



Consumer Credit Report



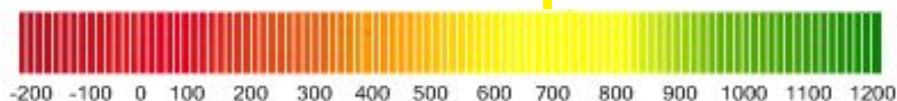
Report Date 14/11/2018
 Enquiry Number 271530420
 Number of Applicants 2
 Member Reference RHBIBL-0002-2015-0007-3

Enquiry Type New Application
 Product Type Working Capital Loan
 Account Type Joint
 Amount USD 80,000.00

Applicant 1 of 2
 K-Score

748

Scorecard: Bank
 Score: 748
 Score Index: DD
 Good/Bad Odds: 45: 1
 Bad Rate: 2.19%



Data Provided vs (Primary Data Available)

Applicant Type	Primary	
ID Type and Number	National ID 010935302	(National ID 010935302)
ID Expiry Date		(24/02/2025)
Khmer Name		
Family Name		
First Name		
Second Name		
Third Name		
Unformatted Name		
English Name		
Family Name	Trang	(TRANG)
First Name	Ty	(TY)
Second Name		
Third Name		
Unformatted Name		
Date of Birth	25/01/1975	(25/01/1975)
Place of Birth Country	Cambodia	(Cambodia)
Place of Birth Province	Phnom Penh	(Phnom Penh)
Place of Birth District		
Place of Birth Commune		
Gender	Male	(Male)
Marital Status	Married	(Married)
Nationality	Cambodia	(Cambodia)

Summary

All Previous Enquiries	6
Enquiries for Previous 30 Days	0
Earliest Loan Issue Date	16/06/2015
Total Accounts	5
Normal Accounts	4
Delinquent Accounts	0
Closed Accounts	1
Reject Accounts	0
Write Off Accounts	0
Total Limits	USD 539,000.00
Total Liabilities	USD 419,309.17
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
04/03/2015	TRANG, TY

Previous Enquiries

Date of Enquiry	Enquirer	Enquiry Type	Account Type	Member Reference	Product Type	Amount	Applicant Type	Name
08/09/2017	RHB INDOCHINA BANK LIMITED	New Application	Joint	RHBIBL-0002-2015-0007-2	Working Capital Loan	USD 50,000.00	Primary	Trang, Ty
10/04/2017	CANADIA BANK PLC	New Application	Joint	H.O/HL00000605	Home Improvement Loan	USD 100,000.00	Primary	TRANG, TY
09/01/2017	RHB INDOCHINA BANK LIMITED	Review	Single	RHBIBL-0002-2015-0007-1-R1-1	Working Capital Loan	USD 250,000.00	Primary	Trang, Ty
09/08/2016	PIPHUP THMEY MICROFINANCE PLC	New Application	Single	010935302	Car Loan	USD 39,000.00	Primary	TRANG, TY
16/10/2015	RHB INDOCHINA BANK LIMITED	New Application	Joint	RHBIBL/0002/2015/0007-1	Working Capital Loan	USD 250,000.00	Primary	Trang, Ty
04/03/2015	RHB INDOCHINA BANK LIMITED	New Application	Joint	RHBIBL/0002/2015/0007	Asset Financing	USD 80,000.00	Primary	Trang, Ty

Account Details

Creditor	RHB INDOCHINA BANK LIMITED	Issue Date	16/06/2015
Product Type	Working Capital Loan	Expiry Date	16/06/2022
Applicant Type	Primary		
Account Number	40001001247300000	Closed Date	
Group Reference		Status	Normal
Currency	US Dollar	Payment Frequency	Monthly
Limit	80,000.00	Last Amount Paid	1,295.44
Restructured Loan	No	Last Payment Date	16/10/2018
Tenure	0	Past Due	--0.00
Installment Amount	1,295.44	Next Payment Date	16/11/2018
Security Type	Land Title	As of Date	31/10/2018
Outstanding Balance	48,390.59	Last 24 Cycles	000000000000000000000000
Advisory Message			

Creditor	RHB INDOCHINA BANK LIMITED	Issue Date	13/01/2016
Product Type	Working Capital Loan	Expiry Date	10/10/2026
Applicant Type	Primary		
Account Number	40001001570700000	Closed Date	
Group Reference		Status	Normal
Currency	US Dollar	Payment Frequency	Monthly
Limit	270,000.00	Last Amount Paid	3,430.91
Restructured Loan	No	Last Payment Date	11/10/2018
Tenure	0	Past Due	--0.00
Installment Amount	3,430.91	Next Payment Date	10/11/2018
Security Type	Land Title	As of Date	31/10/2018
Outstanding Balance	234,133.56	Last 24 Cycles	000000000000000000000000
Advisory Message			

Creditor	PIPHUP THMEY MICROFINANCE PLC	Issue Date	10/08/2016
Product Type	Car Loan	Expiry Date	14/08/2021
Applicant Type	Primary		
Account Number	801008830010	Closed Date	08/06/2017
Group Reference		Status	Closed
Currency	US Dollar	Payment Frequency	Monthly
Limit	39,000.00	Last Amount Paid	36,676.35
Restructured Loan	No	Last Payment Date	08/06/2017
Tenure	59	Past Due	--0.00
Installment Amount	1,189.00	Next Payment Date	
Security Type	None	As of Date	30/06/2017
Outstanding Balance	--0.00	Last 24 Cycles	C0000MMMMMM
Advisory Message			

Creditor	CANADIA BANK PLC	Issue Date	12/08/2017
Product Type	Public Housing Loan	Expiry Date	31/07/2027
Applicant Type	Primary		
Account Number	0010004307308	Closed Date	
Group Reference		Status	Normal
Currency	US Dollar	Payment Frequency	Monthly
Limit	100,000.00	Last Amount Paid	1,253.00
Restructured Loan	No	Last Payment Date	12/10/2018
Tenure	0	Past Due	--0.00
Installment Amount	1,253.00	Next Payment Date	12/11/2018
Security Type	Ownership Title - Land/Buildings	As of Date	31/10/2018
Outstanding Balance	92,156.92	Last 24 Cycles	000000000000MQ
Advisory Message			

Creditor	RHB INDOCHINA BANK LIMITED	Issue Date	31/10/2017
Product Type	Working Capital Loan	Expiry Date	31/10/2024
Applicant Type	Primary		
Account Number	40001002323800000	Closed Date	
Group Reference		Status	Normal
Currency	US Dollar	Payment Frequency	Monthly
Limit	50,000.00	Last Amount Paid	804.45
Restructured Loan	No	Last Payment Date	31/10/2018
Tenure	0	Past Due	--0.00
Installment Amount	804.45	Next Payment Date	30/11/2018
Security Type	Land Title	As of Date	31/10/2018
Outstanding Balance	44,628.10	Last 24 Cycles	000000000000Q
Advisory Message			

Advisory Message

No adverse information could be found on the subject.

Addresses

Address Type	Residential	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	NO.31E0E1E2,ST.06,KOUKKHLEANG,PHN	Address Line 1 Khmer	
Postal Code		City English	
Date Loaded	24/11/2017	City Khmer	

Address Type	Residential	Country	Cambodia
Province	Phnom Penh	District	Saensokh
Commune	Phnom Penh Thmei	Village	
Village-Other English		Village-Other Khmer	
Street English	06	House English	31EOE1E2
Address Line 1 English		Address Line 1 Khmer	
Postal Code		City English	
Date Loaded	08/09/2017	City Khmer	

Address Type	Residential	Country	Cambodia
Province	Phnom Penh	District	Saensokh
Commune	Kouk Khleang	Village	Kouk Khleang

Village-Other English		Village-Other Khmer	
Street English		House English	
Address Line 1 English	NO.31E0E1E2,ST.06,KOUKKHLEANG,PHN	Address Line 1 Khmer	
Postal Code		City English	
Date Loaded	02/09/2017	City Khmer	

Occupation and Employment Detail

Type	Current	Employer	MULTINATINAL ADVERTISING GROUP PTE, LTD
Occupation	SELF-EMPLOYED	Self Employed	Yes
Length of Service(M)	135	Total Monthly Salary/Income	26,000.00
Date Loaded	14/11/2018	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	06	House English	31E0E1E2
Address Line 1 English		Address Line 1 Khmer	
Postal Code		City English	
		City Khmer	

Type	Current	Employer	MAG GROUP PTE,LTD
Occupation	PUBLISHING	Self Employed	No
Length of Service(M)	60	Total Monthly Salary/Income	700.00
Date Loaded	10/04/2017	Currency	US Dollar

Employer Address

Address Type	Work	Country	Cambodia
Province	Phnom Penh	District	Saensokh
Commune	Kouk Khleang	Village	Dei Thmei
Village-Other English		Village-Other Khmer	
Street English	86P	House English	920
Address Line 1 English		Address Line 1 Khmer	
Postal Code		City English	
		City Khmer	

Type	Current	Employer	NIL
Occupation	MULTINATINAL ADVERTISING GROUP PTE, LTD	Self Employed	Yes
Length of Service(M)	108	Total Monthly Salary/Income	10,000.00
Date Loaded	09/01/2017	Currency	US Dollar

Employer Address

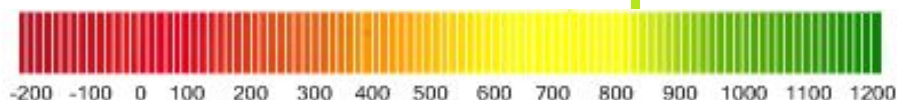
Address Type	Residential	Country	Cambodia
Province	Phnom Penh	District	Saensokh
Commune	Phnom Penh Thmei	Village	
Village-Other English		Village-Other Khmer	
Street English	NIL	House English	NIL
Address Line 1 English		Address Line 1 Khmer	
Postal Code		City English	
		City Khmer	

Applicant 2 of 2

K-Score

858

Scorecard: Bank
 Score: 858
 Score Index: BB
 Good/Bad Odds: 96: 1
 Bad Rate: 1.03%



Data Provided vs (Primary Data Available)

Applicant Type	Primary	
ID Type and Number	National ID 010935326	(National ID 010935326)
ID Expiry Date		(25/02/2025)
Khmer Name		
Family Name		
First Name		
Second Name		
Third Name		
Unformatted Name		
English Name		
Family Name	Trang	(TRANG)
First Name	Heang	(HEANG)
Second Name		
Third Name		
Unformatted Name		
Date of Birth	15/08/1969	(15/08/1969)
Place of Birth Country	Cambodia	(Cambodia)
Place of Birth Province	Phnom Penh	(Phnom Penh)
Place of Birth District		
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	16/06/2015
Total Accounts	3
Normal Accounts	3
Delinquent Accounts	0
Closed Accounts	0
Reject Accounts	0
Write Off Accounts	0
Total Limits	USD 400,000.00
Total Liabilities	USD 327,152.25
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

Previous Enquiries

Date of Enquiry	Enquirer	Enquiry Type	Account Type	Member Reference	Product Type	Amount	Applicant Type	Name
08/09/2017	RHB INDOCHINA BANK LIMITED	New Application	Joint	RHBIBL-0002-2015-0007-2	Working Capital Loan	USD 50,000.00	Primary	Trang, Heang
09/01/2017	RHB INDOCHINA BANK LIMITED	Review	Single	RHBIBL-0002-2015-0007-1-R1-2	Working Capital Loan	USD 250,000.00	Primary	Trang, Heang
16/10/2015	RHB INDOCHINA BANK LIMITED	New Application	Joint	RHBIBL/0002/2015/0007-1	Working Capital Loan	USD 250,000.00	Primary	Trang, Heang
04/03/2015	RHB INDOCHINA BANK LIMITED	New Application	Joint	RHBIBL/0002/2015/0007	Asset Financing	USD 80,000.00	Primary	Trang, Heang

Account Details

Creditor	RHB INDOCHINA BANK LIMITED	Issue Date	16/06/2015
Product Type	Working Capital Loan	Expiry Date	16/06/2022
Applicant Type	Primary		
Account Number	40001001247300000	Closed Date	
Group Reference		Status	Normal
Currency	US Dollar	Payment Frequency	Monthly
Limit	80,000.00	Last Amount Paid	1,295.44
Restructured Loan	No	Last Payment Date	16/10/2018
Tenure	0	Past Due	--0.00
Installment Amount	1,295.44	Next Payment Date	16/11/2018
Security Type	Land Title	As of Date	31/10/2018
Outstanding Balance	48,390.59	Last 24 Cycles	000000000000000000000000
Advisory Message			

Creditor	RHB INDOCHINA BANK LIMITED	Issue Date	13/01/2016
Product Type	Working Capital Loan	Expiry Date	10/10/2026
Applicant Type	Primary		
Account Number	40001001570700000	Closed Date	
Group Reference		Status	Normal
Currency	US Dollar	Payment Frequency	Monthly
Limit	270,000.00	Last Amount Paid	3,430.91
Restructured Loan	No	Last Payment Date	11/10/2018
Tenure	0	Past Due	--0.00
Installment Amount	3,430.91	Next Payment Date	10/11/2018
Security Type	Land Title	As of Date	31/10/2018
Outstanding Balance	234,133.56	Last 24 Cycles	000000000000000000000000
Advisory Message			

Creditor	RHB INDOCHINA BANK LIMITED	Issue Date	31/10/2017
Product Type	Working Capital Loan	Expiry Date	31/10/2024
Applicant Type	Primary		
Account Number	40001002323800000	Closed Date	
Group Reference		Status	Normal
Currency	US Dollar	Payment Frequency	Monthly
Limit	50,000.00	Last Amount Paid	804.45
Restructured Loan	No	Last Payment Date	31/10/2018
Tenure	0	Past Due	--0.00
Installment Amount	804.45	Next Payment Date	30/11/2018
Security Type	Land Title	As of Date	31/10/2018
Outstanding Balance	44,628.10	Last 24 Cycles	000000000000Q
Advisory Message			

Advisory Message

No adverse information could be found on the subject.

Addresses

Address Type	Residential	Country	Cambodia
Province	Phnom Penh	District	Saensokh
Commune	Phnom Penh Thmei	Village	
Village-Other English		Village-Other Khmer	
Street English	06	House English	31EOE1E2
Address Line 1 English		Address Line 1 Khmer	
Postal Code		City English	
Date Loaded	08/09/2017	City Khmer	

Address Type	Residential	Country	Cambodia
Province	Phnom Penh	District	Saensokh
Commune	Phnom Penh Thmei	Village	Other
Village-Other English	NIL	Village-Other Khmer	
Street English	06	House English	31EOE1E2
Address Line 1 English		Address Line 1 Khmer	
Postal Code		City English	
Date Loaded	09/01/2017	City Khmer	

Address Type	Residential	Country	Cambodia
Province	Phnom Penh	District	Prampir Meakkakra
Commune	Ou Ruessei Ti Bei	Village	
Village-Other English		Village-Other Khmer	
Street English		House English	
Address Line 1 English	NO.20E2, STREET.1019, SANGKAT.ORRUSSEY , KHAN.7MAKARA, PHNOM PENH	Address Line 1 Khmer	
Postal Code		City English	
Date Loaded	06/10/2016	City Khmer	

Occupation and Employment Detail

Type	Current	Employer	MULTINATINAL ADVERTISING GROUP PTE, LTD
Occupation	SELF-EMPLOYED	Self Employed	Yes
Length of Service(M)	135	Total Monthly Salary/Income	26,000.00
Date Loaded	14/11/2018	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	06	House English	31EOE1E2
Address Line 1 English		Address Line 1 Khmer	
Postal Code		City English	
		City Khmer	

Type	Current	Employer	NIL
Occupation	MULTINATIONAL ADVERTISING GROUP PTE, LTD	Self Employed	Yes
Length of Service(M)	121	Total Monthly Salary/Income	20,000.00
Date Loaded	08/09/2017	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	NIL	House English	NIL
Address Line 1 English		Address Line 1 Khmer	
Postal Code		City English	
		City Khmer	

Type	Current	Employer	NIL
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Occupation	MULTINATINAL ADVERTISING GROUP PTE, LTD	Self Employed	Yes
Length of Service(M)	108	Total Monthly Salary/Income	8,000.00
Date Loaded	09/01/2017	Currency	US Dollar

Employer Address

Address Type	Residential	Country	Cambodia
Province	Phnom Penh	District	Saensokh
Commune	Phnom Penh Thmei	Village	Other
Village-Other English	NIL	Village-Other Khmer	
Street English	06	House English	31EOE1E2
Address Line 1 English		Address Line 1 Khmer	
Postal Code		City English	
		City Khmer	

Disclaimer

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