

CBS Consumer Enquiry Report

Enquiry Number: 171551957

Enquiry Date: 22/05/2012

Reference: 1RS7863695E_22051107

DATA PROVIDED

Name : MOORI ASHOK KUMAR REDDY
ID Type : NRIC
ID Number : S7863695E
Date of Birth : 25/07/1978
Postal Code : 520879
Enquiry Type : New Application
Product Type : Self
Applicant Type : Primary

SUMMARY

Previous Enquiries	23
Accounts	16
Defaults	0
Bankruptcy Proceedings	0

PERSONAL DETAILS

Surname : REDDY
First Name : MOORI ASHOK KUMAR
Second Name :
Forenames :
Unformatted Name :

ID Type : NRIC
ID Number : S7863695E

Date of Birth : 25/07/1978
Gender : Male
Nationality : India
Marital Status : Married

ADDITIONAL NAMES

Date Loaded	Name
23/04/2012	M ASHOK KUMAR REDDY
26/04/2011	MOORI, ASHOK KUMAR R
15/10/2010	MOORI ASHOK KUMAR
18/12/2009	MOORI, ASHOK KUMAR REDDY
11/06/2008	MOORI ASHOK KUMAR REDDY

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	DBS	Single	24/09/2007		AAAAAAAAAAAA NNNNNNNNNNNN NNYYNNNNNNNN
Unsecured Overdraft	UOB	Single	30/06/2008		AAAAAAAAAAAA
Unsecured Overdraft	DBS	Single	01/08/2008		AAAAA*AAAAA

Unsecured Credit Card	DBS	Single	13/10/2008	AAAAAAAAAAAA NNNNNNNNNN YYYYYYYYYY
Unsecured Overdraft	OCBC	Single	11/01/2010	A*AAAAAAAA
Unsecured Credit Card	OCBC	Single	18/12/2009	AAAAAA***AA* NNNNNN--NN- YYYYYY--YY-
Unsecured Credit Card	UOB	Single	11/02/2010 15/09/2010	EAAAAAAM NNNNNNNM YYYYNY-M
Unsecured Credit Card	OCBC	Single	30/12/2009	MMMMMMMMAAAA MMMMMMMMNNNN MMMMMMMMYYNN
Unsecured Credit Card	UOB	Single	14/07/2010 13/05/2011	EAAAAA NNNNNNNNNN YNNNNNNNN-
Unsecured Credit Card	UOB	Single	11/02/2010	**A***** --N----- -----
Unsecured Credit Card	ANZ	Single	19/10/2010	AAAAAAAAAAAA YYYYYYYYYY YYYYYYYYYY
Unsecured Credit Card	OCBC	Single	27/09/2010	MMMMMMMMAAAA MMMMMMMMNNNN MMMMMMMMYYNN
Unsecured Credit Card	HSBC	Single	21/02/2011	*AAAAAAAAAAAA -YYYYYYYYYY -NNNNNNNNNY
Unsecured Credit Card	OCBC	Single	26/12/2010	AAAAAAAAAAAA NNNNNNNNNN YYYYYYYYYY
Unsecured Credit Card	UOB	Single	26/05/2011	AAAAAAAAAAAA NNNNNNNNNN NNNNNNNNNN-
HDB Loan	OCBC	Joint	12/04/2012	*

PREVIOUS ENQUIRIES

Date	Name of Bank	Enquiry Type	Product Type	Account Type
15/05/2012	HSBC	Review	Credit Card	Single
10/05/2012	UOB	Review	Credit Card	Single
23/04/2012	SCB	New Application	Credit Card	Single
23/04/2012	BANK OF CHINA	New Application	Credit Card	Single
20/04/2012	DBS	Review	Unsecured Credit Card	Single
09/03/2012	OCBC	New Application	Real Estate Loan	Single
08/03/2012	UOB	New Application	HDB Loan	Joint
01/03/2012	CITIBANK	New Application	Real Estate Loan	Joint
10/02/2012	DBS	Review	Unsecured Credit Card	Single
28/01/2012	OCBC	Review	Unsecured Credit Card	Single
27/01/2012	DBS	Review	Unsecured Credit Card	Single
23/12/2011	HSBC	Review	Unsecured Credit Card	Single
18/11/2011	OCBC	Review	Unsecured Credit Card	Single
16/11/2011	DBS	Review	Unsecured Overdraft	Single
16/08/2011	OCBC	Review	Unsecured Credit Card	Single
30/04/2011	OCBC	Review	Unsecured Credit Card	Single
26/04/2011	HSBC	Review	Credit Card	Single
29/03/2011	UOB	Review	Credit Card	Single

17/02/2011 HSBC	New Application	Unsecured Credit Card	Single
24/12/2010 OCBC	New Application	Credit Card	Single
16/11/2010 DBS	Review	Unsecured Credit Card	Single
15/10/2010 ANZ	New Application	Credit Card	Single
24/09/2010 OCBC	Review	Credit Card	Single

DISCLAIMER

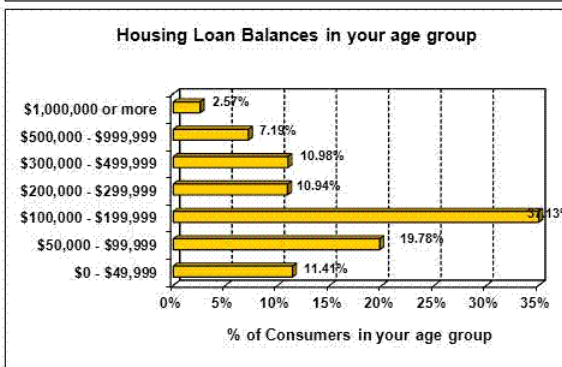
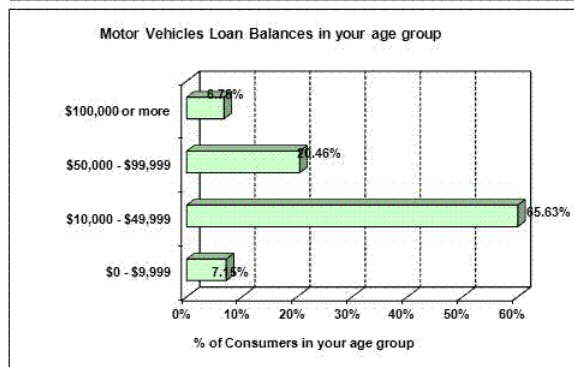
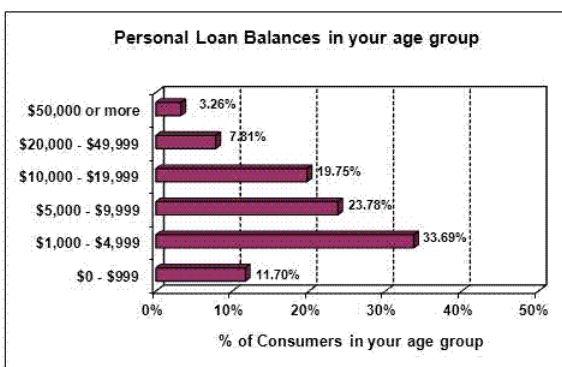
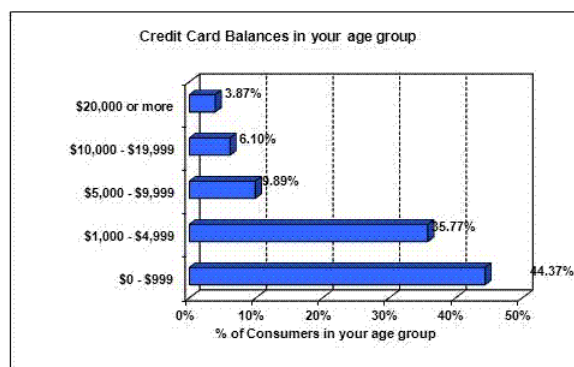
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Did You Know in the month Feb-12....

Consumers in your age group (30 - 34) that use the following products have an average balance of:

Credit Card:	\$3,913
Personal Loan:	\$27,022
Motor Vehicles Loan:	\$43,914
Housing Loan:	\$234,347

7.33% of Consumers in your age Group had an overdue account in the latest month review.



UNDERSTANDING YOUR CREDIT REPORT

Data Provided

Shows the required input from individuals as well as members when obtaining a report. This information is required for the matching of data held in CBS as well as to track all access to the report.

Summary

Displays a quick summary of the report by indicating how many previous enquiries have been made as well as how many account status (inclusive of closed accounts), payment default and bankruptcy information have been loaded on the individual. A debt management flag is also available to indicate if individual is under a debt management program with Credit Counselling Singapore.

Personal Details / Additional Identification

Basic personal details and additional identification details are used for verification of information from the applicant.

Account Status History

This information is displayed on a rolling 12 months basis (with the most current cycle on the left) while closed accounts will have the last 12 months payment status history as at the date of closure displayed for 3 years.

First Row - Promptness of payments by monthly cycles versus the respective due dates. The status of the account is indicated by the following symbols:

- | | |
|---|---|
| A - Payments were current to 29 days past due | G - Voluntary closure with outstanding / surrender of security with outstanding balance |
| B - 30 – 59 days overdue | H - Involuntary closure with outstanding / surrender of security with outstanding balance |
| C - 60 – 89 days overdue | R - Closed, restructured loan |
| D - 90 days or more past due | S - Closed, negotiated settlement prior to charge off |
| E - Closed with no outstanding balance | W - Coded as default record by Member |
| F - Closed with outstanding balance | M - Account status not available [#] |
| * - Facility not used or zero balance | |

[#] The “M” account status may represent account status that are not available for the particular month or account status before 1st July 2002, as account status data before 1st July 2002 are not collected by CBS.

Second Row - Cash advance status / Balance transfer indicator (Only applicable to Credit Card facilities)

- Y - Yes. Indicates that there is cash advance / balance transfer activity or balance.
N - No. Indicates that there is no cash advance / balance transfer activity or balance.
-- - Data on cash advance / balance transfer are not available as the credit facility was not in use.

Third Row - Full payment status (Only applicable to Credit Card facilities)

- Y - Yes. Indicates that full payment has been made for that month
N - No. Indicates that full payment was not made for that month
-- - Data on full payment is not available as the credit facility was not in use.

Overdue Balance - The value loaded may include overdue balances that are a variable number of days overdue. If minimum amount is not paid before the due date, overdue balance will be shown in the credit report. Please note that only values of \$200.00 or more will be displayed.

Previous Enquiries

Contains a record of all enquiries made on the individual's report. This information will be retained in the report for 2 years from the date of enquiry.

Default Payments

Indicates payment default as reported by Members. Default records with the status of Negotiated Settlement or Full Settlement will be displayed for 3 years from date of settlement. For default records with the status of Outstanding and Partial Payment, the records will be displayed indefinitely on the report.

Bankruptcy Proceedings

Displays bankruptcy records from public source. This information will be retained in the report for 5 years from the date of discharge from bankruptcy.

Narrative

Provides any comments that members, individuals or third parties may have on the report's contents.

How to contact Us

If you have any queries on your report, you may contact our Hotline 65656363, fax your enquiry to 65384326 or email to : Consumer_services@creditbureau.com.sg to seek clarification.