



## Consumer Credit Report



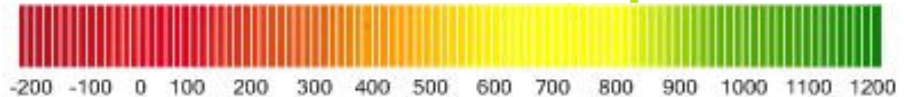
Report Date 23/06/2016  
 Enquiry Number 156820208  
 Number of Applicants 1  
 Member Reference RHBIBL-0002-2015-0012/

## K-Score

Enquiry Type  
 Product Type  
 Account Type  
 Amount  
 Review Working Capital Loan  
 Single  
 USD 310,000.00

881

Scorecard: Bank  
 Score: 881  
 Score Index: BB  
 Good/Bad Odds: 112: 1  
 Bad Rate: 0.88%



## Data Provided vs (Primary Data Available)

Applicant Type	Primary	
ID Type and Number	National ID 020023837	(National ID 0200023837)
ID Expiry Date		
Khmer Name		
Family Name		(ឆ)
First Name		(យី)
Second Name		
Third Name		
Unformatted Name		
English Name		
Family Name	Chea	(CHEA)
First Name	Yi	(YI)
Second Name		
Third Name		
Unformatted Name		(CHEA YI)
Date of Birth	12/02/1967	(12/02/1967)
Place of Birth Country	Cambodia	(Cambodia)
Place of Birth Province	Kandal	(Kandal)
Place of Birth District		(Kandal Stueng)
Place of Birth Commune		
Gender	Male	(Male)
Marital Status	Married	(Married)
Nationality	Cambodia	(Cambodia)

## Summary

All Previous Enquiries	13
Enquiries for Previous 30 Days	0
Earliest Loan Issue Date	20/03/2007
Total Accounts	5
Normal Accounts	2
Delinquent Accounts	0
Closed Accounts	3
Reject Accounts	0
Write Off Accounts	0
Total Limits	USD 633,000.00
Total Liabilities	USD 291,882.26
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
24/12/2014	National ID	0200023837	
13/10/2014	National ID	020986091	12/02/2023
08/03/2012	National ID	0020023837	

## Additional Names

Date Loaded	Name
04/08/2012	CHEA YI
08/03/2012	YI CHEA

## Previous Enquiries

Date of Enquiry	Enquirer	Enquiry Type	Account Type	Member Reference	Product Type	Amount	Applicant Type	Name
18/03/2016	PIPHUP THMEY MICROFINANCE PLC	New Application	Joint	020986091	Car Loan	USD 33,250.00	Primary	CHEA, YI ជា, យី
19/11/2015	ACLEDA BANK PLC	New Application	Single	CAP-CHEA YI	Working Capital Loan	USD 100,000.00	Primary	CHEA, YI ជា, យី
04/05/2015	RHB INDOCHINA BANK LIMITED	New Application	Joint	RHBIBL-0002-2015-0012	Working Capital Loan	USD 350,000.00	Primary	Chea, Yi
24/12/2014	PHILLIP BANK PLC	Review	Single	PLB/NRD/12/04/509/01/REV14-1	Working Capital Loan	USD 172,000.00	Primary	CHEA, YI
04/12/2014	CAMBODIA POST BANK PLC	New Application	Single	MCH-CHEAYI	Personal Loan	USD 50,000.00	Primary	chea, yi ជា, យី
04/12/2014	CANADIA BANK PLC	New Application	Joint	BVB000000114	Working Capital Loan	USD 500,000.00	Primary	CHEA, YI ជា, យី
16/10/2014	Shinhan-Khmer Bank Ltd	New Application	Single	SKB000805	Working Capital Loan	USD 450,000.00	Primary	Chea, Yi ជា, យី
13/10/2014	CAMBODIAN PUBLIC BANK	New Application	Joint	PKD/000041/14	Working Capital Loan	USD 220,000.00	Primary	CHEA, YI
14/08/2014	ADVANCED BANK OF ASIA LTD	New Application	Joint	1408140514CT-106	MTG	USD 250,000.00	Primary	CHEA, YI ជា, យី
29/07/2014	ADVANCED BANK OF ASIA LTD	New Application	Joint	2907140525CT-106	MTG	USD 250,000.00	Primary	CHEA, YI ជា, យី
13/09/2013	PHILLIP BANK PLC	Review	Single	NRD/12/04/509/01_RV13_1_1	PLN	USD 172,000.00	Primary	CHEA, YI
20/07/2013	CANADIA BANK PLC	New Application	Joint	NLB0000000016	MIS	USD 500,000.00	Primary	CHEA, YI
04/04/2012	PHILLIP BANK PLC	New Application	Joint	NRD/12/04/509/01	PLN	USD 170,000.00	Primary	CHEA, YI

## Account Details

<b>Creditor</b>	ANZ Royal Bank (Cambodia) Ltd	<b>Issue Date</b>	20/03/2007
<b>Product Type</b>	Home Improvement Loan	<b>Expiry Date</b>	06/03/2022
<b>Applicant Type</b>	Primary		
<b>Account Number</b>	462635	<b>Closed Date</b>	18/01/2013
<b>Group Reference</b>		<b>Status</b>	Closed
<b>Currency</b>	US Dollar	<b>Payment Frequency</b>	Monthly
<b>Limit</b>	55,000.00	<b>Last Amount Paid</b>	45,575.69
<b>Restructured Loan</b>	No	<b>Last Payment Date</b>	22/03/2012
<b>Tenure</b>	180	<b>Past Due</b>	0.00
<b>Installment Amount</b>	620.29	<b>Next Payment Date</b>	
<b>Security Type</b>	Mortgage	<b>As of Date</b>	30/03/2012
<b>Outstanding Balance</b>	0.00	<b>Last 24 Cycles</b>	C03MMMMMMMMMMMMMMMMMMMMM
<b>Advisory Message</b>			

<b>Creditor</b>	MAYBANK (CAMBODIA) PLC	<b>Issue Date</b>	20/03/2012
<b>Product Type</b>	Public Housing Loan	<b>Expiry Date</b>	02/04/2027
<b>Applicant Type</b>	Primary		
<b>Account Number</b>	00006/05/000078/01	<b>Closed Date</b>	23/06/2015
<b>Group Reference</b>		<b>Status</b>	Closed
<b>Currency</b>	US Dollar	<b>Payment Frequency</b>	Monthly
<b>Limit</b>	96,000.00	<b>Last Amount Paid</b>	85,996.56
<b>Restructured Loan</b>	No	<b>Last Payment Date</b>	23/06/2015
<b>Tenure</b>	180	<b>Past Due</b>	0.00
<b>Installment Amount</b>	989.00	<b>Next Payment Date</b>	
<b>Security Type</b>	Land Title	<b>As of Date</b>	30/06/2015
<b>Outstanding Balance</b>	0.00	<b>Last 24 Cycles</b>	C0000M000000000000000000
<b>Advisory Message</b>			

<b>Creditor</b>	PHILLIP BANK PLC	<b>Issue Date</b>	27/07/2012
<b>Product Type</b>	Working Capital Loan	<b>Expiry Date</b>	
<b>Applicant Type</b>	Primary		
<b>Account Number</b>	000010500036405	<b>Closed Date</b>	22/06/2015
<b>Group Reference</b>		<b>Status</b>	Closed
<b>Currency</b>	US Dollar	<b>Payment Frequency</b>	Monthly

Creditor	RHB INDOCHINA BANK LIMITED	Issue Date	26/06/2015
Product Type	Overdraft Facility	Expiry Date	26/06/2016
Applicant Type	Primary		
Account Number	1010002000007271	Closed Date	
Group Reference		Status	Normal
Currency	US Dollar	Payment Frequency	Monthly
Limit	60,000.00	Last Amount Paid	395.78
Restructured Loan	No	Last Payment Date	30/04/2016
Tenure	0	Past Due	0.00
Installment Amount	0.00	Next Payment Date	
Security Type	Land Title	As of Date	24/05/2016
Outstanding Balance	55,594.34	Last 24 Cycles	0000000000Q
Advisory Message			

Creditor	RHB INDOCHINA BANK LIMITED	Issue Date	17/06/2015
Product Type	Working Capital Loan	Expiry Date	26/06/2025
Applicant Type	Primary		
Account Number	40001001251100000	Closed Date	
Group Reference		Status	Normal
Currency	US Dollar	Payment Frequency	Monthly
Limit	250,000.00	Last Amount Paid	3,099.64
Restructured Loan	No	Last Payment Date	26/04/2016
Tenure	0	Past Due	0.00
Installment Amount	3,099.64	Next Payment Date	26/05/2016
Security Type	Land Title	As of Date	24/05/2016
Outstanding Balance	236,287.92	Last 24 Cycles	0000000000QQ
Advisory Message			

No adverse information could be found on the subject.

Address Type	Residential	Address Line 1	HOUSE NO. 384, NATIONAL ROAD NO. 1, TOUL THNOUT VILLAGE,
Province	Kandal	Address Line 2	
District	Kien Svay	City	KANDAL
Commune	Kokir	Country	Cambodia
Village		Date Loaded	23/06/2016

Address Type	Residential	Address Line 1	N/A
Province	Kandal	Address Line 2	
District	Kien Svay	City	KANDAL
Commune	Kokir	Country	Cambodia
Village		Date Loaded	18/03/2016

Address Type	Residential	Address Line 1	#391
Province	Phnom Penh	Address Line 2	
District	Mean Chey	City	PHNOM PENH
Commune		Country	Cambodia
Village		Date Loaded	19/11/2015

**Occupation and Employment Detail**

<b>Type</b>	Current	<b>Employer</b>	N/A
<b>Occupation</b>	RETAIL TRADE	<b>Self Employed</b>	Yes
<b>Length of Service(M)</b>	252	<b>Total Monthly Salary/Income</b>	15,304.16
<b>Date Loaded</b>	23/06/2016	<b>Currency</b>	US Dollar

**Employer Address**

<b>Address Type</b>	Correspondence		
<b>Province</b>		<b>Address Line 1</b>	N/A
<b>District</b>		<b>Address Line 2</b>	
<b>Commune</b>		<b>City</b>	N/A
<b>Village</b>		<b>Country</b>	Cambodia

<b>Type</b>	Current	<b>Employer</b>	JEWELRY
<b>Occupation</b>	OWN BUSINESS	<b>Self Employed</b>	Yes
<b>Length of Service(M)</b>	240	<b>Total Monthly Salary/Income</b>	5,000.00
<b>Date Loaded</b>	18/03/2016	<b>Currency</b>	US Dollar

**Employer Address**

<b>Address Type</b>	Work		
<b>Province</b>	Kandal	<b>Address Line 1</b>	N/A
<b>District</b>	Kien Svay	<b>Address Line 2</b>	
<b>Commune</b>	Kokir	<b>City</b>	KANDAL
<b>Village</b>		<b>Country</b>	Cambodia

<b>Type</b>	Current	<b>Employer</b>	OWNER
<b>Occupation</b>	OWNER	<b>Self Employed</b>	Yes
<b>Length of Service(M)</b>	99	<b>Total Monthly Salary/Income</b>	6,000.00
<b>Date Loaded</b>	19/11/2015	<b>Currency</b>	US Dollar

**Employer Address**

<b>Address Type</b>	Work		
<b>Province</b>	Phnom Penh	<b>Address Line 1</b>	NA
<b>District</b>	Mean Chey	<b>Address Line 2</b>	
<b>Commune</b>		<b>City</b>	PHNOM PENH
<b>Village</b>		<b>Country</b>	Cambodia

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