

Consumer Credit Report



**Report Date Enquiry Number Number of Applicants Member Reference** 

16/01/2018 231482269

RHBIBL-BDM-0001-2018-

**Enquiry Type Product Type Account Type** Amount

**New Application Public Housing Loan** Joint USD 49,000.00

**Applicant 1 of 2** K-Score

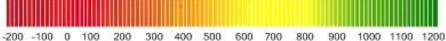
**Applicant Type** 

**Khmer Name** 

**English Name** 

**Place of Birth Country** 

Scorecard: Bank 884 Score Index: Good/Bad Odds: 115: 1



a Prov	iaea v	5 (1	Primary	Data	Availab	ie)	

1D Type and Number	National ID 190734725	(National ID 19073
ID Expiry Date		(22/03/2026)

### **Family Name** (దర్జ్) **First Name** (ភក្តី)

Second Name	
Third Name	
Unformatted Name	

Family Name	Chun	(CHUN)
First Name	Pheakdey	(PHEAKDEY)

Second Name		
Third Name		
Unformatted Name		(CHUN PHEAKDEY)
Date of Birth	20/04/1986	(20/04/1986)
Unformatted Name	20/04/1986	,

(Cambodia)

Place of Birth Province	Prey Veng	(Prey Veng)
Place of Birth District		(Peam Ro)

Cambodia

Place of Birth Commune		(Preaek Khsay Kha)
Gender	Male	(Male)

Marital Status	Married	(Single)	
Nationality	Cambodia	(Cambodia)	


00	400	500	600	700	800	900	1000	1100

### **Summary**

All Previous Enquiries	8
<b>Enquiries for Previous 30 Days</b>	1
Earliest Loan Issue Date	27/10/2014
Total Accounts	5
Normal Accounts	3
Delinquent Accounts	C
Closed Accounts	2
Reject Accounts	(
Write Off Accounts	(
Total Limits	USD 9,700.00
Total Liabilities	USD 3,600.33
Total Write Off Amounts	0.00
Outstanding Write Off Balance	0.00
Guaranteed Accounts	C
Normal Accounts	(
Delinquent Accounts	(
Closed Accounts	(
Reject Accounts	
Write Off Accounts	(
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

7 ta a a a a a a a a a a a a a a a a a a					
	Date Loaded	ID Type	ID Number	Expiry Date	
	07/12/2015	Family Book	I.04163		

6/2018					Camb	odia Credit Bur	reau			
24/10/2014		National I	D		0	50747989		26/10/2020		
Addition	al Names	5								
Date Loade	d	Name								
27/05/2017		ដន្ទ, ភក្តី								
11/11/2014		CHUN PH	IEAKDEY							
24/10/2014		CHUN, PI	HEAKDEY							
Previous	<b>Enquirie</b>	S								
Date of Enquiry	Enquirer	Enquiry Type Account Type Member R		Member Re	ference Product Type		Amount	Applicant Type	Name	
21/12/2017	PHNOM PENI BANK	1 COMMERCIAL	New Application	Joint	127-27		Public Housing Loan	USD 46,000.00	Primary	Chun, Pheakdey
27/05/2017	ROYAL MICR	O FINANCE PLC	New Application	Single	RMF_HO_PH	T_LB_1768	Personal Loan	USD 3,500.00	Primary	CHUN, PHEAKDE ជ돌ু, ᅲក្តី
25/04/2017	AEON SPECIA (CAMBODIA)		New Application	Single	0189743		Personal Loan	USD 3,000.00	Primary	CHUN, PHEAKDE
11/11/2016	AEON SPECIA (CAMBODIA)	PLC	New Application	Single	0149450		Unsecured Credit Car	d ,	Primary	CHUN, PHEAKDE
11/11/2016	PLC	MERCIAL BANK	Review	Single	CRC2016110	14	Unsecured Credit Car	d	Primary	CHUN, PHEAKDE
07/12/2015	ACTIVE PEOF	CE	New Application	Single	PR22	\	Personal Loan	USD 2,000.00	Primary	CHUN, PHEAKDE ជន្ម, ភក្តី
14/01/2015	UNION COMP PLC AEON SPECIA	MERCIAL BANK	New Application	Single	20150141000	J5/	Unsecured Credit Car	d l	Primary	chun, pheakdey
24/10/2014	(CAMBODIA)		New Application	Single	0006280		Personal Loan	USD 2,000.00	Primary	CHUN, PHEAKDE
Account	Details									
Creditor		AEON SPECIAL	ized bank (cam	IBODIA) PLO	С	Issue Date		27/10/2014		
Product Ty	ре	Personal Loan				Expiry Date		02/05/2016		
Applicant 1	Гуре	Primary								
Account No	umber	102000054483			Closed Date		11/12/2015			
Group Refe	erence				Status		Closed	losed		
Currency		US Dollar				Payment Freq	: Frequency Monthly			
Limit		1,500.00				Last Amount I	t Paid 509.94			
Restructur	ed Loan	No				Last Payment	Date	11/12/2015		
Tenure		18				Past Due		0.00		
Installmen	t Amount	108.00			Next Payment Date					
Security Ty	/pe	None				As of Date 0		06/01/2016		
Outstandin	• •	0.00				Last 24 Cycles	cles C0000000000000			
Advisory M		0.00								
Creditor			RCIAL BANK PLC			Issue Date		16/01/2015		
Product Typ		Unsecured Cred	ıt Card			Expiry Date		31/08/2021		
Applicant T		Primary								
Account Nu		2015014100057	•			Closed Date				
Group Refe	rence							Normal		
Currency		US Dollar				Payment Frequency		Monthly		
Limit		700.00				Last Amount Paid		2.00		
Restructure	ed Loan	No				Last Payment	Date	31/10/2017		
Tenure Installment	Amount	0.00				Past Due	t Nata	0.00		
						Next Payment As of Date	. Dale	21/12/2017		
Security Ty		None					<u> </u>	31/12/2017	20000	
Outstanding Advisory Me		0.00				Last 24 Cycles	<b>S</b>	000000000000000000000000000000000000000	JUUUU	
		T.				T.		11 (12 /20: -		
			CTIVE PEOPLE MICROFINANCE					11/12/2015		
Creditor Product Ty		ACTIVE PEOPLE Personal Loan	E MICROFINANCI	<u> </u>		Issue Date Expiry Date		02/12/2017		

10/2010	1	Ca	Imbodia Credit Bureau		
Account Number	01-03	2940	Closed Date	31/05	/2017
Group Reference			Status	Closed	d
Currency	US Do	ollar	Payment Frequency	Month	nly
Limit	2,000	.00	Last Amount Paid	696.9	9
Restructured Loan	No		Last Payment Date	31/05	/2017
Tenure	0		Past Due	0.00	
Installment Amount	98.19		Next Payment Date		
Security Type	Other	s	As of Date	31/05	/2017
Outstanding Balance	0.00		Last 24 Cycles	C0100	Q0M00000000Q
Advisory Message			-		•
Creditor	AEON	SPECIALIZED BANK (CAMBODIA) PLC	Issue Date	18/11	./2016
Product Type	Unsec	ured Credit Card	Expiry Date	31/12	2/2020
Applicant Type	Primar	γ			
Account Number	16110	001339682	Closed Date		
Group Reference			Status	Norma	al
Currency	US Do	llar	Payment Frequency	Month	nly
Limit	2,000.	00	Last Amount Paid	5.00	
Restructured Loan	No		<b>Last Payment Date</b>	05/12	2/2017
Tenure	0		Past Due	0.00	
Installment Amount	82.95		Next Payment Date	02/01	./2018
Security Type	None		As of Date	31/12	2/2017
Outstanding Balance	829.48	3	Last 24 Cycles	00000	0000000MM
Advisory Message					
Creditor	DOVAL	 _ MICRO FINANCE PLC	Issue Date	02/06	5/2017
	+				5/2017
Product Type	+	nal Loan	Expiry Date	05/06	5/2019
Applicant Type	Primar	•	Classed Date		
Account Number	000-4	21-000915-01-0	Closed Date	Name	-1
Group Reference	LIC Da	lla	Status	Norma	·
Currency	US Do		Payment Frequency	Month	•
Limit	3,500.	00	Last Amount Paid	205.6	
Restructured Loan	No		Last Payment Date	<u> </u>	./2017
Tenure	24		Past Due	0.00	
Installment Amount	160.41		Next Payment Date	_	2/2017
Security Type	Others		As of Date	_	./2017
Outstanding Balance	2,770.	85	Last 24 Cycles	M000	00M
Advisory Message					
Advisory Messag No adverse information co		ound on the subject			
	uiu be it	ound on the subject.			
Addresses		n			
Address Type		Residential	Country		Cambodia
Province		Phnom Penh	District		Doun Penh
Commune		Srah Chak	Village		
Village-Other English			Village-Other Khmer		
Street English		93	House English		28
Address Line 1 English			Address Line 1 Khmer		
Postal Code			City English		
Date Loaded		16/01/2018	City Khmer		
F					
Address Type		Residential	Country		Cambodia
Province		Phnom Penh	District		Mean Chey
Commune		Chak Angrae Kraom	Village		Preaek Ta Long1
	amba-li	a com kh/camh/index ien			Tredex 14 Long1

0/2016	-	Cai	ibodia Credit Bureau		i		
Village-Other English			Village-Other Khmer				
Street English		CONCRET ROAD	House English		N/A		
Address Line 1 English			Address Line 1 Khme	r			
Postal Code			City English				
Date Loaded		21/12/2017	City Khmer				
,							
Address Type		Residential	Country		Cambodia		
Province		Phnom Penh	District		Doun Penh		
Commune		Srah Chak	Village		Phum6		
Village-Other English			Village-Other Khmer				
Street English			House English				
Address Line 1 English		#28,ST93,PHUM6,SRAH CHAK,DOUN PENH,PHNOM PENH	Address Line 1 Khme	r			
Postal Code			City English				
Date Loaded		02/08/2017	City Khmer				
Occupation and	Emnl	ovment Detail					
Туре	Current		Employer	NIL			
Occupation		IS ENGINEER	Self Employed	No			
Length of Service(M)	15	O LINGUISER	Total Monthly Salary/Income	1,907.3	0		
Date Loaded	16/01/2	018	Currency	US Dolla	ar		
Employer Addres			<u> </u>	1			
Address Type	Work		Country			Cambodia	
Province	Phnom	Penh	-	District			
Commune	Srah Ch		Village			Doun Penh	
Village-Other English	Sian Ci	IGN		Village-Other Khmer			
Street English	NIL		<del>-</del>	House English			
Address Line 1 English			Address Line 1 Khme	r		NIL	
Postal Code			City English				
			City Khmer				
T	Cumant		Fundamen	THAKE	N ONE		
Type	Current		Employer THAKRALONE  Self Employed No		ALONE		
Occupation  Length of Service(M)	SYSTEM	is engineer	Seit Employea	loyed No			
Length of Service(M)	60		Total Manthly	_	0		
	60		Total Monthly Salary/Income	1,600.0	0		
Date Loaded	60 21/12/2	017		_			
Date Loaded  Employer Addres	21/12/2	017	Salary/Income	1,600.0			
	21/12/2	017	Salary/Income	1,600.0	ar	Cambodia	
Employer Addres	21/12/2 <b>S</b>		Salary/Income Currency	1,600.0	ar (	Cambodia Chamkar Mon	
Employer Address Address Type	21/12/2 <b>S</b> Work Phnom		Salary/Income Currency Country	1,600.0	ar (		
Employer Addres Address Type Province	21/12/2 <b>S</b> Work Phnom	Penh	Salary/Income Currency  Country District	1,600.0	ar (	Chamkar Mon	
Employer Addres Address Type Province Commune	21/12/2 <b>S</b> Work Phnom	Penh	Salary/Income Currency  Country District Village	1,600.0	ar ( (	Chamkar Mon	
Employer Addres Address Type Province Commune Village-Other English	21/12/2 S Work Phnom Boeng I	Penh	Salary/Income Currency  Country District Village Village-Other Khmer	1,600.0 US Dolla	ar ( (	Chamkar Mon Phum1	
Employer Address Address Type Province Commune Village-Other English Street English Address Line 1	21/12/2 S Work Phnom Boeng I	Penh	Salary/Income Currency  Country District Village Village-Other Khmer House English	1,600.0 US Dolla	ar ( (	Chamkar Mon Phum1	
Address Type Province Commune Village-Other English Street English Address Line 1 English	21/12/2 S Work Phnom Boeng I	Penh	Salary/Income Currency  Country District Village Village-Other Khmer House English Address Line 1 Khmer	1,600.0 US Dolla	ar ( (	Chamkar Mon Phum1	
Employer Address Address Type Province Commune Village-Other English Street English Address Line 1 English	21/12/2 S Work Phnom Boeng I	Penh	Salary/Income Currency  Country District Village Village-Other Khmer House English Address Line 1 Khmer City English	1,600.0 US Dolla	ar ( (	Chamkar Mon Phum1	
Employer Address Address Type Province Commune Village-Other English Street English Address Line 1 English Postal Code	21/12/2 S Work Phnom Boeng I	Penh Keng Kang Ti Muoy	Salary/Income Currency  Country District Village Village-Other Khmer House English Address Line 1 Khmer City English City Khmer	1,600.0	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	Chamkar Mon Phum1 85	
Employer Address Address Type Province Commune Village-Other English Street English Address Line 1 English Postal Code	21/12/2 S Work Phnom Boeng I	Penh Keng Kang Ti Muoy	Salary/Income Currency  Country District Village Village-Other Khmer House English Address Line 1 Khmer City English City Khmer	1,600.0  US Dolla	ar ( (	Chamkar Mon Phum1 85	
Employer Address Address Type Province Commune Village-Other English Street English Address Line 1 English Postal Code	21/12/2 S Work Phnom Boeng I	Penh Keng Kang Ti Muoy	Salary/Income Currency  Country District Village Village-Other Khmer House English Address Line 1 Khmer City English City Khmer	1,600.0	C C C C C C C C C C C C C C C C C C C	Chamkar Mon Phum1 85	

Date Loaded	27/05/2017	<b>Currency</b> US Dollar	
Employer Addre	ess		
Address Type	Work	Country	Cambodia
Province	Phnom Penh	District	Chamkar Mon
Commune	Boeng Keng Kang Ti Muoy	Village	
Village-Other Englis	sh	Village-Other Khmer	
Street English	360	House English	35
Address Line 1 English		Address Line 1 Khmer	
Postal Code		City English	
		City Khmer	

# Applicant 2 of 2

K-Score
The score could not be calculated for the following reason:
Applicant has no Primary accounts or no valid repayment status information

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

Data i i ovidea vs	(Timary Baca At	
Applicant Type	Primary	
ID Type and Number	National ID 190566563	(Family Book I.04163)
ID Expiry Date		
Khmer Name		
Family Name		(ស៊ុយ)
First Name		(Ñ缶)
Second Name		
Third Name		
Unformatted Name		
English Name		
Family Name	Suy	(SUY)
First Name	Seima	(SEIMA)
Second Name		
Third Name		
Unformatted Name		
Date of Birth	15/01/1990	(15/01/1990)
Place of Birth Country	Cambodia	(Cambodia)
Place of Birth Province	Banteay Meanchey	(Banteay Meanchey)
Place of Birth District		(Serei Saophoan)
Place of Birth Commune		(Kampong Svay)
Gender	Female	(Female)
Marital Status	Married	(Married)
Nationality	Cambodia	(Cambodia)

### **Summary**

,	
All Previous Enquiries	2
Enquiries for Previous 30 Days	1
Earliest Loan Issue Date	
Total Accounts	0
Normal Accounts	0
Delinquent Accounts	0
Closed Accounts	0
Reject Accounts	0
Write Off Accounts	0
Total Limits	0.00
Total Liabilities	0.00
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

## **Additional Identification**

Date Loaded	ID Type	ID Number	Expiry Date
27/05/2017	Family Book	I.04163	

## **Previous Enquiries**

11011040	ziiqaii ico						
Date of Enquiry	Enquirer	Enquiry Type	Account Type	Member Reference	Product Type	Applicant Type	Name

6/2018					Carrib	odia Credit Bu	ileau				
21/12/2017	PHNOM PEN BANK	ih commerci	AL New Application	Joint	127-27		Public Housing Loan	USD 46,000.00	Primary	Suy, Seima	
27/05/2017	ROYAL MIC	RO FINANCE P	LC New Application	Single	RMF_HO_PH	Γ_LB_1769	Personal Loan	USD 400.00	Primary	SUY, SEIMA ស៊ុយ, សីមា	
Advisory	Messag	je									
No adverse ir	nformation co	uld be found o	n the subject.								
Address	es										
Address Typ	е	Resid	ential			Country		Cambodia			
Province		Phno	m Penh			District		Doun Penh			
Commune		Srah	Chak			Village					
Village-Oth	er English					Village-Othe	r Khmer				
Street Engli	sh	93				House Englis	sh .	28			
Address Lin	e 1 English					Address Line	1 Khmer				
Postal Code	1					City English					
Date Loade	d	16/0:	/2018			City Khmer					
Address Typ	е	Resid	ential			Country		Cambodia			
Province			m Penh			District		Mean Chey			
Commune		Chak	Angrae Kraom			Village		Preaek Ta Long			
Village-Oth						Village-Othe					
Street Engli		CONC	RETE ROAD			House Englis		N/A			
Address Lin						Address Line	1 Khmer				
Postal Code		24.44	12017			City English					
Date Loade	<b>a</b>	21/12	/2017			City Khmer					
Address Typ	<b>10</b>	Resid	ential			Country		Cambodia			
Province			Phnom Penh						Doun Penh		
Commune			Srah Chak			Village		Phum6			
Village-Oth	er English					Village-Other Khmer					
Street Engli	sh					House Englis	sh				
Address Lin	e 1 English					Address Line	1 Khmer				
Postal Code	1				City English						
Date Loade	d	27/0	/2017			City Khmer					
Р											
	ion and		ent Detail			I					
Туре		Current				Employer	NIL				
Occupation		MIDWIFE				Self Employe					
Length of S	ervice(M)	84				Total Month		.62			
	d	16/01/2018				Currency	US	Dollar			
Date Loade											
	r Address	5				Country			Caml	bodia	
		<b>S</b> Work				Country					
Employe						District			Dour	n Penh	
Employe Address Ty		Work				-			Dour	n Penh	
Employe Address Ty Province	pe	Work Phnom Penh				District	r Khmer		Dour	n Penh	
Employe Address Ty Province Commune	pe ner English	Work Phnom Penh				District Village			Dour	n Penh	
Employe Address Ty Province Commune Village-Oth	pe ner English lish	Work Phnom Penh Srah Chak				District Village Village-Othe	sh			n Penh	
Employe Address Ty Province Commune Village-Oth Street Engl	pe ner English lish ne 1	Work Phnom Penh Srah Chak				District Village Village-Othe House Englis	sh			n Penh	
Employe Address Ty Province Commune Village-Oth Street Engl Address Lin English	pe ner English lish ne 1	Work Phnom Penh Srah Chak				District Village Village-Othe House Englis Address Line	sh			n Penh	
Employe Address Ty Province Commune Village-Oth Street Engl Address Lin English	pe ner English lish ne 1	Work Phnom Penh Srah Chak				District Village Village-Othe House Englis Address Line	sh			n Penh	
Employe Address Ty Province Commune Village-Oth Street Engl Address Lin English	pe ner English lish ne 1	Work Phnom Penh Srah Chak				District Village Village-Othe House Englis Address Line	sh 2 1 Khmer	sk angre heal cente	NIL	n Penh	

Length of Service(M)	72	Total Monthly Salary/Income			
Date Loaded	21/12/2017	Currency	US Dollar		
Employer Addres	s				
Address Type	Work	Country		Cambodia	
Province	Phnom Penh	District		Mean Chey	
Commune	Chak Angrae Kraom	Village		Preaek Ta Long	
Village-Other English		Village-Other Khme	r		
Street English	NATIONAL ROAD 02	House English		N/A	
Address Line 1 English		Address Line 1 Khm	er		
Postal Code		City English			
		City Khmer			
		·			
Туре	Current	Employer	MINISTRY OF HEALTH	1	
Occupation	NA	Self Employed	Self Employed No		
Length of Service(M)	60	Total Monthly Salary/Income	235.00		
Date Loaded	27/05/2017	Currency	US Dollar		
Employer Addres	 S				
Address Type	Work	Country		Cambodia	
Province	Banteay Meanchey	District		Mongkol Borei	
Commune	Chamnaom	Village		Ta Bun	
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			

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