



Consumer Credit Report



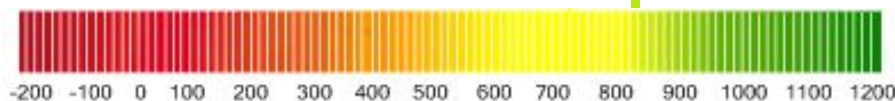
Report Date 16/01/2018
 Enquiry Number 231482269
 Number of Applicants 2
 Member Reference RHBIBL-BDM-0001-2018-0003

Enquiry Type New Application
 Product Type Public Housing Loan
 Account Type Joint
 Amount USD 49,000.00

Applicant 1 of 2
 K-Score

884

Scorecard: Bank
 Score: 884
 Score Index: BB
 Good/Bad Odds: 115: 1
 Bad Rate: 0.86%



Data Provided vs (Primary Data Available)

Applicant Type	Primary	
ID Type and Number	National ID 190734725	(National ID 190734725)
ID Expiry Date		(22/03/2026)
Khmer Name		
Family Name		(ឈ្មោះ)
First Name		(នាម)
Second Name		
Third Name		
Unformatted Name		
English 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)
Place of Birth Country	Cambodia	(Cambodia)
Place of Birth Province	Prey Veng	(Prey Veng)
Place of Birth District		(Peam Ro)
Place of Birth Commune		(Preaek Khsay Kha)
Gender	Male	(Male)
Marital Status	Married	(Single)
Nationality	Cambodia	(Cambodia)

Summary

All Previous Enquiries	8
Enquiries for Previous 30 Days	1
Earliest Loan Issue Date	27/10/2014
Total Accounts	5
Normal Accounts	3
Delinquent Accounts	0
Closed Accounts	2
Reject Accounts	0
Write Off Accounts	0
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	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
07/12/2015	Family Book	I.04163	

24/10/2014

National ID

050747989

26/10/2020

Additional Names

Date Loaded	Name
27/05/2017	ជួន, ភក្តី
11/11/2014	CHUN PHEAKDEY
24/10/2014	CHUN, PHEAKDEY

Previous Enquiries

Date of Enquiry	Enquirer	Enquiry Type	Account Type	Member Reference	Product Type	Amount	Applicant Type	Name
21/12/2017	PHNOM PENH COMMERCIAL BANK	New Application	Joint	127-27	Public Housing Loan	USD 46,000.00	Primary	Chun, Pheakdey
27/05/2017	ROYAL MICRO FINANCE PLC	New Application	Single	RMF_HO_PHT_LB_1768	Personal Loan	USD 3,500.00	Primary	CHUN, PHEAKDEY ជួន, ភក្តី
25/04/2017	AEON SPECIALIZED BANK (CAMBODIA) PLC	New Application	Single	0189743	Personal Loan	USD 3,000.00	Primary	CHUN, PHEAKDEY
11/11/2016	AEON SPECIALIZED BANK (CAMBODIA) PLC	New Application	Single	0149450	Unsecured Credit Card	USD 2,000.00	Primary	CHUN, PHEAKDEY
11/11/2016	UNION COMMERCIAL BANK PLC	Review	Single	CRC201611044	Unsecured Credit Card	USD 500.00	Primary	CHUN, PHEAKDEY
07/12/2015	ACTIVE PEOPLE MICROFINANCE	New Application	Single	PR22	Personal Loan	USD 2,000.00	Primary	CHUN, PHEAKDEY ជួន, ភក្តី
14/01/2015	UNION COMMERCIAL BANK PLC	New Application	Single	2015014100057	Unsecured Credit Card	USD 500.00	Primary	chun, pheakdey
24/10/2014	AEON SPECIALIZED BANK (CAMBODIA) PLC	New Application	Single	0006280	Personal Loan	USD 2,000.00	Primary	CHUN, PHEAKDEY

Account Details

Creditor	AEON SPECIALIZED BANK (CAMBODIA) PLC	Issue Date	27/10/2014
Product Type	Personal Loan	Expiry Date	02/05/2016
Applicant Type	Primary		
Account Number	102000054483	Closed Date	11/12/2015
Group Reference		Status	Closed
Currency	US Dollar	Payment Frequency	Monthly
Limit	1,500.00	Last Amount Paid	509.94
Restructured Loan	No	Last Payment Date	11/12/2015
Tenure	18	Past Due	0.00
Installment Amount	108.00	Next Payment Date	
Security Type	None	As of Date	06/01/2016
Outstanding Balance	0.00	Last 24 Cycles	C000000000000000
Advisory Message			

Creditor	UNION COMMERCIAL BANK PLC	Issue Date	16/01/2015
Product Type	Unsecured Credit Card	Expiry Date	31/08/2021
Applicant Type	Primary		
Account Number	2015014100057	Closed Date	
Group Reference		Status	Normal
Currency	US Dollar	Payment Frequency	Monthly
Limit	700.00	Last Amount Paid	2.00
Restructured Loan	No	Last Payment Date	31/10/2017
Tenure	0	Past Due	0.00
Installment Amount	0.00	Next Payment Date	
Security Type	None	As of Date	31/12/2017
Outstanding Balance	0.00	Last 24 Cycles	000000000000000000000000
Advisory Message			

Creditor	ACTIVE PEOPLE MICROFINANCE	Issue Date	11/12/2015
Product Type	Personal Loan	Expiry Date	02/12/2017
Applicant Type	Primary		

Account Number	01-032940	Closed Date	31/05/2017
Group Reference		Status	Closed
Currency	US Dollar	Payment Frequency	Monthly
Limit	2,000.00	Last Amount Paid	696.99
Restructured Loan	No	Last Payment Date	31/05/2017
Tenure	0	Past Due	0.00
Installment Amount	98.19	Next Payment Date	
Security Type	Others	As of Date	31/05/2017
Outstanding Balance	0.00	Last 24 Cycles	C010Q0M0000000000Q
Advisory Message			

Creditor	AEON SPECIALIZED BANK (CAMBODIA) PLC	Issue Date	18/11/2016
Product Type	Unsecured Credit Card	Expiry Date	31/12/2020
Applicant Type	Primary		
Account Number	16110001339682	Closed Date	
Group Reference		Status	Normal
Currency	US Dollar	Payment Frequency	Monthly
Limit	2,000.00	Last Amount Paid	5.00
Restructured Loan	No	Last Payment Date	05/12/2017
Tenure	0	Past Due	0.00
Installment Amount	82.95	Next Payment Date	02/01/2018
Security Type	None	As of Date	31/12/2017
Outstanding Balance	829.48	Last 24 Cycles	000000000000MM
Advisory Message			

Creditor	ROYAL MICRO FINANCE PLC	Issue Date	02/06/2017
Product Type	Personal Loan	Expiry Date	05/06/2019
Applicant Type	Primary		
Account Number	000-421-000915-01-0	Closed Date	
Group Reference		Status	Normal
Currency	US Dollar	Payment Frequency	Monthly
Limit	3,500.00	Last Amount Paid	205.62
Restructured Loan	No	Last Payment Date	06/11/2017
Tenure	24	Past Due	0.00
Installment Amount	160.41	Next Payment Date	05/12/2017
Security Type	Others	As of Date	30/11/2017
Outstanding Balance	2,770.85	Last 24 Cycles	M00000M
Advisory Message			

Advisory Message

No adverse information could be found on the subject.

Addresses

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	

Address Type	Residential	Country	Cambodia
Province	Phnom Penh	District	Mean Chey
Commune	Chak Angrae Kraom	Village	Preaek Ta Long1

Village-Other English		Village-Other Khmer	
Street English	CONCRET ROAD	House English	N/A
Address Line 1 English		Address Line 1 Khmer	
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 Khmer	
Postal Code		City English	
Date Loaded	02/08/2017	City Khmer	

Occupation and Employment Detail

Type	Current	Employer	NIL
Occupation	SYSTEMS ENGINEER	Self Employed	No
Length of Service(M)	15	Total Monthly Salary/Income	1,907.30
Date Loaded	16/01/2018	Currency	US Dollar

Employer Address

Address Type	Work	Country	Cambodia
Province	Phnom Penh	District	Doun Penh
Commune	Srah Chak	Village	
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	THAKRALONE
Occupation	SYSTEMS ENGINEER	Self Employed	No
Length of Service(M)	60	Total Monthly Salary/Income	1,600.00
Date Loaded	21/12/2017	Currency	US Dollar

Employer Address

Address Type	Work	Country	Cambodia
Province	Phnom Penh	District	Chamkar Mon
Commune	Boeng Keng Kang Ti Muoy	Village	Phum1
Village-Other English		Village-Other Khmer	
Street English	36	House English	35
Address Line 1 English		Address Line 1 Khmer	
Postal Code		City English	
		City Khmer	

Type	Current	Employer	THAKRAL ONE COMPANY CO.,LTD
Occupation	SYSTEM ENGINEER	Self Employed	No
Length of Service(M)	24	Total Monthly Salary/Income	1,562.00

Date Loaded	27/05/2017	Currency	US Dollar
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Employer Address			
Address Type	Work	Country	Cambodia
Province	Phnom Penh	District	Chamkar Mon
Commune	Boeng Keng Kang Ti Muoy	Village	
Village-Other English		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)

Applicant Type	Primary	
ID Type and Number	National ID 190566563	(Family Book I.04163)
ID Expiry Date		
Khmer Name		
Family Name		(ស៊ីម)
First Name		(ស៊ីមា)
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

Date of Enquiry	Enquirer	Enquiry Type	Account Type	Member Reference	Product Type	Amount	Applicant Type	Name

21/12/2017	PHNOM PENH COMMERCIAL BANK	New Application	Joint	127-27	Public Housing Loan	USD 46,000.00	Primary	Suy, Seima
27/05/2017	ROYAL MICRO FINANCE PLC	New Application	Single	RMF_HO_PHT_LB_1769	Personal Loan	USD 400.00	Primary	SUY, SEIMA ស៊ុយ, សីម៉ា

Advisory Message

No adverse information could be found on the subject.

Addresses

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	

Address Type	Residential	Country	Cambodia
Province	Phnom Penh	District	Mean Chey
Commune	Chak Angrae Kraom	Village	Preaek Ta Long
Village-Other English		Village-Other Khmer	
Street English	CONCRETE ROAD	House English	N/A
Address Line 1 English		Address Line 1 Khmer	
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		Address Line 1 Khmer	
Postal Code		City English	
Date Loaded	27/05/2017	City Khmer	

Occupation and Employment Detail

Type	Current	Employer	NIL
Occupation	MIDWIFE	Self Employed	No
Length of Service(M)	84	Total Monthly Salary/Income	294.62
Date Loaded	16/01/2018	Currency	US Dollar

Employer Address			
Address Type	Work	Country	Cambodia
Province	Phnom Penh	District	Doun Penh
Commune	Srah Chak	Village	
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	CHAK ANGRE HEAL CENTER.
Occupation	MIDWIFE	Self Employed	No

Length of Service(M)	72	Total Monthly Salary/Income	250.00
Date Loaded	21/12/2017	Currency	US Dollar

Employer Address

Address Type	Work	Country	Cambodia
Province	Phnom Penh	District	Mean Chey
Commune	Chak Angrae Kraom	Village	Preaek Ta Long
Village-Other English		Village-Other Khmer	
Street English	NATIONAL ROAD 02	House English	N/A
Address Line 1 English		Address Line 1 Khmer	
Postal Code		City English	
		City Khmer	

Type	Current	Employer	MINISTRY OF HEALTH
Occupation	NA	Self Employed	No
Length of Service(M)	60	Total Monthly Salary/Income	235.00
Date Loaded	27/05/2017	Currency	US Dollar

Employer Address

Address Type	Work	Country	Cambodia
Province	Banteay Meanchey	District	Mongkol Borei
Commune	Chamnaom	Village	Ta Bun
Village-Other English		Village-Other Khmer	
Street English		House English	
Address Line 1 English		Address Line 1 Khmer	
Postal Code		City English	
		City Khmer	

Disclaimer

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