



Consumer Credit Report



Report Date **11/05/2018**
 Enquiry Number **247352009**
 Number of Applicants **2**
 Member Reference **RHBIBL-0010-2018-0040**

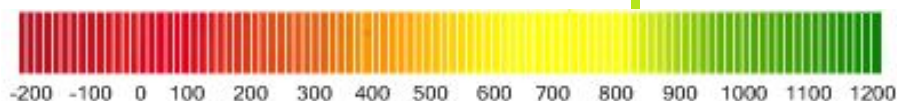
Enquiry Type
 Product Type
 Account Type
 Amount

New Application
 Public Housing Loan
 Joint
 USD 190,000.00

Applicant 1 of 2
 K-Score

858

Scorecard: Bank
 Score: 858
 Score Index: BB
 Good/Bad Odds: 96: 1
 Bad Rate: 1.03%



Data Provided vs (Primary Data Available)

Applicant Type	Primary	
ID Type and Number	National ID 010233733	(Family Book 1908-162)
ID Expiry Date		
Khmer Name		
Family Name		(ឈ្មោះ)
First Name		(នាម)
Second Name		
Third Name		
Unformatted Name		
English Name		
Family Name	Chou	(CHOU)
First Name	Phalla	(PHALLA)
Second Name		
Third Name		
Unformatted Name		(CHOU PHALLA)
Date of Birth	01/01/1973	(01/01/1973)
Place of Birth Country	Cambodia	(Cambodia)
Place of Birth Province	Phnom Penh	(Phnom Penh)
Place of Birth District		
Place of Birth Commune		
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	05/11/2010
Total Accounts	3
Normal Accounts	3
Delinquent Accounts	0
Closed Accounts	0
Reject Accounts	0
Write Off Accounts	0
Total Limits	USD 81,000.00
Total Liabilities	USD 24,533.00
Total Write Off Amounts	0.00
Outstanding Write Off Balance	0.00
Guaranteed Accounts	1
Normal Accounts	0
Delinquent Accounts	0
Closed Accounts	1
Reject Accounts	0
Write Off Accounts	0
Total Guaranteed Limits	USD 1,414.38
Total Guaranteed Liabilities	USD 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
13/06/2014	Family Book	1908-162	

Additional Names

Date Loaded	Name							
18/12/2013	CHOU, PHALLA							
08/03/2012	CHOU PHALLA							
Previous Enquiries								
Date of Enquiry	Enquirer	Enquiry Type	Account Type	Member Reference	Product Type	Amount	Applicant Type	Name
25/10/2016	ACLEDA BANK PLC	New Application	Single	RSK1-483107-02	Working Capital Loan	USD 10,000.00	Primary	CHOU, PHALLA ជួន, ផល្លា
13/06/2014	CANADIA BANK PLC	New Application	Joint	OPB00000075	MIS	USD 40,000.00	Primary	CHOU, PHALLA
18/12/2013	ACLEDA BANK PLC	New Application	Single	RSK1-CHOU PHALLA	SME	USD 31,000.00	Primary	CHOU, PHALLA ជួន, ផល្លា
Account Details								
Creditor	ACLEDA BANK PLC			Issue Date	20/12/2013			
Product Type	Working Capital Loan			Expiry Date	20/12/2019			
Applicant Type	Primary							
Account Number	2300LD1335400001			Closed Date				
Group Reference				Status	Normal			
Currency	US Dollar			Payment Frequency	Monthly			
Limit	31,000.00			Last Amount Paid	533.33			
Restructured Loan	No			Last Payment Date	20/04/2018			
Tenure	73			Past Due	0.00			
Installment Amount	533.33			Next Payment Date	21/05/2018			
Security Type	Land Title			As of Date	30/04/2018			
Outstanding Balance	8,610.88			Last 24 Cycles	000000000000000000000001			
Advisory Message								
Creditor	CANADIA BANK PLC			Issue Date	27/06/2014			
Product Type	Public Housing Loan			Expiry Date	27/06/2019			
Applicant Type	Primary							
Account Number	0020000368475			Closed Date				
Group Reference				Status	Normal			
Currency	US Dollar			Payment Frequency	Monthly			
Limit	40,000.00			Last Amount Paid	873.00			
Restructured Loan	No			Last Payment Date	27/04/2018			
Tenure	0			Past Due	0.00			
Installment Amount	873.00			Next Payment Date	27/05/2018			
Security Type	Land Title			As of Date	30/04/2018			
Outstanding Balance	10,922.16			Last 24 Cycles	000000000000000000000000			
Advisory Message								
Creditor	ACLEDA BANK PLC			Issue Date	28/10/2016			
Product Type	Working Capital Loan			Expiry Date	21/10/2019			
Applicant Type	Primary							
Account Number	2300LD1630200005			Closed Date				
Group Reference				Status	Normal			
Currency	US Dollar			Payment Frequency	Monthly			
Limit	10,000.00			Last Amount Paid	343.22			
Restructured Loan	No			Last Payment Date	20/04/2018			
Tenure	36			Past Due	0.00			
Installment Amount	343.22			Next Payment Date	21/05/2018			
Security Type	Land Title			As of Date	30/04/2018			
Outstanding Balance	4,999.96			Last 24 Cycles	0000000000000000000Q			
Advisory Message								
Guaranteed Account Details								

Creditor	Cambodia Mekong Bank Public Ltd	Issue Date	05/11/2010
Product Type	Motor Loan	Expiry Date	
Account Number	CMB10-A256	Closed Date	05/12/2012
Group Reference		Status	Closed
Currency	US Dollar	Payment Frequency	Monthly
Limit	1,414.38	Last Amount Paid	64.49
Restructured Loan	No	Last Payment Date	05/11/2012
Tenure	0	Past Due	0.00
Installment Amount	64.49	Next Payment Date	
Security Type	Motor Vehicle	As of Date	15/11/2012
Outstanding Balance	0.00	Last 24 Cycles	C000000000M00MM0MMMMMMMM
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	Mittakpheap	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	11/05/2018	City Khmer	

Address Type	Residential	Country	Cambodia
Province	Phnom Penh	District	Prampir Meakkakra
Commune	Mittakpheap	Village	
Village-Other English		Village-Other Khmer	
Street English		House English	
Address Line 1 English	/NO.153 /ST. 134//	Address Line 1 Khmer	
Postal Code		City English	
Date Loaded	17/11/2016	City Khmer	

Address Type	Residential	Country	Cambodia
Province	Phnom Penh	District	Prampir Meakkakra
Commune	Mittakpheap	Village	Phum3
Village-Other English		Village-Other Khmer	
Street English		House English	
Address Line 1 English		Address Line 1 Khmer	
Postal Code		City English	
Date Loaded	25/10/2016	City Khmer	

Occupation and Employment Detail

Type	Current	Employer	NIL
Occupation	STAFF COMPANY	Self Employed	No
Length of Service(M)	36	Total Monthly Salary/Income	4,500.00
Date Loaded	11/05/2018	Currency	US Dollar

Employer Address

Address Type	Work	Country	Cambodia
Province	Phnom Penh	District	Prampir Meakkakra
Commune	Mittakpheap	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	OWNER
Occupation	STAFF AT PHNOM PENH WATER SUPPLY AUTHORITY	Self Employed	Yes
Length of Service(M)	0	Total Monthly Salary/Income	0.00
Date Loaded	13/06/2014	Currency	US Dollar

Employer Address

Address Type	Work	Country	Cambodia
Province	Phnom Penh	District	
Commune		Village	
Village-Other English		Village-Other Khmer	
Street English		House English	
Address Line 1 English	PHNOM PENH	Address Line 1 Khmer	
Postal Code		City English	Phnom Penh
		City Khmer	

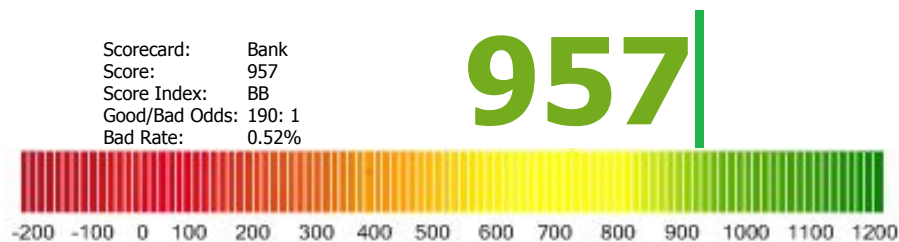
Type	Current	Employer	OWNER
Occupation	OWNER	Self Employed	Yes
Length of Service(M)	90	Total Monthly Salary/Income	2,800.00
Date Loaded	18/12/2013	Currency	US Dollar

Employer Address

Address Type	Residential	Country	Cambodia
Province	Phnom Penh	District	Prampir Meakkakra
Commune	Mittakpheap	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	

Applicant 2 of 2

K-Score

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

Applicant Type	Primary	
ID Type and Number	National ID 010892019	(National ID 040275725)
ID Expiry Date		

Summary

All Previous Enquiries	2
Enquiries for Previous 30 Days	0
Earliest Loan Issue Date	27/06/2014

Khmer Name			Total Accounts		1
Family Name		(អ៊ីម)	Normal Accounts		1
First Name		(ស្រីស្រស់)	Delinquent Accounts		0
Second Name			Closed Accounts		0
Third Name			Reject Accounts		0
Unformatted Name			Write Off Accounts		0
English Name			Total Limits		USD 40,000.00
Family Name	Oem	(OEM)	Total Liabilities		USD 10,922.16
First Name	Srey Sros	(SREYSROS)	Total Write Off Amounts		0.00
Second Name			Outstanding Write Off Balance		0.00
Third Name					
Unformatted Name			Guaranteed Accounts		0
Date of Birth	21/05/1991	(21/05/1991)	Normal Accounts		0
Place of Birth Country	Cambodia	(Cambodia)	Delinquent Accounts		0
Place of Birth Province	Kampong Chhnang	(Kampong Chhnang)	Closed Accounts		0
Place of Birth District			Reject Accounts		0
Place of Birth Commune			Write Off Accounts		0
Gender	Female	(Female)	Total Guaranteed Limits		0.00
Marital Status	Married	(Married)	Total Guaranteed Liabilities		0.00
Nationality	Cambodia	(Cambodia)	Total Guaranteed Write Off Amounts		0.00
			Outstanding Guaranteed Write Off Balance		0.00

Additional Identification

Date Loaded	ID Type	ID Number	Expiry Date
18/12/2013	National ID	040275725	

Previous Enquiries

Date of Enquiry	Enquirer	Enquiry Type	Account Type	Member Reference	Product Type	Amount	Applicant Type	Name
13/06/2014	CANADIA BANK PLC	New Application	Joint	OPB00000075	MIS	USD 40,000.00	Primary	OEM, SREYSROS
18/12/2013	ACLEDA BANK PLC	New Application	Single	RSK1-OEM SREYSROS	SME	USD 500.00	Primary	OEM, SREYSROS អ៊ីម, ស្រីស្រស់

Account Details

Creditor	CANADIA BANK PLC	Issue Date	27/06/2014
Product Type	Public Housing Loan	Expiry Date	27/06/2019
Applicant Type	Primary		
Account Number	0020000368475	Closed Date	
Group Reference		Status	Normal
Currency	US Dollar	Payment Frequency	Monthly
Limit	40,000.00	Last Amount Paid	873.00
Restructured Loan	No	Last Payment Date	27/04/2018
Tenure	0	Past Due	0.00
Installment Amount	873.00	Next Payment Date	27/05/2018
Security Type	Land Title	As of Date	30/04/2018
Outstanding Balance	10,922.16	Last 24 Cycles	000000000000000000000000
Advisory Message			

Advisory Message

No adverse information could be found on the subject.

Addresses

Address Type	Residential	Country	Cambodia
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Province	Phnom Penh	District	Prampir Meakkakra
Commune	Mittakpheap	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	11/05/2018	City Khmer	

Address Type	Residential	Country	Cambodia
Province	Phnom Penh	District	Prampir Meakkakra
Commune	Mittakpheap	Village	
Village-Other English		Village-Other Khmer	
Street English		House English	
Address Line 1 English	NO153ST134SKMITTAPHEAP	Address Line 1 Khmer	
Postal Code		City English	
Date Loaded	07/10/2016	City Khmer	

Address Type	Residential	Country	Cambodia
Province		District	
Commune		Village	
Village-Other English		Village-Other Khmer	
Street English		House English	
Address Line 1 English	NO153ST134SKMITTAPHEAP,,,PRAMPIR MEAKKAKRA,PHNOM PENH	Address Line 1 Khmer	
Postal Code		City English	Phnom Penh
Date Loaded	04/08/2014	City Khmer	

Occupation and Employment Detail

Type	Current	Employer	NIL
Occupation	STAFF COMPANY	Self Employed	No
Length of Service(M)	36	Total Monthly Salary/Income	4,500.00
Date Loaded	11/05/2018	Currency	US Dollar

Employer Address

Address Type	Work	Country	Cambodia
Province	Phnom Penh	District	Prampir Meakkakra
Commune	Mittakpheap	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	OWNER
Occupation	STAFF AT PHNOM PENH WATER SUPPLY AUTHORITY	Self Employed	Yes
Length of Service(M)	0	Total Monthly Salary/Income	0.00
Date Loaded	13/06/2014	Currency	US Dollar

Employer Address

Address Type	Work	Country	Cambodia
Province	Phnom Penh	District	
Commune		Village	

Village-Other English		Village-Other Khmer	
Street English		House English	
Address Line 1 English	PHNOM PENH	Address Line 1 Khmer	
Postal Code		City English	Phnom Penh
		City Khmer	

Type	Current	Employer	OWNER
Occupation	OWNER	Self Employed	Yes
Length of Service(M)	90	Total Monthly Salary/Income	200.00
Date Loaded	18/12/2013	Currency	US Dollar

Employer Address			
Address Type	Residential	Country	Cambodia
Province	Phnom Penh	District	Prampir Meakkakra
Commune	Mittakpheap	Village	Phum3
Village-Other English		Village-Other Khmer	
Street English		House English	
Address Line 1 English	153	Address Line 1 Khmer	
Postal Code		City English	Phnom Penh
		City Khmer	

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