

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

Enquiry Number: 000054641 Enquiry Date: 21/02/2021  
Reference: S1234567D\_210221

**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 3  
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**

Date Loaded	ID Type	ID Code
31/01/2017	Passport	A524575

**Additional Names**

Date Loaded	Name
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**

Date Loaded	Addresses
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



## Credit Bureau Singapore

### 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 05/03/2019	6,500.00	WHHHDDDDCBA* NNNNNNNNNNNN- NNNNNNNNNNNN-
HDB Loan	Bank A	Joint	10/10/2014		AAAAAABAAAAA
Executive Condominium Purchase	Bank B	Single	01/01/2021		A
Unsecured Personal Loan	Bank B	Single	01/09/2010		AAAAAAAAAAAB
Unsecured Credit Card	Bank B	Single	22/03/2004		AAAAAAAAAAAA* NNNNNNNNNNNN- YNNNNNNNNNNN-
Private Residential Purchase	Bank C	Single	30/11/2004 20/07/2019	90,000.00	RHDDDCBAACBA
Mortgage Restructured Loan	Bank C	Single	20/07/2019		AAAAAAAAAAAAA

### Previous Enquiries

Date	Grantor Bank	Enquiry Type	Product Type	Account Type
01/01/2021	Bank B	New Application	Executive Condominium Purchase	Single
20/12/2019	Bank B	Review	Unsecured Credit Card	Single
25/11/2019	Bank A	Review	HDB Loan	Joint

### Default Records

Product	Client	Date Loaded	Original Amt at load Date	Balance	Status	Status Date
Unsecured Credit Card	Bank A	05/03/2019	6,500.00	1,300.00	Negotiated Settlement	08/04/2019

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.

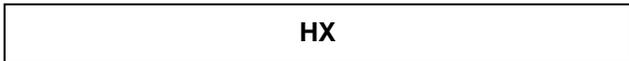
Example 1: Scored >>

Score. . . . . : 1569  
 Risk Grade . . . . . : HH  
 Risk Grade Description . . . . : Score 1000 - 1723: Prob of Default between >= 3.48%  
 Probability of Default.....: 3.56%



Example 2: Non-Scored >>

Score. . . . . : Not Applicable  
 Risk Grade . . . . . : HX  
 Risk Grade Description . . . . : Public records (with or without inquiry/with or without trade)  
 Probability of Default . . . . : Not Applicable



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**

- Delinquency Presence                      Greatly Increases Risk
- Not Enough Clean History                Marginally Increases Risk
- Adverse Credit History                    Greatly 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.



## Credit Bureau Singapore

### Narratives

Date Loaded	Type
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30/01/2021	General
BANK B NSP M 30 0421 1221 ETR Y Y PID	

15/01/2021	General
BANK B ESS M 30 0221 1221 NTR Y Y RMI	

03/05/2020	General
BANK B SFRP U 60 0420 1125	

25/12/2019	Debt Management Programme
As at 21/12/2019, 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	
January 2021	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	7,000.00	0.00	0.00
	Unsecured Credit Card	Bank B	0.00	0.00	2,500.00	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>7,000.00</b>	<b>2,500.00</b>	<b>0.00</b>

#### Aggregated Outstanding Balances for Preceding 5 Months

December 2020	All	All	1,938,550.00	7,300.00	1,680.00	0.00
November 2020	All	All	1,944,850.00	7,600.00	1,700.00	0.00
October 2020	All	All	1,951,150.00	7,900.00	2,400.00	0.00
September 2020	All	All	1,957,450.00	8,200.00	1,100.00	0.00
August 2020	All	All	1,963,750.00	8,500.00	700.00	0.00



## Credit Bureau Singapore

### Aggregated Monthly Instalments

	Product Type	Grantor Bank	Account Type**	Property***	Non-Property Secured	Unsecured	Exempted
January 2021*	HDB Loan	Bank A	Joint	2,800.00	0.00	0.00	0.00
	Executive Condominium Purchase	Bank B	Single	2,500.00	0.00	0.00	0.00
	Unsecured Personal Loan	Bank B	Single	0.00	0.00	300.00	0.00
	Unsecured Credit Card	Bank B	Single	0.00	0.00	100.00	0.00
	Mortgage Restructured Loan	Bank C	Single	1,000.00	0.00	0.00	0.00
<b>Total</b>				6,300.00	0.00	400.00	0.00

### Aggregated Monthly Instalments for Preceding 5 Months

December 2020	All	All	-	6,300.00	0.00	380.00	0.00
November 2020	All	All	-	6,300.00	0.00	415.00	0.00
October 2020	All	All	-	6,300.00	0.00	476.00	0.00
September 2020	All	All	-	6,300.00	0.00	350.00	0.00
August 2020	All	All	-	6,300.00	0.00	350.00	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**