



Consumer Credit Report



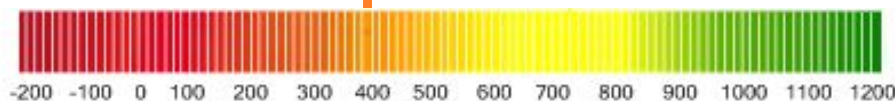
Report Date 06/03/2018
 Enquiry Number 238668937
 Number of Applicants 2
 Member Reference RHBIBL-BDM-0010-2018-0019

Enquiry Type
 Product Type
 Account Type
 Amount
 New Application
 Public Housing Loan
 Joint
 USD 70,000.00

Applicant 1 of 2 K-Score

437

Scorecard: Bank
 Score: 437
 Score Index: EE
 Good/Bad Odds: 5.16: 1
 Bad Rate: 16.20%



Data Provided vs (Primary Data Available)

Applicant Type	Primary	
ID Type and Number	National ID 011271308	(Passport N1496195)
ID Expiry Date		(14/06/2016)
Khmer Name		
Family Name		(ចៅ)
First Name		(ដារីត)
Second Name		
Third Name		
Unformatted Name		
English Name		
Family Name	Chau	(CHAU)
First Name	Darith	(DARITH)
Second Name		
Third Name		
Unformatted Name		(CHAU DARITH)
Date of Birth	11/03/1980	(11/03/1980)
Place of Birth Country	Cambodia	(Cambodia)
Place of Birth Province	Phnom Penh	(Phnom Penh)
Place of Birth District	Doun Penh	(Tuol Kouk)
Place of Birth Commune		
Gender	Male	(Male)
Marital Status	Married	(Married)
Nationality	Cambodia	(Cambodia)

Summary

All Previous Enquiries	4
Enquiries for Previous 30 Days	0
Earliest Loan Issue Date	04/07/2014
Total Accounts	3
Normal Accounts	0
Delinquent Accounts	0
Closed Accounts	2
Reject Accounts	0
Write Off Accounts	1
Total Limits	USD 8,374.90
Total Liabilities	USD 815.02
Total Write Off Amounts	USD 815.02
Outstanding Write Off Balance	USD 815.02
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
11/06/2014	Passport	N1496195	14/06/2016

Additional Names

Date Loaded	Name
05/08/2014	CHAU DARITH

Previous Enquiries

Date of Enquiry	Enquirer	Enquiry Type	Account Type	Member Reference	Product Type	Amount	Applicant Type	Name
01/07/2015	AEON SPECIALIZED BANK (CAMBODIA) PLC	New Application	Single	N1496195-1	Personal Loan	USD 3,000.00	Primary	CHAU, DARITH
17/12/2014	AEON SPECIALIZED BANK (CAMBODIA) PLC	New Application	Single	0015705	Motor Loan	USD 4,200.00	Primary	CHAU, DARITH
14/07/2014	AEON SPECIALIZED BANK (CAMBODIA) PLC	New Application	Single	N1496195	MIS	USD 1,374.00	Primary	CHAU, DARITH
11/06/2014	UNION COMMERCIAL BANK PLC	New Application	Single	UCBOPB376	CRC	USD 5,000.00	Primary	CHAU, DARITH ចៅ, ដារីត

Account Details

Creditor	AEON SPECIALIZED BANK (CAMBODIA) PLC	Issue Date	17/07/2014
Product Type	Consumer Durables Loan	Expiry Date	
Applicant Type	Primary		
Account Number	101000348714	Closed Date	17/12/2014
Group Reference		Status	Closed
Currency	US Dollar	Payment Frequency	Monthly
Limit	1,374.90	Last Amount Paid	458.00
Restructured Loan	No	Last Payment Date	17/12/2014
Tenure	6	Past Due	0.00
Installment Amount	229.00	Next Payment Date	
Security Type	None	As of Date	08/01/2015
Outstanding Balance	0.00	Last 24 Cycles	C00000
Advisory Message			

Creditor	UNION COMMERCIAL BANK PLC	Issue Date	04/07/2014
Product Type	Unsecured Credit Card	Expiry Date	31/08/2021
Applicant Type	Primary		
Account Number	121417500040	Closed Date	12/08/2016
Group Reference		Status	Closed
Currency	US Dollar	Payment Frequency	Monthly
Limit	5,000.00	Last Amount Paid	3,630.00
Restructured Loan	No	Last Payment Date	12/08/2016
Tenure	0	Past Due	0.00
Installment Amount	0.00	Next Payment Date	
Security Type	None	As of Date	30/11/2016
Outstanding Balance	0.00	Last 24 Cycles	C00002102100101000000000
Advisory Message			

Creditor	AEON SPECIALIZED BANK (CAMBODIA) PLC	Issue Date	03/07/2015
Product Type	Personal Loan	Expiry Date	02/07/2017
Applicant Type	Primary		
Account Number	102000135241	Closed Date	
Group Reference		Status	Write Off
Currency	US Dollar	Payment Frequency	Monthly
Limit	2,000.00	Last Amount Paid	113.00
Restructured Loan	No	Last Payment Date	14/08/2017
Tenure	24	Past Due	935.06
Installment Amount	110.00	Next Payment Date	
Security Type	None	As of Date	31/12/2017
Outstanding Balance	815.02	Last 24 Cycles	WYET99876543321000000000

Advisory Message

Write Off Details

Product Type	Applicant Type	Creditor	Account Number	Date Loaded	Original Amount	Current Status	Status Date	Outstanding Balance
Personal Loan	Primary	AEON SPECIALIZED BANK (CAMBODIA) PLC	102000135241	04/01/2018	USD 815.02	Outstanding	31/12/2017	USD 815.02

Addresses

Address Type	Residential	Country	Cambodia
Province	Phnom Penh	District	Tuol Kouk
Commune	Boeng Kak Ti Pir	Village	Phum2
Village-Other English		Village-Other Khmer	
Street English	592	House English	91
Address Line 1 English		Address Line 1 Khmer	
Postal Code		City English	
Date Loaded	06/03/2018	City Khmer	

Address Type	Residential	Country	Cambodia
Province	Phnom Penh	District	Mean Chey
Commune		Village	
Village-Other English		Village-Other Khmer	
Street English		House English	
Address Line 1 English	# 91, STREET 592, GROUP 11, PHUM MONDOL 2	Address Line 1 Khmer	
Postal Code		City English	
Date Loaded	07/05/2017	City Khmer	

Address Type	Residential	Country	Cambodia
Province	Phnom Penh	District	Chamkar Mon
Commune	Boeng Trabaek	Village	
Village-Other English		Village-Other Khmer	
Street English		House English	
Address Line 1 English	#91,STREET592,SANGKAT BOEUNG BROBEK,KHAN CHAMKAMORN,	Address Line 1 Khmer	
Postal Code		City English	
Date Loaded	10/10/2016	City Khmer	

Occupation and Employment Detail

Type	Current	Employer	NIL
Occupation	DOCTOR	Self Employed	No
Length of Service(M)	36	Total Monthly Salary/Income	1,500.00
Date Loaded	06/03/2018	Currency	US Dollar

Employer Address

Address Type	Work	Country	Cambodia
Province	Phnom Penh	District	Tuol Kouk
Commune	Boeng Kak Ti Pir	Village	Phum2
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	HQDC CO.,LTD
Occupation	STAFF	Self Employed	No
Length of Service(M)	6	Total Monthly Salary/Income	2,000.00
Date Loaded	01/07/2015	Currency	US Dollar

Employer Address

Address Type	Work	Country	Cambodia
Province	Phnom Penh	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	DEGO STEEL CONSTRUCTION (CAMBODIA) CO., LTD
Occupation	MANAGER UP	Self Employed	No
Length of Service(M)	24	Total Monthly Salary/Income	1,000.00
Date Loaded	17/12/2014	Currency	Riel

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	24BE0, STREET 598	Address Line 1 Khmer	
Postal Code		City English	Phnom Penh
		City Khmer	

Applicant 2 of 2

K-Score

The score could not be calculated for the following reason:
Applicant has no information on bureau

Data Provided vs (Primary Data Available)

Applicant Type	Primary	
ID Type and Number	National ID 010555147	
ID Expiry Date		
Khmer Name		
Family Name		
First Name		
Second Name		
Third Name		
Unformatted Name		
English Name		
Family Name	Sam	
First Name	An Kamnhanroth	
Second Name		

Summary

All Previous Enquiries	0
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

Third Name				
Unformatted Name			Guaranteed Accounts	0
Date of Birth	01/01/1988		Normal Accounts	0
Place of Birth Country	Cambodia		Delinquent Accounts	0
Place of Birth Province	Phnom Penh		Closed Accounts	0
Place of Birth District	Chamkar Mon		Reject Accounts	0
Place of Birth Commune			Write Off Accounts	0
Gender	Female		Total Guaranteed Limits	0.00
Marital Status	Married		Total Guaranteed Liabilities	0.00
Nationality	Cambodia		Total Guaranteed Write Off Amounts	0.00
			Outstanding Guaranteed Write Off Balance	0.00

Additional Names

Date Loaded	Name
06/03/2018	SAM, AN KAMNHANROTH

Advisory Message

No adverse information could be found on the subject.

Addresses

Address Type	Residential	Country	Cambodia
Province	Phnom Penh	District	Tuol Kouk
Commune	Boeng Kak Ti Pir	Village	Phum2
Village-Other English		Village-Other Khmer	
Street English	592	House English	91
Address Line 1 English		Address Line 1 Khmer	
Postal Code		City English	
Date Loaded	06/03/2018	City Khmer	

Occupation and Employment Detail

Type	Current	Employer	NIL
Occupation	ENGINEER	Self Employed	No
Length of Service(M)	60	Total Monthly Salary/Income	1,100.00
Date Loaded	06/03/2018	Currency	US Dollar

Employer Address

Address Type	Work	Country	Cambodia
Province	Phnom Penh	District	Tuol Kouk
Commune	Boeng Kak Ti Pir	Village	Phum2
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	

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