

## Consumer Credit Report



Report Date **Enquiry Number** Number of Applicants

18/02/2014 59810753

2

**Product Type Account Type** RHBIBL/0002/2014/0008 Amount

Reference Number Applicant 1 of 2

## **Data Provided vs Available**

Applicant Type	Primary			
ID Type	National ID 0105528	National ID 010552816		
ID Expiry Date				
Family Name	Sin	(SIN)	(ស៊ិន)	
First Name	Voun	(VOUN)	(វន់)	
Second Name				
Third Name				
Unformatted Name				
Date of Birth	03/05/1977			
Place of Birth	Phnom Penh			
Gender	Male			
Marital Status	Married			
Nationality	Cambodia			

## **Summary**

**New Application** 

Miscellaneous

USD 150,000.00

Joint

**Enquiry Type** 

Previous Enquiries	3
Enquiries for Previous 30 Days	0
Accounts	3
Active Accounts	3
Closed Accounts	0
Guaranteed Accounts	0
Active Accounts	0
Closed Accounts	0
Losses	0
Guaranteed Losses	0
Earliest Issue Date	03/02/2011
Total Limits	USD 245,000.00
Total Guaranteed Limits	0.00
Total Liabilities	USD 179,619.37
Total Guaranteed Liabilities	0.00
Total Losses	0.00
Current Delinquent Balance	0.00

Additional Names	
Date Loaded	Name
19/03/2012	SIN, VOUN
15/03/2012	SIN VOLIN

<b>Previous En</b>	Previous Enquiries					
Date of Enquiry	Enquirer	Enquiry Type	Member Reference	Product Type	Amount	Name
20/08/2013	HwangDBS Commercial Bank PLC	Review	HDBS/NRD/11/12/424/01_RV13_1_1	PLN	USD 115,000.00	SIN, VOUN
08/07/2013	Advanced Bank of Asia Ltd	New Application	0807131029CT106	SME	USD 100,000.00	SIN, VOUN សិន, វន់
02/05/2013	Advanced Bank of Asia Ltd	New Application	020520130357CT106	SME	USD 100,000.00	Sin, Voun សិន, វន់

<b>Account Details</b>				
Creditor	HwangDBS Commercial Bank PLC	Issue Date	21/03/2012	
Product Type	Personal Finance	Expiry Date		
Account Number	000010500032001	Closed Date		
Currency	US Dollar	Status	Normal	
Limit	35,000.00	Payment Frequency	Monthly	
Restructured Loan	No	Group Reference		
Tenure	0	Past Due	0.00	
Installment Amount	748.15	Last Payment Date	02/01/2014	
Security Type	Land Title	Next Due Date		
Outstanding Balance	26,452.88	As of Date	31/01/2014	

Last Amount Paid	748.15	Last 24 Cycles	11001001100000010000000
			•
Creditor	HwangDBS Commercial Bank PLC	Issue Date	03/02/2011
Product Type	Personal Finance	Expiry Date	
Account Number	000010500010008	Closed Date	
Currency	US Dollar	Status	Normal
Limit	80,000.00	Payment Frequency	Monthly
Restructured Loan	No	Group Reference	
Tenure	0	Past Due	0.00
Installment Amount	1,726.19	Last Payment Date	02/01/2014
Security Type	Land Title	Next Due Date	
Outstanding Balance	41,634.84	As of Date	31/01/2014
Last Amount Paid	1,507.59	Last 24 Cycles	110010011000000100100000
	•	•	•
Creditor	MAYBANK (CAMBODIA) PLC	Issue Date	24/11/2011
Product Type	Personal Finance	Expiry Date	
Account Number	00007/05/000051/01	Closed Date	
Currency	US Dollar	Status	Normal
Limit	130,000.00	Payment Frequency	Monthly
Restructured Loan	No	Group Reference	
Tenure	0	Past Due	0.00
Installment Amount	1,647.00	Last Payment Date	24/01/2014
Security Type	Ownership Title - Land/Buildings	Next Due Date	
Outstanding Balance	111,531.65	As of Date	31/01/2014
Last Amount Paid	1,647.00	Last 24 Cycles	000000000000000000000000000000000000000

**Addresses** 

Province

Commune

District

Village

Advisory Message No adverse information could be found on the subject.

Address Type	Residential	Address Line 1	NO.245EO, ST.245, SANGKAT BOEUNG SALANG, KHAN TOUL KORK,
Province	Phnom Penh	Address Line 2	
District	Tuol Kouk	City	PHNOM PENH
Commune	Boeng Salang	Country	Cambodia
Village		Date Loaded	18/02/2014
Address Type	Residential	Address Line 1	???? ? ??????? ??????? ???? ??????? ????
Address Trees	Desidential	Address Line d	2000 2 2000000 20000000 2000 2000000 2000000
Province		Address Line 2	
District		City	???????
Commune		Country	Cambodia
Village		Date Loaded	05/11/2013
Address Type	Residential	Address Line 1	BOENG SALANG, TUOL KOUK

Address Line 2

PHNOM PENH

Cambodia 20/08/2013

Occupation and Employment Detail			
Туре	Current	Employer	NA
Occupation	BUSINESS OWNER	Self Employed	Yes
Length of Service	96	Total Salary	15,386.00
Date Loaded	18/02/2014	Currency	US Dollar

City

Country

Date Loaded

Phnom Penh

Boeng Salang

Tuol Kouk

Employer Address				
Address Type	Residential			
Province	Phnom Penh	Address Line 1		NO.245EO, ST.245, SANGKAT BOEUNG SALANG, KHAN TOUL KORK,
District	Tuol Kouk	Address Line 2		
Commune	Boeng Salang	City		PHNOM PENH
Village		Country		Cambodia
Туре	Current	Employer		AMSUNG ELECTRONICS
Occupation	CHANNEL MANAGER	Self Employed	No	
Length of Service	24	Total Salary	1,800.00	-
Date Loaded	20/08/2013	Currency	US Dolla	ar ————————————————————————————————————
Employer Address				
Address Type	Correspondence			
Province		Address Line 1		
District		Address Line 2		
Commune		City		
Village		Country	<b>Country</b> Car	
Туре	Current	Employer	OWNER	8
Occupation	HOUSE RENTAL	Self Employed	Yes	
ength of Service	10	Total Salary	3,000.00	)
Date Loaded	08/07/2013	Currency	US Dolla	ar
Employer Address				
Address Type	Residential			
Province	Phnom Penh	Address Line 1		N/A
District	Mean Chey	Address Line 2		
Commune	Stueng Mean Chey	City		PHNOM PENH
Village		Country		Cambodia

# Applicant 2 of 2

## **Data Provided vs Available**

Applicant Type	Primary			
ID Type	National ID 010189839			
ID Expiry Date				
Family Name	Taing	(TAING)	( )	
First Name	Siv Guech	(SIV GUECH)	(សីវហ្គចេ)	
Second Name				
Third Name				
Unformatted Name				
Date of Birth	27/09/1976			
Place of Birth	Kampong Cham	Kampong Cham		
Gender	Female			
Marital Status	Married			
Nationality	Cambodia			

## Summary

Previous Enquiries	3
Enquiries for Previous 30 Days	0
Accounts	3
Active Accounts	3
Closed Accounts	0
Guaranteed Accounts	0
Active Accounts	0
Closed Accounts	0
Losses	0
Guaranteed Losses	0
Earliest Issue Date	03/02/2011
Total Limits	USD 245,000.00
Total Guaranteed Limits	0.00
Total Liabilities	USD 179,619.37
Total Guaranteed Liabilities	0.00
Total Losses	0.00
Current Delinquent Balance	0.00

Additional Names		
Date Loaded	Name	

TAING SIV GUECH

Previous Enquiries						
Date of Enquiry	Enquirer	Enquiry Type	Member Reference	Product Type	Amount	Name
20/08/2013	HwangDBS Commercial Bank PLC	Review	HDBS/NRD/11/12/424/01_RV13_1_2	PLN	USD 115,000.00	TAING, SIVGUECH
08/07/2013	Advanced Bank of Asia Ltd	New Application	0807131037CT106	PLN	USD 350.00	TAING, SIV GUECH , សីវហុគចេ
02/05/2013	Advanced Bank of Asia Ltd	New Application	020520130357CT106	SME	USD 100,000.00	Taing, Siv Guech , សីវហុគចេ

Creditor	Liverappe Commercial Party DLC	Issue Date	21/03/2012
	HwangDBS Commercial Bank PLC		21/03/2012
Product Type	Personal Finance	Expiry Date	
Account Number	000010500032001	Closed Date	
Currency	US Dollar	Status	Normal
Limit	35,000.00	Payment Frequency	Monthly
Restructured Loan	No	Group Reference	
Tenure	0	Past Due	0.00
Installment Amount	748.15	Last Payment Date	02/01/2014
Security Type	Land Title	Next Due Date	
Outstanding Balance	26,452.88	As of Date	31/01/2014
Last Amount Paid	748.15	Last 24 Cycles	11001001100000010000000
Creditor	HwangDBS Commercial Bank PLC	Issue Date	03/02/2011
Product Type	Personal Finance	Expiry Date	
Account Number	000010500010008	Closed Date	
Currency	US Dollar	Status	Normal
Limit	80,000.00	Payment Frequency	Monthly
Restructured Loan	No	Group Reference	
Tenure	0	Past Due	0.00
Installment Amount	1,726.19	Last Payment Date	02/01/2014
Security Type	Land Title	Next Due Date	
Outstanding Balance	41,634.84	As of Date	31/01/2014
Last Amount Paid	1,507.59	Last 24 Cycles	110010011000000100100000
		-1-1	
Creditor	MAYBANK (CAMBODIA) PLC	Issue Date	24/11/2011
Product Type	Personal Finance	Expiry Date	24/11/2011
Account Number	00007/05/000051/01	Closed Date	
Currency	US Dollar	Status	Normal
Limit	130,000.00		
Restructured Loan	No	Payment Frequency	Monthly
	0	Group Reference Past Due	0.00
Tenure		<del></del>	
Installment Amount	1,647.00	Last Payment Date	24/01/2014
Security Type	Ownership Title - Land/Buildings	Next Due Date	04/04/0044
Outstanding Balance  Last Amount Paid	111,531.65 1,647.00	As of Date  Last 24 Cycles	31/01/2014 00000000000000000000000000000000000

Advisory Message No adverse information could be found on the subject.

Add	Iresses
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Address Type	Residential	Address Line 1	NO.245EO, ST.245, SANGKAT BOEUNG SALANG, KHAN TOUL KORK,
Province	Phnom Penh	Address Line 2	
District	Tuol Kouk	City	PHNOM PENH

Commune	Boeng Salan	Cour	<b>Country</b> Cam		mbodia	
Village		Date	Loaded	18/	02/2014	
	<u> </u>	<u> </u>				
Address Type	Residential	Addr	ress Line 1	225	?? ? ??????? ???????? ???? ??????? ?????	
Province	residential		ress Line 2			
District		City	ess Line 2	225	?????	
Commune					mbodia	
Village			Loaded		11/2013	
Village		Date	Loaded		11/2013	
	I	T				
Address Type	Residential				ENG SALANG, TUOL KOUK	
Province	Phnom Penh		Address Line 2		NOW DENIE	
District	Tuol Kouk				NOM PENH	
Commune	Boeng Salan		<b>Country</b> Car		mbodia	
Village		Date	Date Loaded 20/0		08/2013	
Occupation an	d Employment	Detail				
_	1	T_	1			
Type	Current		mployer	NA		
Occupation	BUSINESS OWNER		elf Employed	Yes		
Length of Service	96		otal Salary	15,386.		
Date Loaded	18/02/2014	/2014 US C		US Doll	ollar	
Employer Address						
Address Type	Residential					
Province	Phnom Penh	A	dress Line 1		NO.245EO, ST.245, SANGKAT BOEUNG	
		SALANG, KHAN TOUL KORK,			SALANG, KHAN TOUL KORK,	
District	Tuol Kouk		ddress Line 2			
Commune	Boeng Salang		ity		PHNOM PENH	
Village		C	ountry		Cambodia	
Туре	Current	E	mployer	ANGKO	OR MEAS PHONE SHOP	
Occupation	BUSINESSWOMAN	S	elf Employed	Yes		
Length of Service	72		otal Salary	3,150.0	00	
Date Loaded	20/08/2013		urrency	US Dollar		
F1	<u> </u>					
Employer Address						
Address Type	Correspondence				Τ	
Province			ddress Line 1		<del>                                     </del>	
District			ddress Line 2		<u> </u>	
Commune			City		l Combotio	
Village			Country		Cambodia	
Туре	Current	E	mployer	OWNER	 R	
Occupation	PHNON SELLER		Self Employed Yes		<del></del>	
Length of Service	10		otal Salary 8,000.00		)	
Date Loaded			Currency US Do			
Date Leaded	00/01/2010			100 000	<u></u>	
Employer Address	1				T	
Address Type	Work					
Address Type Province	Work Phnom Penh		ddress Line 1		N/A	
Address Type			ddress Line 1 ddress Line 2		N/A	
Address Type Province		A			N/A PHNOM PENH	

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