



V3.0 Enhanced Consumer Credit Report (CONSUMER'S VERSION)

Enquiry Number: 000054641 Enquiry Date: 19/05/2020
Reference: S1234567D\_190520

Data Provided

Name: Peter Tan
ID Type: NRIC
ID Number: S1234567D
Date of Birth: 01/01/1960
Postal Code: 552665
Enquiry Type: New Applicant
Product Type: Self
Applicant Type: Primary

Summary

Date of Earliest known Credit Account: 22/03/2004
Previous Enquiries: 5
Accounts: 7
Defaults: 1
Bankruptcy Proceedings: 0
Secured Credit Limit: 2,246,000
Unsecured Credit Limit: 20,000
Exempted Credit Limit: 0.00
Debt Management Programme: Y
ID Theft: Y

Personal Details

Surname: Tan
First Name: Peter
Second Name:
Fore Names:
Unformatted Name:
ID Type: NRIC
ID Number: S1234567D
Date of Birth: 01/01/1960
Gender: Male
Nationality: Singapore
Marital Status: Married
Address: 122, Sample Street Ave 8, 22-1555, Singapore, 552665

Additional Identification

Table with 3 columns: Date Loaded, ID Type, ID Code. Row: 31/01/2017, Passport, A524575

Additional Names

Table with 2 columns: Date Loaded, Name. Rows: 10/03/2018 Peter Tan, 25/07/2017 Peter Tan A.K., 01/01/2016 Tan A.K., 30/11/2015 Tan Peter, 28/07/2012 A.K. Tan Peter

Additional Addresses

Table with 2 columns: Date Loaded, Addresses. Rows: 01/10/2018 55A, Jalan Ampang, 11-1234, Singapore, 554126; 25/08/2018 35B, Gardens Drive, Singapore, 556002; 30/07/2018 99, Tuas Link, 15-01, PFS Tower, Singapore, 855132



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### 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	Bank A	Single	22/03/2004 05/03/2018	6500.00	WHHHDDDDCBA* NNNNNNNNYYY- NNNNNNNNNNNN-
HDB Loan	Bank A	Joint	10/10/2014		AAAAAABAAAAA
Executive Condominium Purchase	Bank B	Single	01/04/2020		A
Unsecured Personal Loan	Bank B	Single	01/09/2010		AAAAAAAAAABA
Unsecured Credit Card	Bank B	Single	22/03/2004		AAAAAAAAAAAA NNNNNNNNYYY- YNNNNNNNNNN-
Private Residential Purchase	Bank C	Single	30/11/2004 20/07/2019	20000.00	RHDDDCBAACBA
Mortgage Restructured Loan	Bank C	Single	20/07/2019		AAAAAAAAA

### Previous Enquiries

Date	Grantor Bank	Enquiry Type	Product Type	Account Type
01/07/2018	Bank A	New Application	Executive Condominium Purchase	Single
25/05/2018	Bank A	Review	HDB Loan	Joint
20/12/2019				

### Default Records

Product	Client	Date Loaded	Original Amt at load Date	Balance	Status	Status Date
Unsecured Credit Card	Bank A	05/03/2018	6500.00	6500.00	Sold Off	08/04/2018

For status on defaults which are related/ linked to bankruptcy, please refer to Bankruptcy Proceedings on the latest update.

**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.

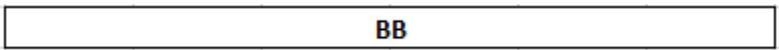
Example 1: Scored >>

Score. . . . . : 1908  
 Risk Grade . . . . . : BB  
 Risk Grade Description . . . . : Score 1844 - 1910: Prob of Default between 0.27% to 0.67%  
 Probability of Default.....: 0.28%



Example 2: Non-Scored >>

Score. . . . . : 1908  
 Risk Grade . . . . . : BB  
 Risk Grade Description . . . . : Score 1844 - 1910: Prob of Default between 0.27% to 0.67%  
 Probability of Default.....: 0.28%



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**

- Too Many Enquiries      Marginally Increases Risk
- 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.



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## Narratives

Date Loaded	Type
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03/05/2020                      General  
 BANK B SFRP 60 0420 1125

### Debt Management Programme

01/02/2019  
 As at 25/11/2018, Consumer is on the Debt Management Program with Credit Counselling Singapore

30/09/2019                      ID Theft

Bank A advised on 30/09/2019 that ID theft activities were identified and consumer's identity has been compromised. A police report G/20190921/210 was lodged by the consumer.

## OTHER INFORMATION

### Aggregated Outstanding Balances

Month	Product Type	Grantor Bank	Secured Balances	Unsecured Balances	Unsecured Balances	Exempted balances
				Interest Bearing	Non-Interest Bearing	
April 2020	Unsecured Credit Card	Bank A	0.00	6500.00	0.00	0.00
	HDB Loan	Bank A	157,000.00	0.00	0.00	0.00
	Executive Condominium Purchase	Bank B	1,700,250.00	0.00	0.00	0.00
	Unsecured Personal Loan	Bank B	0.00	500.00	0.00	0.00
	Unsecured Credit Card	Bank B	0.00	200.00	2500.00	0.00
	Mortgage Restructured Loan	Bank C	75,000.00	0.00	0.00	0.00
<b>Total</b>			<b>1,932,250.00</b>	<b>7,200</b>	<b>2500.00</b>	<b>0.00</b>

### Aggregated Outstanding Balances for Preceding 5 Months

March 2020	All	All	1,938,850.00	5,000.00	2000.00	0.00
February 2020	All	All	1,945,450.00	4,000.00	2000.00	0.00
January 2020	All	All	1,952,050.00	3,000.00	2000.00	0.00
December 2019	All	All	1,958,650.00	2,000.00	2000.00	0.00
November 2019	All	All	1,965,250.00	1,000.00	2000.00	0.00



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**Aggregated Monthly Instalments**

	Product Type	Grantor Bank	Account Type**	Property***	Non-Property Secured	Unsecured	Exempted
April 2020	Unsecured Credit Card	Bank A	Single	6500.00	0.00	2000.00	0.00
	HDB Loan	Bank A	Joint	2800.00	0.00	0.00	0.00
	Executive Condominium Purchase	Bank B	Single	2500.00	0.00	0.00	0.00
	Unsecured Personal Loan	Bank B	Single	0.00	0.00	1500.00	0.00
	Unsecured Credit Card	Bank B	Single	0.00	0.00	75.00	0.00
	Mortgage Restructured Loan	Bank C	Single	1300.00	0.00	0.00	0.00
<b>Total</b>				<b>8600.00</b>	<b>0.00</b>	<b>3575.00</b>	<b>0.00</b>

**Aggregated Monthly Instalments for Preceding 5 Months**

March 2020	All	All	-	6600.00	0.00	7000.00	0.00
February 2020	All	All	-	6600.00	0.00	6000.00	0.00
January 2020	All	All	-	6600.00	0.00	6000.00	0.00
December 2019	All	All	-	6600.00	0.00	6000.00	0.00
November 2019	All	All	-	6600.00	0.00	6000.00	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.

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**END OF REPORT**