



Consumer Credit Report



Report Date 05/03/2019
 Enquiry Number 287582066
 Number of Applicants 2
 Member Reference RHBIBL-BDM-0011-2019-0015

Enquiry Type
 Product Type
 Account Type
 Amount
 New Application
 Public Housing Loan
 Joint
 KHR 205,000,000.00

Applicant 1 of 2
 K-Score

Scorecard: Bank
 Score: 977
 Score Index: BB
 Good/Bad Odds: 218: 1
 Bad Rate: 0.45%

977



Data Provided vs (Primary Data Available)

Summary

| | | |
|-------------------------|-----------------------|-------------------------|
| Applicant Type | Primary | |
| ID Type and Number | National ID 050263351 | (National ID 050263351) |
| ID Expiry Date | | (27/08/2025) |
| Khmer Name | | |
| Family Name | | (ហ៊ីង) |
| First Name | | (ឆាយរ៉ាត) |
| Second Name | | |
| Third Name | | |
| Unformatted Name | | |
| English Name | | |
| Family Name | Hing | (HING) |
| First Name | Chey Rath | (CHEYRATH) |
| Second Name | | |
| Third Name | | |
| Unformatted Name | | |
| Date of Birth | 01/01/1973 | (01/01/1973) |
| Place of Birth Country | Cambodia | (Cambodia) |
| Place of Birth Province | Takeo | (Takeo) |
| Place of Birth District | | (Treang) |
| Place of Birth Commune | | |
| Gender | Male | (Male) |
| Marital Status | Married | (Married) |
| Nationality | Cambodia | (Cambodia) |

| | |
|--|--------------|
| All Previous Enquiries | 1 |
| Enquiries for Previous 30 Days | 0 |
| Earliest Loan Issue Date | 10/06/2011 |
| Total Accounts | 1 |
| Normal Accounts | 0 |
| Delinquent Accounts | 0 |
| Closed Accounts | 1 |
| Reject Accounts | 0 |
| Write Off Accounts | 0 |
| Total Limits | USD 4,000.00 |
| Total Liabilities | USD --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 Names

| Date Loaded | Name |
|-------------|----------------|
| 08/03/2012 | HING, CHEYRATH |

Previous Enquiries

| Date of Enquiry | Enquirer | Enquiry Type | Account Type | Member Reference | Product Type | Amount | Applicant Type | Name |
|-----------------|------------------|-----------------|--------------|-------------------------|-----------------|---------------|----------------|----------------|
| 06/12/2016 | PHILLIP BANK PLC | New Application | Joint | PLB/KPK/2016/12/0248/01 | Investment Loan | USD 70,000.00 | Primary | HING, CHEYRATH |

Account Details

| | | | |
|---------------------|------------------|-------------------|------------------------|
| Creditor | ACLEDA BANK PLC | Issue Date | 10/06/2011 |
| Product Type | Personal Loan | Expiry Date | 13/03/2013 |
| Applicant Type | Primary | | |
| Account Number | 0001LD1116100001 | Closed Date | 03/04/2013 |
| Group Reference | | Status | Closed |
| Currency | US Dollar | Payment Frequency | Monthly |
| Limit | 4,000.00 | Last Amount Paid | 500.50 |
| Restructured Loan | No | Last Payment Date | 13/03/2013 |
| Tenure | 21 | Past Due | -0.00 |
| Installment Amount | 500.50 | Next Payment Date | |
| Security Type | Land Title | As of Date | 21/03/2013 |
| Outstanding Balance | -0.00 | Last 24 Cycles | C0000000M00000000MMMMM |
| Advisory Message | | | |

Advisory Message

No adverse information could be found on the subject.

Addresses

| | | | |
|------------------------|--------------------|----------------------|-----------|
| Address Type | Residential | Country | Cambodia |
| Province | Phnom Penh | District | Mean Chey |
| Commune | Stueng Mean chey 1 | Village | Trea |
| Village-Other English | | Village-Other Khmer | |
| Street English | | House English | |
| Address Line 1 English | | Address Line 1 Khmer | |
| Postal Code | | City English | |
| Date Loaded | 05/03/2019 | City Khmer | |

| | | | |
|------------------------|-------------|----------------------|-------------|
| Address Type | Residential | Country | Cambodia |
| Province | Phnom Penh | District | Mean Chey |
| Commune | | Village | |
| Village-Other English | | Village-Other Khmer | |
| Street English | 371 | House English | RESIDENTIAL |
| Address Line 1 English | | Address Line 1 Khmer | |
| Postal Code | | City English | |
| Date Loaded | 06/12/2016 | 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 | | Address Line 1 Khmer | ទ្រាវ ភ្នំមានជ័យ មានជ័យ |
| Postal Code | | City English | |
| Date Loaded | 29/05/2012 | City Khmer | |

Occupation and Employment Detail

| | | | |
|----------------------|-----------------|---------------|-----------------------------------|
| Type | Current | Employer | KUY LEANGKY CONSTRUCTION CO., LTD |
| Occupation | PROJECT MANAGER | Self Employed | No |
| Length of Service(M) | 36 | Total Monthly | 1,800.00 |

| | | | |
|-------------------------|--------------------|----------------------|-----------|
| | | Salary/Income | |
| Date Loaded | 05/03/2019 | Currency | US Dollar |
| Employer Address | | | |
| Address Type | Work | Country | Cambodia |
| Province | Phnom Penh | District | Mean Chey |
| Commune | Stueng Mean chey 1 | Village | Trea |
| Village-Other English | | Village-Other Khmer | |
| Street English | | House English | |
| Address Line 1 English | | Address Line 1 Khmer | |
| Postal Code | | City English | |
| | | City Khmer | |

| | | | |
|----------------------|-----------------|-----------------------------|-----------------------|
| Type | Current | Employer | RATH SAMBATH CO., LTD |
| Occupation | GENERAL MANAGER | Self Employed | No |
| Length of Service(M) | 120 | Total Monthly Salary/Income | 2,000.00 |
| Date Loaded | 06/12/2016 | Currency | US Dollar |

| | | | |
|-------------------------|-------------|----------------------|-------------|
| Employer Address | | | |
| Address Type | Residential | Country | Cambodia |
| Province | Phnom Penh | District | Mean Chey |
| Commune | | Village | |
| Village-Other English | | Village-Other Khmer | |
| Street English | 371 | House English | RESIDENTIAL |
| 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 011036020 | (National ID 011036020) |
| ID Expiry Date | | (27/08/2025) |
| Khmer Name | | |
| Family Name | | |
| First Name | | |
| Second Name | | |
| Third Name | | |
| Unformatted Name | | |
| English Name | | |
| Family Name | Sien | (SIEN) |
| First Name | Sina | (SINA) |
| Second Name | | |
| Third Name | | |
| Unformatted Name | | |

Summary

| | |
|--------------------------------|--------|
| All Previous Enquiries | 1 |
| Enquiries for Previous 30 Days | 0 |
| 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 |

| | | |
|-------------------------|------------|----------------|
| Date of Birth | 09/09/1976 | (09/09/1976) |
| Place of Birth Country | Cambodia | (Cambodia) |
| Place of Birth Province | Prey Veng | (Prey Veng) |
| Place of Birth District | | (Kamchay Mear) |
| Place of Birth Commune | | (Kranhung) |
| Gender | Female | (Female) |
| Marital Status | Married | (Married) |
| Nationality | Cambodia | (Cambodia) |

| | |
|--|--------|
| 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 |

Previous Enquiries

| Date of Enquiry | Enquirer | Enquiry Type | Account Type | Member Reference | Product Type | Amount | Applicant Type | Name |
|-----------------|------------------|-----------------|--------------|-------------------------|-----------------|---------------|----------------|------------|
| 06/12/2016 | PHILLIP BANK PLC | New Application | Joint | PLB/KPK/2016/12/0248/01 | Investment Loan | USD 70,000.00 | Primary | SIEN, SINA |

Advisory Message

No adverse information could be found on the subject.

Addresses

| | | | |
|------------------------|--------------------|----------------------|-----------|
| Address Type | Residential | Country | Cambodia |
| Province | Phnom Penh | District | Mean Chey |
| Commune | Stueng Mean chey 1 | Village | Trea |
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| Street English | | House English | |
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| Postal Code | | City English | |
| Date Loaded | 05/03/2019 | City Khmer | |

| | | | |
|------------------------|-------------|----------------------|-------------|
| Address Type | Residential | Country | Cambodia |
| Province | Phnom Penh | District | Mean Chey |
| Commune | | Village | |
| Village-Other English | | Village-Other Khmer | |
| Street English | 371 | House English | RESIDENTIAL |
| Address Line 1 English | | Address Line 1 Khmer | |
| Postal Code | | City English | |
| Date Loaded | 06/12/2016 | City Khmer | |

Occupation and Employment Detail

| | | | |
|----------------------|------------|-----------------------------|-----------|
| Type | Current | Employer | HOUSEWIFE |
| Occupation | HOUSEWIFE | Self Employed | No |
| Length of Service(M) | 60 | Total Monthly Salary/Income | 200.00 |
| Date Loaded | 06/12/2016 | Currency | US Dollar |

Employer Address

| | | | |
|------------------------|--------------------|----------------------|-----------|
| Address Type | Work | Country | Cambodia |
| Province | Phnom Penh | District | Mean Chey |
| Commune | Stueng Mean chey 1 | Village | Trea |
| Village-Other English | | Village-Other Khmer | |
| Street English | | House English | |
| Address Line 1 English | | Address Line 1 Khmer | |
| Postal Code | | City English | |
| | | City Khmer | |

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