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Enhanced Consumer Credit Report

| | |
|----------------|----------------------|
| Enquiry Number | 925853055 |
| Enquiry Date | 19/02/2019 |
| Reference | BBRS7028901F_1902N30 |

| Data Provided | | Summary | |
|----------------|-----------------|---------------------------------------|------------|
| Name | YEH WEE CHER | Date of Earliest Known Credit Account | 14/06/1996 |
| ID Type | NRIC | Previous Enquiries | 6 |
| ID Number | S7028901F | Accounts | 3 |
| Date of Birth | 14/08/1970 | Defaults | 0 |
| Postal Code | 271010 | Bankruptcy Proceedings | 0 |
| Enquiry Type | New Application | Secured Credit Limit | 0.00 |
| Product Type | Self | Unsecured Credit Limit | 41,300.00 |
| Applicant Type | Primary | Exempted Credit Limit | 0.00 |

| Personal Details | |
|------------------|------------|
| Surname | TAN |
| First Name | |
| Second Name | |
| Forename | JENNY |
| Unformatted Name | |
| ID Type | NRIC |
| ID Number | S7028901F |
| Date of Birth | 14/08/1970 |
| Gender | Female |
| Nationality | Singapore |
| Marital Status | Single |
| Address | 271010 |

| Additional Names | |
|------------------|-------------------|
| Date Loaded | Name |
| 02/06/2010 | WEE CHER YEH |
| 09/05/2003 | YEH, WEE CHER |
| 09/12/2002 | MISS YEH WEE CHER |
| 03/09/2002 | YEH WEE CHER |

| Additional Addresses | |
|----------------------|---|
| Date Loaded | Address |
| 22/08/2018 | BLK 10 HOLLAND AVE #10-09, SINGAPORE, 271010 |
| 12/08/2018 | BLK 10 HOLLAND AVENUE #10-09, SINGAPORE, 271010 |
| 06/08/2018 | 10 HOLLAND AVENUE, #09, SINGAPORE, 271010 |

| Account Status History | | | | | |
|------------------------|--------------|--------------|-------------------|-----------------|---|
| Product Type | Grantor Bank | Account Type | Date Open / Close | Overdue Balance | Last 12 Cycles Cash Advance / Bal Transfer Full Payment |
| Unsecured Credit Card | UOB | Single | 27/12/2006 | | ***** ***** |
| Unsecured Credit Card | DBS | Single | 03/04/2002 | | AAAAAAAAAAAA NNNNNNNNNNNN YYYYYYYYYYYY |
| Unsecured Credit Card | SCB | Single | 14/04/2009 | | AAAAAAAAAA**A NNNNNNNNNN--N YYYYYYYYYY--Y |

| Previous Enquiries | | | | |
|--------------------|-------------------------|-----------------|-----------------------|--------------|
| Date | Name of Bank | Enquiry Type | Product Type | Account Type |
| 05/12/2018 | PERSONAL ONLINE REQUEST | New Application | Self | Single |
| 28/11/2018 | DBS | Review | Unsecured Credit Card | Single |
| 23/08/2018 | CITIBANK | New Application | Unsecured Credit Card | Single |
| 26/04/2018 | PERSONAL ONLINE REQUEST | New Application | Self | Single |
| 02/03/2018 | DBS | Review | Unsecured Credit Card | Single |
| 22/02/2017 | DBS | Review | Unsecured Credit Card | Single |

| Bureau Score | |
|---|---|
| The Bureau Score is calculated from an algorithm based on information in your current available credit data and is a fluid number which may change from time to time in tandem with changes in your credit information. | |
| The Bureau Score or this Credit Report does not draw any conclusions or make credit decisions for financial institutions. The Bureau Score is only one of various pieces of information used by financial institutions in their credit assessment process. The use of the Bureau Score by a financial institution for credit assessment is entirely optional. Each financial institution has its own internal credit score and risk profile for each applicant including the applicant's financial and demographic information. Credit Bureau (Singapore) Pte Ltd is not involved in any way in the credit decision process of the financial institution. | |
| Score | 2000 |
| Risk Grade | AA |
| Risk Grade Description | Score 1911 - 2000: Prob of Default <= 0.27% |
| Probability of Default | 0.08% |



For more details on the description of various risk grades, please refer to the "Credit Report Explanation" section below.

Explanation of Scorecard Values

Score

The score ranges from 1000 to 2000, where, statistically, within the next 12 months, individuals scoring 1000 have the highest probability of defaulting on a repayment, whereas those who score 2000 have the lowest chance of reaching a delinquency status.

Probability of Default

The probability of the consumer defaulting based on statistics and the population average, within the next 12 months.

Key Contributing Factors associated with this Rating

Credit Exposure

Moderately Increases Risk

Factors affecting the Bureau Score

The Bureau Score may be affected by various combinations of key contributing factors such as frequent/recent enquiries for new credit and presence of default or slow payment statuses. Possible ways to improve your Score is to reduce the number of unnecessary new credit applications, as lenders will enquire a credit report on you and these will reflect in the previous enquiries count. Paying your credit bills on a timely basis and avoiding any overdue and default payment behavior will also have a positive impact to your Score.

The above are some of the common contributing factors but the Bureau Score makes use of all available data to formulate the final result and it is not only dependent on any one of these.

Adverse

No adverse information could be found on the subject.

Other Information

Aggregated Outstanding Balances

| Month | Product Type | Grantor Bank | Secured Balances | Unsecured Balances Interest Bearing | Unsecured Balances Non-Interest Bearing | Exempted Unsecured Balances |
|--------------|--------------|--------------|------------------|-------------------------------------|---|-----------------------------|
| January 2019 | Unsecured CC | UOB | 0.00 | 0.00 | 0.00 | 0.00 |
| | Unsecured CC | DBS | 0.00 | 0.00 | 426.41 | 0.00 |
| | Unsecured CC | SCB | 0.00 | 0.00 | 357.31 | 0.00 |
| Total | | | 0.00 | 0.00 | 783.72 | 0.00 |

Aggregated Outstanding Balances for Preceding 5 Months

| | | | | | | |
|----------------|-----|-----|------|------|----------|------|
| December 2018 | All | All | 0.00 | 0.00 | 1,844.91 | 0.00 |
| November 2018 | All | All | 0.00 | 0.00 | 1,344.14 | 0.00 |
| October 2018 | All | All | 0.00 | 0.00 | 1,049.26 | 0.00 |
| September 2018 | All | All | 0.00 | 0.00 | 958.73 | 0.00 |
| August 2018 | All | All | 0.00 | 0.00 | 2,338.64 | 0.00 |

Aggregated Monthly Instalment

| Month | Product Type | Grantor Bank | Account Type** | Property*** | Non-Property | Unsecured | Exempted Unsecured |
|--------------|--------------|--------------|----------------|-------------|--------------|-----------|--------------------|
| January 2019 | Unsecured CC | UOB | Single | 0.00 | 0.00 | 0.00 | 0.00 |
| | Unsecured CC | DBS | Single | 0.00 | 0.00 | 50.00 | 0.00 |
| | Unsecured CC | SCB | Single | 0.00 | 0.00 | 50.00 | 0.00 |
| Total | | | | 0.00 | 0.00 | 100.00 | 0.00 |

Aggregated Monthly Instalments for Preceding 5 Months

| | | | | | | |
|----------------|-----|-----|------|------|--------|------|
| December 2018 | All | All | 0.00 | 0.00 | 100.00 | 0.00 |
| November 2018 | All | All | 0.00 | 0.00 | 100.00 | 0.00 |
| October 2018 | All | All | 0.00 | 0.00 | 100.00 | 0.00 |
| September 2018 | All | All | 0.00 | 0.00 | 100.00 | 0.00 |
| August 2018 | All | All | 0.00 | 0.00 | 100.00 | 0.00 |

* The Aggregated Monthly Instalment Amounts for the latest month only include amounts uploaded by members of Credit Bureau Singapore to date.

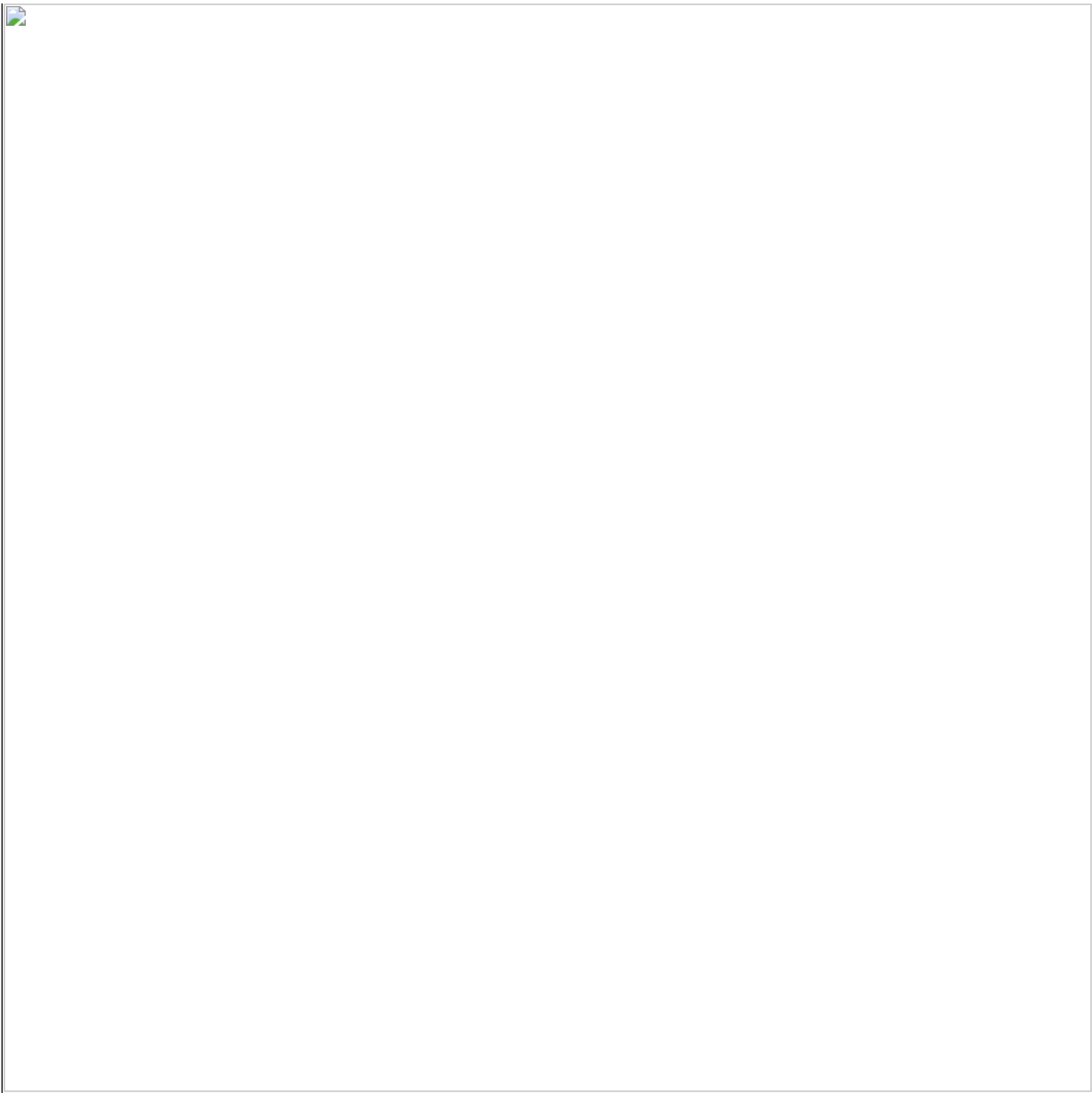
** Monthly Instalment Amounts for Joint Accounts are reported as a full instalment amount due for a facility and does not reflect individually shared amounts for each joint borrower.

*** The Aggregated Monthly Instalment Amounts reflected do not include the amount for Secured Bridging Loan with a tenure of six months or less.

Disclaimer & Indemnity

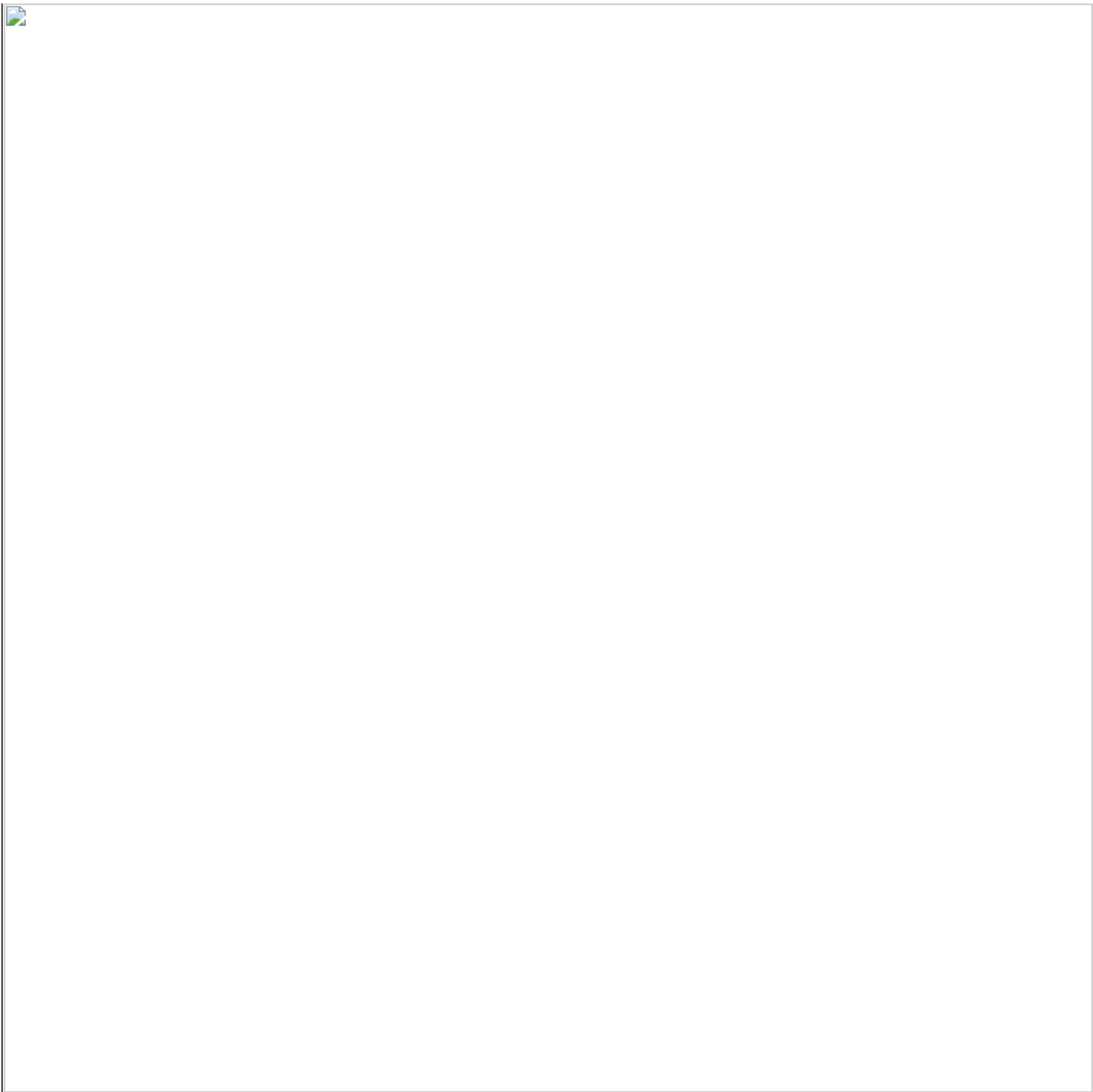
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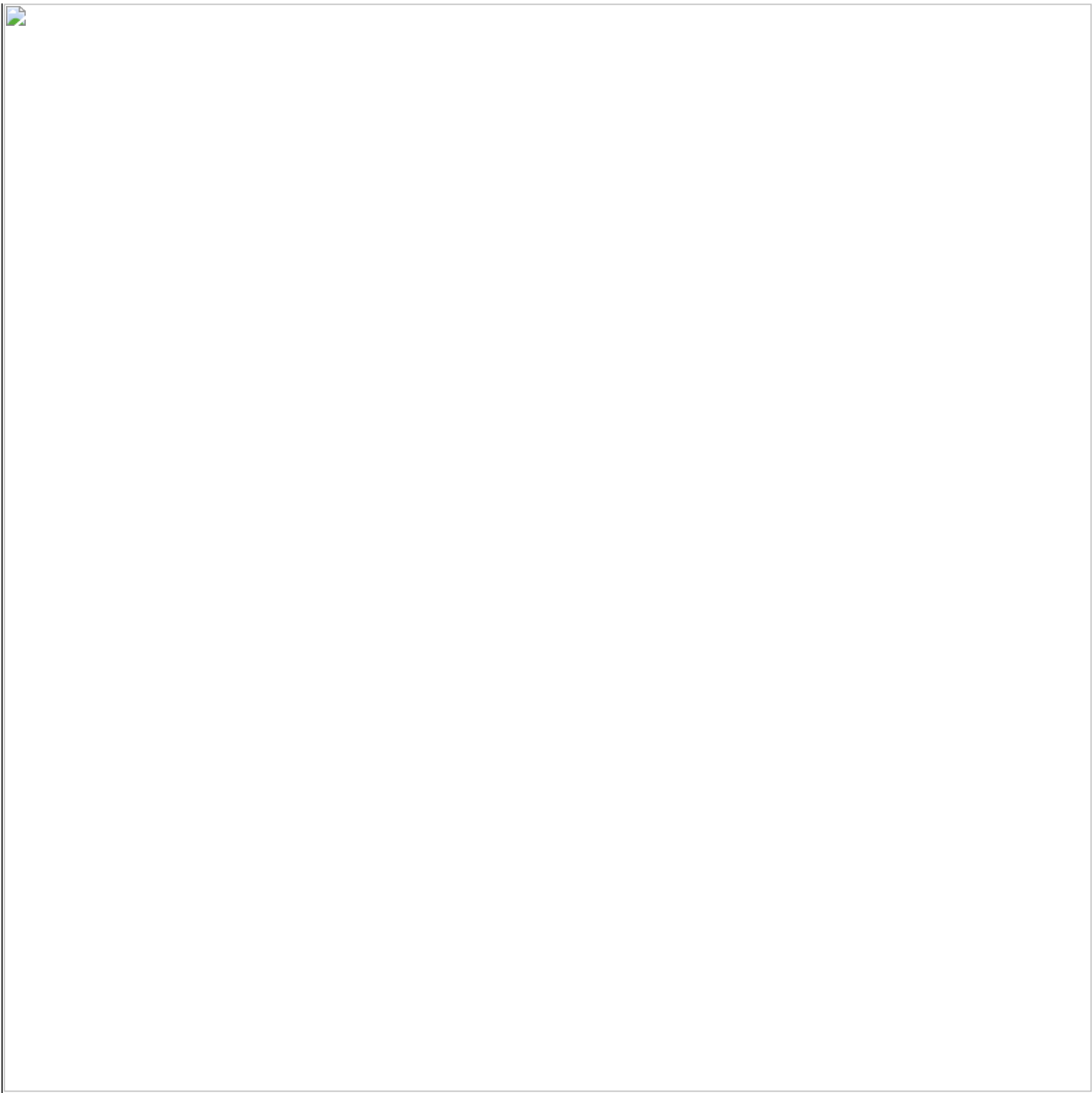
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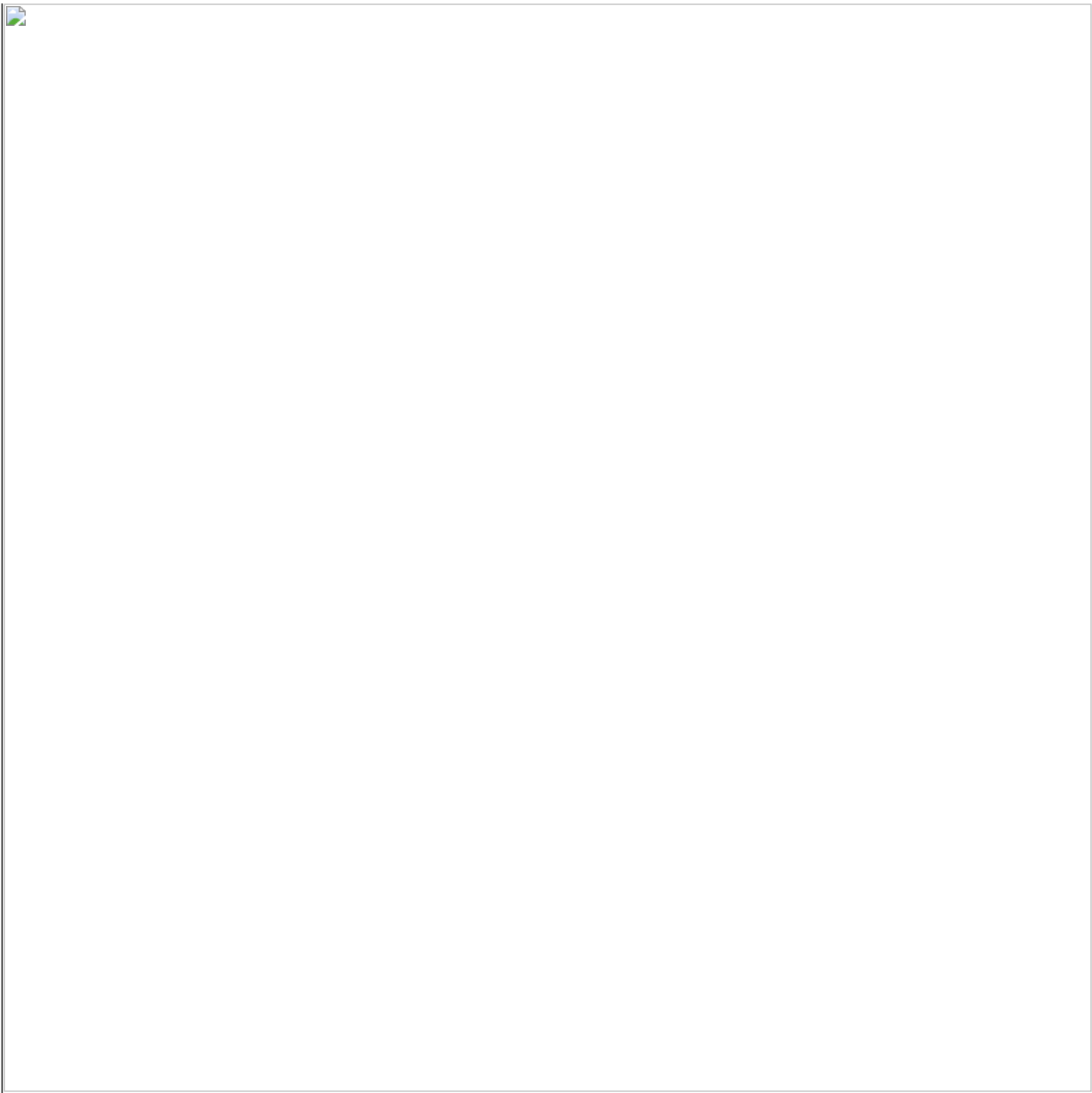


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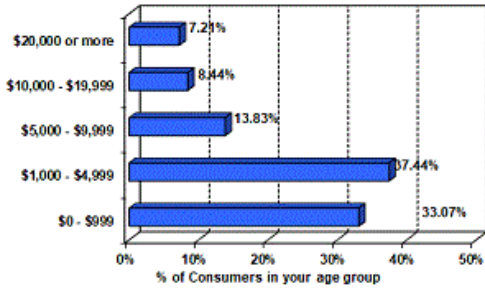
Did You Know in the month Dec-18.....

Consumers in your age group (45 - 49) that use the following products have an average balance of:

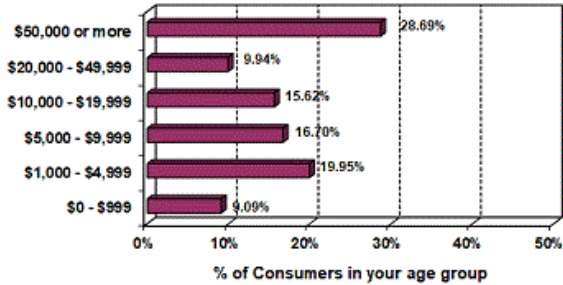
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|----------------------|-----------|
| Credit Card: | \$6,876 |
| Personal Loan: | \$126,033 |
| Motor Vehicles Loan: | \$48,698 |
| Housing Loan: | \$393,485 |

5.40% of Consumers in your age Group had an overdue account in the latest month review.

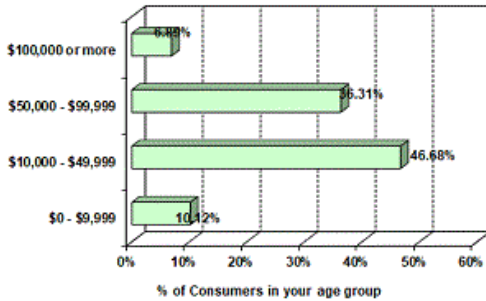
Credit Card Balances in your age group



Personal Loan Balances in your age group



Motor Vehicles Loan Balances in your age group



Housing Loan Balances in your age group

