80,000.00	Last Amount Paid	38,983.65
Restructured Loan	No	Last Payment Date	13/03/2014
Tenure	60	Past Due	0.00
Installment Amount	1,726.19	Next Payment Date	
Security Type	Land Title	As of Date	31/03/2014
Outstanding Balance	0.00	Last 24 Cycles	C11100100110000001001000
Advisory Message			

Creditor	MAYBANK (CAMBODIA) PLC	Issue Date	24/11/2011
Product Type	Personal Loan	Expiry Date	24/11/2021
Applicant Type	Primary		
Account Number	00007/05/000051/01	Closed Date	21/09/2015
Group Reference		Status	Closed
Currency	US Dollar	Payment Frequency	Monthly
Limit	130,000.00	Last Amount Paid	94,982.92
Restructured Loan	No	Last Payment Date	21/09/2015

Tenure	120	Past Due	0.00
Installment Amount	1,647.00	Next Payment Date	
Security Type	Land Title	As of Date	30/09/2015
Outstanding Balance	0.00	Last 24 Cycles	C 0000000M0000000000000000
Advisory Message			

Creditor	RHB INDOCHINA BANK LIMITED	Issue Date	11/03/2014
Product Type	Construction Loan	Expiry Date	15/04/2019
Applicant Type	Primary		
Account Number	40001000772000000	Closed Date	
Group Reference		Status	Normal
Currency	US Dollar	Payment Frequency	Monthly
Limit	150,000.00	Last Amount Paid	3,091.15
Restructured Loan	No	Last Payment Date	18/04/2017
Tenure	0	Past Due	0.00
Installment Amount	3,091.15	Next Payment Date	17/05/2017
Security Type	Land Title	As of Date	30/04/2017
Outstanding Balance	68,228.63	Last 24 Cycles	000000000000000000000000
Advisory Message			

Creditor	MEGA ICBC	Issue Date	30/09/2015
Product Type	Working Capital Loan	Expiry Date	30/09/2022
Applicant Type	Primary		
Account Number	2000723	Closed Date	29/09/2016
Group Reference		Status	Closed
Currency	US Dollar	Payment Frequency	Monthly
Limit	300,000.00	Last Amount Paid	300,000.00
Restructured Loan	No	Last Payment Date	29/09/2016
Tenure	0	Past Due	0.00
Installment Amount	4,491.23	Next Payment Date	
Security Type	Land Title	As of Date	30/09/2016
Outstanding Balance	0.00	Last 24 Cycles	C 000000000000M
Advisory Message			

Creditor	MEGA ICBC	Issue Date	30/09/2015
Product Type	Real Estate Loan	Expiry Date	30/09/2022
Applicant Type	Primary		
Account Number	00020007231550012	Closed Date	
Group Reference		Status	Normal
Currency	US Dollar	Payment Frequency	Monthly
Limit	300,000.00	Last Amount Paid	1,555.88
Restructured Loan	No	Last Payment Date	30/03/2017
Tenure	0	Past Due	0.00
Installment Amount	4,584.12	Next Payment Date	30/05/2017
Security Type	Land Title	As of Date	30/04/2017
Outstanding Balance	247,617.07	Last 24 Cycles	0000000QMMMMMMMMMMMMM
Advisory Message			

Creditor	AEON SPECIALIZED BANK (CAMBODIA) PLC	Issue Date	05/04/2016
Product Type	Unsecured Credit Card	Expiry Date	30/04/2020
Applicant Type	Primary		
Account Number	16030001055734	Closed Date	
Group Reference		Status	Normal
Currency	US Dollar	Payment Frequency	Monthly
Limit	5,000.00	Last Amount Paid	0.00
Restructured Loan	No	Last Payment Date	
Tenure	0	Past Due	0.00
Installment Amount	0.00	Next Payment Date	02/05/2017
Security Type	None	As of Date	26/04/2017
Outstanding Balance	0.00	Last 24 Cycles	0000MMMMMMMMMM
Advisory Message			

Advisory Message

No adverse information could be found on the subject.

Addresses

Address Type	Residential	Country	Cambodia
Province	Phnom Penh	District	Tuol Kouk
Commune	Boeng Salang	Village	Other
Village-Other English	NIL	Village-Other Khmer	
Street English	NIL	House English	NIL
Address Line 1 English		Address Line 1 Khmer	
Postal Code		City English	
Date Loaded	24/05/2017	City Khmer	

Address Type	Residential	Country	Cambodia
Province	Phnom Penh	District	Chamkar Mon
Commune	Tumnob Tuek	Village	Phum4
Village-Other English		Village-Other Khmer	
Street English		House English	
Address Line 1 English		Address Line 1 Khmer	
Postal Code		City English	
Date Loaded	30/03/2017	City Khmer	

Address Type	Residential	Country	Cambodia
Province	Phnom Penh	District	Tuol Kouk
Commune	Boeng Salang	Village	
Village-Other English		Village-Other Khmer	
Street English		House English	
Address Line 1 English	#298, STREET MAO SE TOUNG BOENG SALANG TUOL KOUK	Address Line 1 Khmer	
Postal Code		City English	
Date Loaded	01/03/2017	City Khmer	

Occupation and Employment Detail

Type	Current	Employer	NA
Occupation	PHONE SELLER (ANGKOR MEAS PHONE SHOP)& PROPERTY RENTAL	Self Employed	Yes
Length of Service(M)	132	Total Monthly Salary/Income	25,000.00

Date Loaded	24/05/2017	Currency	US Dollar
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Employer Address			
Address Type	Residential	Country	Cambodia
Province	Phnom Penh	District	Tuol Kouk
Commune	Boeng Salang	Village	Other
Village-Other English	NIL	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	ANGKOR MEAS PHONE SHOP
Occupation	BUSINESS OWNER	Self Employed	Yes
Length of Service(M)	99	Total Monthly Salary/Income	5,000.00
Date Loaded	30/03/2017	Currency	US Dollar

Employer Address			
Address Type	Work	Country	Cambodia
Province	Phnom Penh	District	Chamkar Mon
Commune	Tumnob Tuek	Village	Phum4
Village-Other English		Village-Other Khmer	
Street English		House English	
Address Line 1 English		Address Line 1 Khmer	
Postal Code		City English	
		City Khmer	

Type	Current	Employer	NIL
Occupation	PHONE SELLER (ANGKOR MEAS PHONE SHOP)& PROPERTY RENTAL	Self Employed	Yes
Length of Service(M)	120	Total Monthly Salary/Income	15,386.73
Date Loaded	22/02/2017	Currency	US Dollar

Employer Address			
Address Type	Residential	Country	Cambodia
Province	Phnom Penh	District	Tuol Kouk
Commune	Boeng Salang	Village	
Village-Other English		Village-Other Khmer	
Street English	245	House English	245E0
Address Line 1 English		Address Line 1 Khmer	
Postal Code		City English	
		City Khmer	

Disclaimer

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