

#### Consumer Credit Report



Report Date Enquiry Number Number of Applicants 23/11/2016 175622924

2

Member Reference RHBIBL-BDM-2016-0041

Enquiry Type Product Type Account Type Amount

New Application
Public Housing Loan

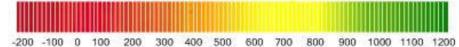
Joint

USD 150,000.00

Applicant 1 of 2 K-Score

844

Scorecard: Bank
Score: 844
Score Index: CC
Good/Bad Odds: 87: 1
Bad Rate: 1.13%



# **Data Provided vs (Primary Data Available)**

#### Primary **Applicant Type** (National ID 010048447) **ID Type and Number** National ID 010048447 19/03/2014 (19/03/2014) **ID Expiry Date Khmer Name Family Name First Name Second Name Third Name Unformatted Name English Name Family Name** Cheng (CHENG) **First Name** Sokha (SOKHA) **Second Name Third Name Unformatted Name** (CHENG SOKHA) **Date of Birth** 20/04/1983 (20/04/1983) Place of Birth Country Cambodia (Cambodia) **Place of Birth Province** Phnom Penh (Phnom Penh) **Place of Birth District** (Doun Penh) Place of Birth (Phsar Thmei Ti Pir) Commune Gender Female (Female) **Marital Status** Married (Married) **Nationality** Cambodia (Cambodia)

### **Summary**

All Previous Enquiries	7
All Previous Enquiries	/
Enquiries for Previous 30 Days	0
Earliest Loan Issue Date	04/06/2010
Total Accounts	1
Normal Accounts	0
Delinquent Accounts	0
Closed Accounts	1
Reject Accounts	0
Write Off Accounts	0
Total Limits	USD 40,000.00
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**

Additional Names					
	Date Loaded	Name			
	26/10/2012	CHENG, SOKHA			
	08/03/2012	CHENG SOKHA			

#### **Previous Enquiries**

Date of Enquiry	Enquirer	Enquiry Type	Account Type	Member Reference	Product Type		Applicant Type	Name
30/08/2016	AEON SPECIALIZED BANK	New Application	Single	0130323	Unsecured	USD 2,000.00	Primary	CHENG, SOKHA

	(CAMBODIA) F	PI C					Credit Ca	ard			
08/07/2016	CAMBODIAN F		New Application	Joint	PPH/000246	/14-2	Overdraf	-	USD 270,000.00	Guarantor	Cheng, Sokha
	CAMBODIAN F	PUBLIC BANK	New Application		PPH/000246	/14-1	Facility Overdraf	t	USD 270,000.00	Guarantor	Cheng, Sokha
				 			Facility	$\perp$			
25/09/2014	CAMBODIAN F	OBLIC BANK	New Application	Joint	PPH/000246	/14	Overdraf Facility	t	USD 220,000.00	Guarantor	Cheng, Sokha
22/07/2014	CAMBODIAN F	UBLIC BANK	New Application	Joint	PPH/000296	/12-1	POD		USD 220,000.00	Guarantor	Cheng, Sokha
27/05/2013	CAMBODIAN F	PUBLIC BANK	New Application	Joint	PPH/000143	/13	POD	$\perp$	USD 220,000.00		Cheng, Sokha
-, -, -	CAMBODIAN F	PUBLIC BANK	New Application	Joint	PPH/000296	/12	POD		USD 70,000.00	Guarantor	Cheng, Sokha
Account	Details										
Creditor		CAMBODIAN P	UBLIC BANK			Issue Date		04/06	/2010		
Product Type Working Capital Loan				Expiry Date							
Applicant T	Applicant Type Primary										
Account Nu	ımber	010027001700	2			Closed Date		04/01,	/2013		
Group Refe	erence					Status		Closed	l		
Currency		US Dollar				Payment Frequ		Month	ly		
Limit		40,000.00				Last Amount Pa		0.00			
Restructure	ed Loan	No				Last Payment D	ate	13/12,	/2012		
Tenure		36				Past Due		0.00			
Installment		1,328.57				Next Payment I	Jate	21/12	/2012		
Security Ty Outstanding	<u>-                                      </u>	Mortgage 0.00				As of Date		31/12,	1121000100000000	00M	
Advisory M		0.00				Last 24 Cycles		C1111	11210001000000000	ויוטטו	
	Message	d be found on t	he subject.								
Addresse		a be round on a	ne subjecti								
Address Typ		Resident	ial			Country			Cambodia		
Province		Phnom F				District		Prampir Meakkakra	<u> </u>		
Commune			sei Ti Bei			Village Phum3					
Village-Othe	er English	ou rides				Village-Other K	ther Khmer				
Street Englis		NIL				House English NIL					
Address Line						Address Line 1 Khmer					
Postal Code						City English					
Date Loaded	d	23/11/20	016			City Khmer					
		•									
Address Typ	oe	Resident	:ial			Country			Cambodia		
Province		Phnom F	Penh			District		Prampir Meakkakra			
Commune		Ou Rues	sei Ti Muoy			Village					
Village-Othe	er English					Village-Other K	hmer				
Street Englis	sh					House English					
Address Line	e 1 English	167E0, 9	STREET 217			Address Line 1 Khmer					
Postal Code						City English Phnom Penh					
Date Loaded	d	30/08/20	016			City Khmer					
		Resident	ial			Country			Cambodia		
Address Typ	e	Province Phnom Penh				District			Prampir Meakkakra	ı	
	oe	Phnom F	Penh		Commune Ou Ruessei Ti Bei			Village Phum3			
Province Commune								Village-Other Khmer			
Province Commune Village-Othe	er English					Village-Other K	hmer				
Province Commune Village-Othe Street Englis	er English sh	Ou Rues	sei Ti Bei			Village-Other K House English					
Province Commune Village-Othe Street Englis Address Line	er English sh e 1 English	Ou Rues				Village-Other K House English Address Line 1					
Province Commune Village-Othe Street Englis Address Line	er English sh e 1 English	Ou Rues	sei Ti Bei EO, ST. 217			Village-Other K House English Address Line 1 City English			Phnom Penh		
Province Commune Village-Othe Street Englis Address Line Postal Code	er English sh e 1 English	Ou Rues	sei Ti Bei EO, ST. 217			Village-Other K House English Address Line 1			Phnom Penh		
Province Commune Village-Othe Street Englis Address Line Postal Code Date Loaded	er English sh e 1 English	NO. 167	Sei Ti Bei  EO, ST. 217			Village-Other K House English Address Line 1 City English			Phnom Penh		
Province Commune Village-Othe Street Englis Address Line Postal Code Date Loaded	er English sh e 1 English	Ou Rues	Sei Ti Bei  EO, ST. 217			Village-Other K House English Address Line 1 City English			Phnom Penh		
Commune Village-Othe Street Englis Address Line Postal Code Date Loaded	er English sh e 1 English d	NO. 167	Sei Ti Bei  EO, ST. 217			Village-Other K House English Address Line 1 City English	Khmer	N/A	Phnom Penh		

Length of Service(M)	60		Total Monthly Salary/Income	2,800.00		
Date Loaded	23/11/2016		Currency	US Dollar		
Employer Addres	SS		-			
Address Type	Residential		Country		Cambodia	
Province	Phnom Penh		District		Prampir Meakkakra	
Commune	Ou Ruessei Ti Bei		Village		Phum3	
Village-Other English	Ou Ruesser II Dei		Village-Other Khmer		Thums	
Street English	NIL		House English		NIL	
Address Line 1 English	, ME		Address Line 1 Khme	r	TALL	
Postal Code			City English			
			City Khmer			
			-			
	I		T			
Туре	Current		Employer	CREED GROUP		
Occupation	MANAGER UP		Self Employed	No		
Length of Service(M)	7		Total Monthly Salary/Income	2,400.00		
Date Loaded	30/08/2016		Currency	US Dollar		
Employer Addres	s					
Address Type	Work		Country		Cambodia	
Province	Phnom Penh		District		Prampir Meakkakra	
Commune	Boeng Prolit		Village		<u> </u>	
Village-Other English			Village-Other Khmer			
Street English			House English			
Address Line 1 English	445, STREET MONIVONG		Address Line 1 Khme	r		
Postal Code			City English		Phnom Penh	
			City Khmer			
	1		1			
Туре	Current		Employer	NGOUN SRENG GROC	ERY SHOP	
Occupation	ASSISTANT		Self Employed	Yes		
Length of Service(M)			Total Monthly Salary/Income	1,000.00		
Date Loaded	10/06/2015		Currency	US Dollar		
Employer Addres	s					
Address Type	Residential		Country		Cambodia	
Province	Phnom Penh		District		Prampir Meakkakra	
Commune	Ou Ruessei Ti Bei		Village		Phum3	
Village-Other English			Village-Other Khmer			
Street English			House English			
Address Line 1 English	NO. 167EO, ST. 217		Address Line 1 Khme	r		
Postal Code			City English		Phnom Penh	
			City Khmer			
Applicant 2 of 2						
K-Score						
	alculated for the following reason accounts or no valid repayment					
Data Provided v	s (Primary Data Ava	ailable)	Summary			
Applicant Type	Primary		All Previous Enquir	ies	2	
ID Type and Number	National ID 010855731	(National ID 010041345)	Enquiries for Previo	ous 30 Days	0	
ID Expiry Date	31/10/2023	(31/12/2013)	Earliest Loan Issue	Date		

**Khmer Name** 

**Family Name** 

0

**Total Accounts** 

**Normal Accounts** 

First Name		
Second Name		
Third Name		
Unformatted Name		
English Name		
Family Name	Touch	(TOUCH)
First Name	Hour	(HOUR)
Second Name		
Third Name		
<b>Unformatted Name</b>		
Date of Birth	01/02/1956	(01/02/1956)
Place of Birth Country	Cambodia	(Cambodia)
Place of Birth Province	Kampot	(Kampot)
Place of Birth District		
Place of Birth Commune		
Gender	Female	(Female)
Marital Status	Married	(Married)
Nationality	Cambodia	(Cambodia)

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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
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		
26/10/2012	National ID	010041345	31/12/2013		

## **Previous Enquiries**

Date of Enquiry	Enquirer	Enquiry Type	Account Type	Member Reference	Product Type		Applicant Type	Name
27/05/2013	CAMBODIAN PUBLIC BANK	New Application	Joint	PPH/000143/13	POD	USD 220,000.00	Guarantor	Touch, Hour
26/10/2012	CAMBODIAN PUBLIC BANK	New Application	Joint	PPH/000296/12	POD	USD 70,000.00	Guarantor	Touch, Hour

Advisory Message
No adverse information could be found on the subject.

# Addresses

Address Type	Residential	Country	Cambodia
Province	Phnom Penh	District	Prampir Meakkakra
Commune	Ou Ruessei Ti Bei	Village	Phum3
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	23/11/2016	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. 36E2, ST. 164	Address Line 1 Khmer	
Postal Code		City English	Phnom Penh
Date Loaded	27/05/2013	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. 167EO, ST. 217	Address Line 1 Khr	mer		
Postal Code			City English		Phnom Penh	
Date Loaded		26/10/2012	City Khmer			
Occupation and	Emplo	yment Detail				
Гуре	Current		Employer	N/A		
Occupation	SELLING BEVERAGE AND GRCERIES BUNINESS		Self Employed	Self Employed Yes		
Length of Service(M)	36		Total Monthly			
			Salary/Income			
Date Loaded	23/11/20	16	Currency	US Dolla	ar	
<b>Employer Address</b>	S					
Address Type	Residential		Country		Cambodia	
Province	Phnom P	enh	District	District		
Commune	Ou Ruessei Ti Bei		Village	Village		
Village-Other English			Village-Other Khmer			
Street English	NIL		House English	House English		
Address Line 1 English			Address Line 1 Khi	Address Line 1 Khmer		
Postal Code			City English			
			City Khmer	City Khmer		
Туре	Current		Employer	TOUCH	HOUR	
Occupation		SWOMAN	Self Employed	Yes	HOOK	
Length of Service(M)	BUSINESSWOMAN  M) 5		Total Monthly	0.00		
			Salary/Income	Salary/Income		
Date Loaded	27/05/2013 Currency			US Dollar		
Employer Address	s					
Address Type	Work		Country	Country		
Province	Phnom P	Phnom Penh District			Prampir Meakkakra	
Commune	Ou Ruess	sei Ti Bei	Village	Village		
Village-Other English			Village-Other Khmer			
Street English			House English	House English		
Address Line 1 English	NO. 36E2	2, ST. 164	Address Line 1 Khi	Address Line 1 Khmer		
Postal Code			City English		Phnom Penh	
				City Khmer		
					<u> </u>	
Tumo	Curront		Employer:	TOUCH	HOLID	
Type	Current		Employer Solf Employed		NUUK	
Occupation	UNKNOW 0		Self Employed  Total Monthly	0.00		
Length of Service(M)	0		Salary/Income	0.00		
Date Loaded	26/10/20:	12	Currency	US Dolla	ar	
Employer Address	s					
Address Type	Residential		Country	Country		
Province	Phnom P	Phnom Penh District		Prampir Meakkakra		
	Ou Ruess	sei Ti Bei	Village	Village		
Commune			Village-Other Khm	Village-Other Khmer		
Commune Village-Other English			House English	House English		
				Address Line 1 Khmer		
Village-Other English Street English Address Line 1	NO. 167E	EO, ST. 217		mer		
Village-Other English Street English	NO. 167E	EO, ST. 217		mer	Phnom Penh	

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