

UNDERSTANDING YOUR PERSONAL CREDIT REPORT

REPORT HEADER

The first part of credit report has shown three main points: 1) Report Date: Refer to the date that this credit report produced, 2) Enquiry Number: Represent the unique number generated by the system to enable to view the historical report, 3) Member Reference: It is unique note issued by enquirer.

DATA PROVIDED VS. DATA AVAILABLE

Show the required input from individuals as well as members when obtaining a report. This information is required for the matching of data held in CBC as well as to track all access to the report. The first column shows the data that have been inputted while the second column is additional data available from CBC database.

SUMMARY

Displays a quick summary of the report by indicating how many previous enquiries have been made as well as how many account statuses both primary and guaranteed account (including normal, delinquent, close, reject and write-off accounts), and the total limit with liability.

PREVIOUS ENQUIRY

This is the displays of the detail of enquiry that have been made on the applicant. It shows date of enquiry, enquirer, enquiry type, account type, product type, amount etc.

ACCOUNT DETAILS

This Section displays all the information of your loan account performance either closed or active across the financial institution. All display items are listed below:

Item Name	Description	Item Name	Description
Creditor	Name of the lender	Issue Date	Disbursement Date for the loan or Issued Date for Credit Card or Overdraft
Product Type	The name of loan product that applicant have with financial institution	Expiry Date	Refer to Maturity Date or Expiry Date (or End Date) of Loan Schedule
Applicant Type	Type of applicant of the loan as Primary, Guarantor or Supplementary.	Closed Date	Refer to the settled date or paid-off date
Account Number	Loan account reference provided by financial institution	Status	This refer to account status inclusive of Normal, Special Mention, Substandard, Doubtful, Loss, Write Off, Closed, Reject
Group Reference	Main group number to represent of each group number or reference	Payment Frequency	Method of payment inclusive of weekly, monthly, half yearly, yearly, and other
Currency	Currency of loan account which are Riel, Baht and US Dollar	Last Amount Paid	Refer to the previous actual amount have been paid to financial institution
Limit	Original amount at point of loan Approved	Last Payment Date	Refer to the previous date of the repayment
Restructured Amount	Refer if the loan has been restructured or not. Yes: indicate restructure loan, No: indicate non-restructure loan	Past due	This refer to the overdue balances that the customer miss to pay
Tenure	Number of periods the loan will be fully paid, in reflection to Payment Frequency.	Next Payment Date	Refer to the schedule date for to next repayment
Instalment Amount	Indicate the amount to be paid per instalment	As of Date	Refer to the date that the information being captured
Security Type	Type of collateral used to secure the loan.	Last 24 Cycles*	Payment behaviors of each cycle (The most current cycle on the left) that it shows 24 cycles.
Outstanding Balance	Refer to the remaining balance have with financial institution		
Advisory Message	The message provider by data provider in case the borrower death or the loan is reject		

*Last 24 Cycles Meaning

Cycle	Description	Cycle	Description	Cycle	Description
N	New-Not yet activate	4	Loan is late from 90 days to 119 days.	E	Loan is late from 300 days to 329 days.
R	Loan is rejected, either by customer or bank	5	Loan is late from 120 days to 149 days.	Y	Loan is late from 330 days to 359 days.
Q	No transaction in this cycle	6	Loan is late from 150 days to 179 days.	L	Loan is late from 360 days and/or more.
0	Current – Loan is paid on time.	7	Loan is late from 180 days to 209 days.	W	Loan is written off by the Creditor.
1	Loan is late from 1 day to 29 days.	8	Loan is late from 210 days to 239 days.	D	Loan payment is deferred.
2	Loan is late from 30 days to 59 days.	9	Loan is late from 240 days to 269 days.	V	Loan payment is on vacation.
3	Loan is late from 60 days to 89 days.	T	Loan is late from 270 days to 299 days.	C	Loan is fully paid off and closed.
M	Refer to "Missing Cycle", meaning that the CBC Member did not update the data for that particular period(s).				

GUARANTEED ACCOUNT DETAILS

It looks similar to the Primary Account Details above, but the difference is that this section displays the account details, which are guaranteed by customer (If customer ever guaranteed).

WRITE-OFF DETAILS

This write-off account detail will show on credit report if the account detail show status is write-off.

ADDRESSES SECTION

Shows the detail consumer address from provincial level up to the village level and display up to 3 address.

OCCUPATION AND EMPLOYMENT DETAILS

Displays the consumer employment details (if available) such as Employment Type, Employer name, Occupation, Length of Service and Total Salary.

HOW TO CONTACT US

Should you have any queries on your report, you may contact our office by 023 999 006 or email to: n.mov@creditbureaucambodia.com to seek for clarification.