



Consumer Credit Report



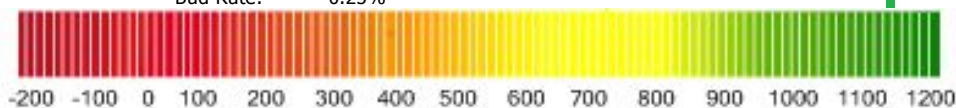
Report Date 06/06/2017
Enquiry Number 201662913
Number of Applicants 2
Member Reference RHBIBL-BDM-0002-2017-0090

Enquiry Type New Application
Product Type Public Housing Loan
Account Type Joint
Amount USD 33,000.00

Applicant 1 of 2 K-Score

Scorecard: Bank
Score: 1059
Score Index: AA
Good/Bad Odds: 385: 1
Bad Rate: 0.25%

1059



Data Provided vs (Primary Data Available)

Applicant Type	Primary	
ID Type and Number	National ID 170416767	(Passport N00183153)
ID Expiry Date		(07/05/2025)
Khmer Name		
Family Name		(ហ៊ាន)
First Name		(ចិន្ទា)
Second Name		
Third Name		
Unformatted Name		
English Name		
Family Name	Ban	(BAN)
First Name	Chenda	(CHENDA)
Second Name		
Third Name		
Unformatted Name		(BAN CHENDA)
Date of Birth	15/12/1987	(05/12/1987)
Place of Birth Country	Cambodia	(Cambodia)
Place of Birth Province	Battambang	(Battambang)
Place of Birth District		
Place of Birth Commune		
Gender	Male	(Male)

Summary

All Previous Enquiries	4
Enquiries for Previous 30 Days	0
Earliest Loan Issue Date	22/08/2014
Total Accounts	2
Normal Accounts	1
Delinquent Accounts	0
Closed Accounts	1
Reject Accounts	0
Write Off Accounts	0
Total Limits	USD 1,250.00
Total Liabilities	USD 416.57
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	0.00

Marital Status	Single	(Single)	Balance	
Nationality	Cambodia	(Cambodia)		

Additional Identification

Date Loaded	ID Type	ID Number	Expiry Date
20/04/2016	Passport	N00183153	07/05/2025
18/08/2014	Passport	N1522907	15/07/2016

Additional Names

Date Loaded	Name
05/09/2014	BAN CHENDA
18/08/2014	BAN, CHENDA

Previous Enquiries

Date of Enquiry	Enquirer	Enquiry Type	Account Type	Member Reference	Product Type	Amount	Applicant Type	Name
27/08/2016	CANADIA BANK PLC	New Application	Single	ULB 0498	Unsecured Credit Card	USD 2,500.00	Primary	BAN, CHENDA បាណ, ចិន់ដា
20/04/2016	CATHAY UNITED BANK (CAMBODIA) CORP., LTD	New Application	Single	CBCCUB1677	Unsecured Credit Card	USD 1,321.00	Primary	BAN, CHENDA
12/04/2016	UNION COMMERCIAL BANK PLC	Review	Single	121423000030RE	Unsecured Credit Card	USD 500.00	Primary	ban, chenda
18/08/2014	UNION COMMERCIAL BANK PLC	New Application	Single	121423000030	CRC	USD 500.00	Primary	ban, chenda

Account Details

Creditor	UNION COMMERCIAL BANK PLC	Issue Date	22/08/2014
Product Type	Unsecured Credit Card	Expiry Date	31/08/2021
Applicant Type	Primary		
Account Number	121423000030	Closed Date	11/02/2016
Group Reference		Status	Closed
Currency	US Dollar	Payment Frequency	Monthly
Limit	450.00	Last Amount Paid	68.36
Restructured Loan	No	Last Payment Date	11/02/2016
Tenure	0	Past Due	0.00
Installment Amount	0.00	Next Payment Date	
Security Type	None	As of Date	28/02/2017
Outstanding Balance	0.00	Last 24 Cycles	C 000000000000000000000000
Advisory Message			

Creditor	CATHAY UNITED BANK (CAMBODIA) CORP., LTD	Issue Date	21/04/2016
Product Type	Unsecured Credit Card	Expiry Date	30/04/2023
Applicant Type	Primary		
Account Number	MC0002621005	Closed Date	
Group Reference		Status	Normal
Currency	US Dollar	Payment Frequency	Monthly
Limit	800.00	Last Amount Paid	100.00
Restructured Loan	No	Last Payment Date	08/05/2017
Tenure	0	Past Due	0.00
Installment Amount	0.00	Next Payment Date	25/06/2017
Security Type	None	As of Date	31/05/2017
Outstanding Balance	416.57	Last 24 Cycles	00000001000000
Advisory Message			

Advisory Message

No adverse information could be found on the subject.

Addresses

Address Type	Residential	Country	Cambodia
Province	Battambang	District	Thma Koul
Commune	Chrouy Sdau	Village	Nikom Knong
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	06/06/2017	City Khmer	

Address Type	Residential	Country	Cambodia
Province	Phnom Penh	District	Saensokh
Commune	Tuek Thla	Village	
Village-Other English		Village-Other Khmer	
Street English		House English	
Address Line 1 English	#999,ST.NORTHBRIDGE,NA,S/K TUEK THLA,KHAN SAENSOKH,PHNOM PENH,CAMBODIA	Address Line 1 Khmer	
Postal Code		City English	
Date Loaded	17/10/2016	City Khmer	

Address Type	Residential	Country	Cambodia
Province	Phnom Penh	District	Saensokh
Commune	Tuek Thla	Village	Slaeng Roleung
Village-Other English		Village-Other Khmer	
Street English		House English	
Address Line 1 English	NORTHBRIDGE ROAD,PHUM SLENG ROLERNG,SANGKAT TOEK THLA,KHAN SEN SOK,	Address Line 1 Khmer	
Postal Code		City English	
Date Loaded	10/10/2016	City Khmer	

Occupation and Employment Detail

Type	Current	Employer	NIL
Occupation	EMPLOYMENT	Self Employed	No
Length of Service(M)	60	Total Monthly Salary/Income	850.00
Date Loaded	06/06/2017	Currency	US Dollar

Employer Address			
Address Type	Residential	Country	Cambodia
Province	Battambang	District	Thma Koul
Commune	Chrouy Sdau	Village	Nikom Knong
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	THE SEATV
Occupation	HEAD OF EXPENSE UNIT AT SEATV	Self Employed	No
Length of Service(M)	10	Total Monthly Salary/Income	1,300.00
Date Loaded	27/08/2016	Currency	US Dollar

Employer Address

Address Type	Correspondence	Country	Cambodia
Province		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	SEATV
Occupation	SUPERVISOR	Self Employed	No
Length of Service(M)	60	Total Monthly Salary/Income	881.00
Date Loaded	20/04/2016	Currency	US Dollar

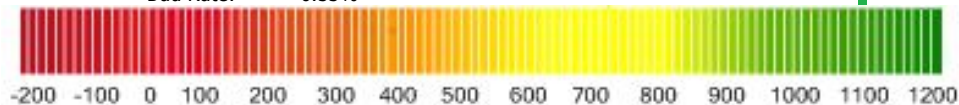
Employer Address

Address Type	Work	Country	Cambodia
Province	Phnom Penh	District	Saensokh
Commune	Tuek Thla	Village	Slaeng Roleung
Village-Other English		Village-Other Khmer	
Street English		House English	
Address Line 1 English	NA,ST.NORTHBRIDGE	Address Line 1 Khmer	
Postal Code		City English	Phnom Penh
		City Khmer	

Applicant 2 of 2 K-Score

Scorecard: Bank
Score: 1021
Score Index: AA
Good/Bad Odds: 296: 1
Bad Rate: 0.33%

1021



Data Provided vs (Primary Data Available)

Applicant Type	Primary	
ID Type and Number	National ID 171080397	(National ID 171080397)
ID Expiry Date		

Summary

All Previous Enquiries	2
Enquiries for Previous 30 Days	0
Earliest Loan Issue Date	12/01/2017
Total Accounts	2

Khmer Name		
Family Name		(បាន)
First Name		(សុផាតី)
Second Name		
Third Name		
Unformatted Name		
English Name		
Family Name	Ban	(BAN)
First Name	Socheat	(SOCHEAT)
Second Name		
Third Name		
Unformatted Name		(BAN SOCHEAT)
Date of Birth	01/09/1988	(01/09/1988)
Place of Birth Country	Cambodia	(Cambodia)
Place of Birth Province	Battambang	(Battambang)
Place of Birth District		(Battambang)
Place of Birth Commune		(Chamkar Samraong)
Gender	Female	(Female)
Marital Status	Single	(Single)
Nationality	Cambodia	(Cambodia)

Normal Accounts	2
Delinquent Accounts	0
Closed Accounts	0
Reject Accounts	0
Write Off Accounts	0
Total Limits	USD 1,600.00
Total Liabilities	USD 1,500.11
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 Names

Date Loaded	Name
03/02/2017	BAN SOCHEAT

Previous Enquiries

Date of Enquiry	Enquirer	Enquiry Type	Account Type	Member Reference	Product Type	Amount	Applicant Type	Name
18/02/2017	ACTIVE PEOPLE MICROFINANCE	New Application	Single	SV434	Mobile Phone Loan	USD 900.00	Primary	BAN, SOCHEAT បាន, សុផាតី
10/01/2017	AEON SPECIALIZED BANK (CAMBODIA) PLC	New Application	Single	0164137	Personal Loan	USD 1,000.00	Primary	BAN, SOCHEAT

Account Details

Creditor	AEON SPECIALIZED BANK (CAMBODIA) PLC	Issue Date	12/01/2017
Product Type	Personal Loan	Expiry Date	02/08/2018
Applicant Type	Primary		
Account Number	102000385978	Closed Date	
Group Reference		Status	Normal
Currency	US Dollar	Payment Frequency	Monthly
Limit	900.00	Last Amount Paid	64.00
Restructured Loan	No	Last Payment Date	03/04/2017
Tenure	18	Past Due	0.00
Installment Amount	64.00	Next Payment Date	02/05/2017
Security Type	None	As of Date	30/04/2017
Outstanding Balance	840.01	Last 24 Cycles	00QQ

Advisory Message

Creditor	ACTIVE PEOPLE MICROFINANCE	Issue Date	20/02/2017
Product Type	Personal Loan	Expiry Date	02/03/2018
Applicant Type	Primary		
Account Number	01-098674	Closed Date	
Group Reference		Status	Normal
Currency	US Dollar	Payment Frequency	Monthly
Limit	700.00	Last Amount Paid	39.90
Restructured Loan	No	Last Payment Date	03/04/2017
Tenure	0	Past Due	0.00
Installment Amount	73.01	Next Payment Date	02/05/2017
Security Type	Guarantor	As of Date	30/04/2017
Outstanding Balance	660.10	Last 24 Cycles	00Q
Advisory Message			

Advisory Message

No adverse information could be found on the subject.

Addresses

Address Type	Residential	Country	Cambodia
Province	Battambang	District	Thma Koul
Commune	Chrouy Sdau	Village	Nikom Knong
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	06/06/2017	City Khmer	

Address Type	Residential	Country	Cambodia
Province	Phnom Penh	District	Saensokh
Commune	Tuek Thla	Village	Slaeng Roleung
Village-Other English		Village-Other Khmer	
Street English		House English	
Address Line 1 English	# 6605, ST. GR1 PHUM SLEANG ROLEUNG SANGKAT TUEK THLA KHAN SEN SOK PHNOM PENH	Address Line 1 Khmer	
Postal Code		City English	
Date Loaded	06/03/2017	City Khmer	

Address Type	Residential	Country	Cambodia
Province	Phnom Penh	District	Saensokh
Commune	Tuek Thla	Village	Slaeng Roleung
Village-Other English		Village-Other Khmer	
Street English	N/A	House English	6605
Address Line 1 English		Address Line 1 Khmer	
Postal Code		City English	
Date Loaded	18/02/2017	City Khmer	

Occupation and Employment Detail

Type	Current	Employer	NIL
Occupation	EMPLOYMENT	Self Employed	No

Length of Service(M)	36	Total Monthly Salary/Income	500.00
Date Loaded	06/06/2017	Currency	US Dollar
Employer Address			
Address Type	Residential	Country	Cambodia
Province	Battambang	District	Thma Koul
Commune	Chrouy Sdau	Village	Nikom Knong
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	HC COMPANY
Occupation	ACCOANT PAYABLE	Self Employed	No
Length of Service(M)	24	Total Monthly Salary/Income	500.00
Date Loaded	18/02/2017	Currency	US Dollar
Employer Address			
Address Type	Work	Country	Cambodia
Province	Phnom Penh	District	Saensokh
Commune	Phnom Penh Thmei	Village	Bay ab
Village-Other English		Village-Other Khmer	
Street English	1946	House English	1349
Address Line 1 English		Address Line 1 Khmer	
Postal Code		City English	
		City Khmer	
Type	Current	Employer	HOUT CHEA COMPANY CO., LTD
Occupation	STAFF UP	Self Employed	No
Length of Service(M)	25	Total Monthly Salary/Income	500.00
Date Loaded	10/01/2017	Currency	US Dollar
Employer Address			
Address Type	Work	Country	Cambodia
Province	Phnom Penh	District	Saensokh
Commune	Phnom Penh Thmei	Village	
Village-Other English		Village-Other Khmer	
Street English		House English	
Address Line 1 English	PHUM CHRES	Address Line 1 Khmer	
Postal Code		City English	Phnom Penh
		City Khmer	

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