

Enhanced Consumer Credit Report

Enquiry Details

Enquiry Number	395810080
Enquiry Date	02/02/2016
Reference	1RS7863695E_02021847

Data Provided		Summary	
Name	MOORI ASHOK KUMAR REDDY	Date of Earliest Known Credit Account	02/11/2006
ID Type	NRIC	Previous Enquiries	23
ID Number	S7863695E	Accounts	31
Date of Birth	25/07/1978	Defaults	0
Postal Code	520359	Bankruptcy Proceedings	0
Enquiry Type	New Application	Secured Credit Limit	146,185.87
Product Type	Self	Unsecured Credit Limit	230,700.00
Applicant Type	Primary	Exempted Credit Limit	.00

Personal Details

Surname	
First Name	
Second Name	
Forenames	
Unformatted Name	ASHOK
ID Type	NRIC
ID Number	S7863695E
Date of Birth	25/07/1978
Gender	MALE
Nationality	India
Marital Status	Married

Additional Identification

Date Loaded	ID Type	ID Code
15/02/2008	UNKN	F8249316
01/11/2006	PASS	F8249316

Additional Names

Date Loaded	Name
15/11/2013	MOORI,MOORI ASHOK KUMAR REDDY
20/06/2012	ASHOK KUMAR REDDY MOORI
15/05/2012	REDDY,MOORI ASHOK KUMAR
23/04/2012	M ASHOK KUMAR REDDY
26/04/2011	MOORI,ASHOK KUMAR R
15/10/2010	MOORI ASHOK KUMAR
22/12/2009	ASHOK KUMAR,REDDY MOORI
18/12/2009	MOORI,ASHOK KUMAR REDDY
11/06/2008	MOORI ASHOK KUMAR REDDY
18/02/2008	ASHOK KUMAR REDDY
30/01/2008	ASHOK,KUMAR REDDY MOORI
19/12/2007	ASHOK KUMAR REDDY M

Account Status History

Product Type	Grantor Bank	Account Type	Date Opened / Date Closed	Overdue Balance	Last 12 cycles / Cash Advance / Balance Transfer Full Payment
Unsecured Credit Card	DBS	Single	24/09/2007		**A***AAAAAA --N---NNNNNN --Y---YYYYYY
Unsecured Overdraft	UOB	Single	30/06/2008		***AA*****
Unsecured Overdraft	DBS	Single	01/08/2008		***A***AAAAA
Unsecured Credit Card	DBS	Single	13/10/2008		AAAAAAAAAAAA NNNNNNNNNNNN YYYYYYYYYYYYYY
Unsecured Overdraft	OCBC	Single	11/01/2010		AAAAAAAA**A*
Unsecured Credit Card	OCBC	Single	18/12/2009		*****A* -----N- -----Y-
Unsecured Credit Card	UOB	Single	11/02/2010		*****A** -----N-- -----Y--
Unsecured Credit Card	ANZ	Single	19/10/2010		AAAAAAAAAAAA NNNNNNNNNNNN YYYYYYYYYYYYYY
Unsecured Credit Card	HSBC	Single	21/02/2011		*****A***A* -----N--N- -----Y--Y-
Unsecured Credit Card	OCBC	Single	26/12/2010		AAAAAAAAAAAA NNNNNNNNNNNN YYYYYYYYYYYYYY
HDB Loan	OCBC	Joint	12/04/2012		AAAAAAAAAAAA
Unsecured Credit Card	SCB	Single	09/09/2010 09/11/2015		EA***** NN----- YY-----
Unsecured Credit Card	BANK OF CHINA	Single	07/05/2012		*****A*** -----N-- -----Y--
Unsecured Credit Card	BANK OF CHINA	Single	07/05/2012		*AAAAAAAA*** -NNNNNNNN--- -NNNNNNYY---
Unsecured Credit Card	SCB	Single	07/05/2012 09/11/2015		E***** N----- Y-----
Unsecured Credit Card	SCB	Single	07/05/2012 23/05/2015		EAAAAAAAAAAAA NNNNNNNNNNNN YNNYYYYYYYYN
Unsecured Credit Card	DINERS CLUB	Single	15/10/2012		AAAAAAAAAAAA NNNNNNNNNNNN YYYYYYYYYYYYYY
Unsecured Credit Card	DINERS CLUB	Single	02/11/2006		AA**AAAAAAAA NN--NNNNNNNN NY--YYYYYYYY
Unsecured Credit Card	UOB	Single	02/04/2013 12/07/2014		EAAAAAAAAAAAA NNNNNNNNNNNN YNNNNNNNNNNN
Unsecured Credit Card	UOB	Single	18/04/2013 14/01/2014		EAAAAAAAAA NNNNNNNNNN YNNNNNNN-
Unsecured Credit Card	CIMB	Single	09/12/2013		AAAAAA*AAAA* NNNNNN--NNNN- YYNY-YYYY-
Unsecured Credit Card	OCBC	Single	20/05/2013		***** ----- -----
Unsecured Overdraft	CITIBANK	Single	18/02/2008		A***AAAAAAAA
Unsecured Credit Card	CITIBANK	Single	22/12/2012		AAAAAAAAAAAA NNNNNNNNNNNN

Account Status History

Product Type	Grantor Bank	Account Type	Date Opened / Date Closed	Overdue Balance	Last 12 cycles / Cash Advance / Balance Transfer Full Payment
					YYYYYYYYYYYY
Unsecured Credit Card	CITIBANK	Single	24/12/2007		*AAAAAAAAAAAA -NNNNNNNNNN -YYYYYYYYYYYY
Unsecured Credit Card	DBS	Single	17/06/2014		*****AAAAA -----NNNNN -----NNNNN
Unsecured Credit Card	CIMB	Single	25/08/2014		***** ----- -----
Unsecured Credit Card	CIMB	Single	28/08/2014		AAAAAAAAAAAA NNNNNNNNNN YYYYYYYYYYYY
Unsecured Credit Card	UOB	Single	13/08/2015		***M ----M ----M
Unsecured Credit Card	SCB	Single	07/05/2012		**MMMMMMMMMM --MMMMMMMMMM --MMMMMMMMMM
Unsecured Credit Card	SCB	Single	09/09/2010		*AMMMMMMMMMMM -NMMMMMMMMMM -YMMMMMMMMMM

Previous Enquiries

Date	Name of Bank	Enquiry Type	Product Type	Account Type
21/01/2016	HSBC	New Application	Unsecured Credit Card	Single
21/01/2016	UOB	Review	Unsecured Overdraft	Single
24/11/2015	ANZ	Review	Credit Card	Single
27/10/2015	CIMB	Review	Credit Card	Single
26/10/2015	UOB	Review	Unsecured Overdraft	Single
31/08/2015	HSBC	Review	Unsecured Credit Card	Single
18/08/2015	BANK OF CHINA	Review	Credit Card	Single
29/07/2015	UOB	Review	Unsecured Overdraft	Single
25/06/2015	HSBC	Review	Unsecured Credit Card	Single
15/05/2015	HSBC	Review	Unsecured Credit Card	Single
11/05/2015	OCBC	Review	Unsecured Overdraft	Single
27/04/2015	UOB	Review	Unsecured Overdraft	Single
13/03/2015	OCBC	Review	HDB Loan	Single
03/03/2015	OCBC	Review	HDB Loan	Single
29/12/2014	OCBC	Review	Unsecured Credit Card	Single
12/12/2014	UOB	Review	Unsecured Overdraft	Single
14/10/2014	DBS	Review	Unsecured Credit Card	Single
25/09/2014	BANK OF CHINA	Review	Credit Card	Single
20/09/2014	CITIBANK	Review	Unsecured Overdraft	Single
28/08/2014	CIMB	Review	Unsecured Credit Card	Single
25/08/2014	CIMB	Review	Unsecured Credit Card	Single
18/06/2014	DBS	Review	Unsecured Credit Card	Single
19/03/2014	DBS	Review	Unsecured Overdraft	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

Bureau Score

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	1918
Risk Grade	AA
Risk Grade Description	Score 1911 - 2000: Prob of Default <= 0.27%
Probability of Default	0.24%



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
Credit Exposure	Moderately Increases Risk
Immature Credit History	Marginally 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

Aggregate Outstanding Balances

Month	Product Type	Grantor Bank	Secured Balances	Unsecured Balances Interest Bearing	Unsecured Balances Non-Interest Bearing	Exempted Unsecured Balances
December 2015	Unsecured CC	UOB	0.00	.00	.00	0.00
	Unsecured Overdraft	UOB	0.00	.00	-18.13	0.00
	Unsecured CC	ANZ	0.00	13,293.81	15.76	0.00
	Unsecured CC	CIMB	0.00	7,905.84	84.10	0.00
	Unsecured CC	HSBC	0.00	.00	-.42	0.00
	Unsecured CC	BANK OF CHINA	0.00	2.04	-6.21	0.00
	Unsecured CC	OCBC	0.00	.00	-5.53	0.00
	HDB Loan	OCBC	146,273.01	0.00	0.00	0.00
	Unsecured Overdraft	OCBC	0.00	8,853.05	.00	0.00
	Unsecured Overdraft	CITIBANK	0.00	0.00	0.00	1,005.00
	Unsecured CC	CITIBANK	0.00	.00	3,343.38	0.00
	Unsecured Overdraft	DBS	0.00	.00	.00	0.00
	Unsecured CC	DBS	0.00	.00	8,743.50	0.00
	Unsecured CC	DINERS CLUB	0.00	529.54	256.00	0.00
	Unsecured CC	SCB	0.00	.00	.00	0.00
Total			146,273.01	30,584.28	12,412.45	1,005.00

Aggregate Outstanding Balances

Month	Product Type	Grantor Bank	Secured Balances	Unsecured Balances Interest Bearing	Unsecured Balances Non-Interest Bearing	Exempted Unsecured Balances
Aggregate Outstanding Balances for Preceding 5 Months						
November 2015	All	All	146,656.14	33,044.10	15,260.34	.00
October 2015	All	All	147,043.97	38,855.04	5,494.11	.00
September 2015	All	All	147,426.26	41,648.98	4,656.03	.00
August 2015	All	All	147,813.29	44,806.44	6,724.15	.00
July 2015	All	All	148,194.72	47,275.84	9,842.69	472.76

Disclaimer & Indemnity

The information contained in this Report has been collated from and/or provided to Credit Bureau (Singapore) Pte Ltd by various third parties and does not represent the opinion of Credit Bureau (Singapore) Pte Ltd in any way. No liability (in tort contract or otherwise howsoever) attaches to us with respect to the collation or supplying of the information, the Bureau Score or any use made of it whether in relation to its accuracy or completeness or any other matter whatsoever. The information is supplied on a confidential basis to you and not for the use of any other party save for any person on whose behalf you have sought the information. We are entitled to indemnity from you against any claims or loss made or sustained by us in consequence of the provision of the information sought to you.

***** End Of Report *****



CREDIT REPORT EXPLANATION

DATA PROVIDED

Shows the required input from individuals as well as lenders which are members of CBS, such as financial institutions 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.

Information in the credit report is sourced from the following financial institutions :

Australia and New Zealand Banking Group Limited	Malayan Banking Berhad
American Express International	Oversea-Chinese Banking Corporation Limited
Bank Negara Indonesia	RHB Bank Berhad
Bank of China	Standard Chartered Bank
CIMB Bank Berhad	Sing Investments and Finance Limited
Citibank Singapore Limited	Singapura Finance Limited
Development Bank of Singapore	United Overseas Bank
Diners Club Singapore Pte Ltd	Bank of East Asia
Hong Leong Finance	Industrial and Commercial Bank of China Limited
Hongkong and Shanghai Banking Corporation	State Bank of India

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 credit limit is the maximum amount of credit that a financial institution will extend to the individual for a particular line of credit. The individual's total credit limit (categorized under secured, unsecured and exempted credit limit) will also be displayed. Where more than one credit card is issued by a financial institution to a borrower, some financial institutions may subject the credit cards to a shared common credit limit (e.g. a single credit limit of \$10,000 shared over 4 credit cards) and will report the shared limit to the credit bureau accordingly. For term loans, the credit limit of a term loan that has yet to be disbursed is generally taken to be the full loan amount. After disbursement, the credit limit will start to reduce in accordance to the outstanding balances remaining monthly as repayment occurs.

A debt management flag is available to indicate if individual is under a debt management program with Credit Counselling Singapore.

An Identity theft flag is also available to indicate if individual's identity has been compromised.

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.

For Overdue Balance, the value loaded may include 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.

First Row in account status history section of credit report	Promptness of monthly cycle payments compared to the respective due dates. The status of the account is indicated by symbols: A,B,C,D,E,F,*,G,H,R,S,W,M
A	Payments were current to 29 days past due
B	30-59 days overdue
C	60-89 days overdue
D	90 days or more past due
E	Closed with no outstanding status
F	Closed with outstanding status
*	Facility not used or zero balance
G	Voluntary closure with outstanding / surrender of security with outstanding balance
H	Involuntary closure with outstanding / surrender of security with outstanding balance
R	Closed, restructured loan
S	Closed, negotiated settlement prior to charge off
W	Coded as default record by Member
M	Account status not available for the particular month

Second Row in account status history section of credit report	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 is not in use

Third Row in account status history section of credit report	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

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 RECORDS

Records of payment default as reported by lenders which are members of CBS. Default records with the status of Negotiated Settlement or Full Settlement will be displayed for 3 years from status date. For default records with the status of Outstanding, Partial Payment and Sold Off, the records will be displayed indefinitely on the report. The definition of Negotiated Settlement, Full Settlement, Outstanding, Partial Payment and Sold Off statuses are subjected to individual financial institutions' classification.

DEBT REPAYMENT SCHEME (DRS)

Contains a record of individual's DRS Case details obtained from the Insolvency and Public Trustee Office (IPTO) on a weekly basis.

Status	Definition	IPTO display period
Under Assessment	Means that court adjourns bankruptcy application for Official Assignee (OA) to determine debtor's suitability for DRS.	Remains until next status change
In progress	Defines that debtor's repayment plan is drawn up and approved.	Remains until next status change
Unsuitable	Case referred back to Court	5 years
	Bankruptcy application is withdrawn: If the Bankruptcy related case is withdrawn	Immediately
	Bankrupt: If the Bankruptcy Order is made	5 years
Withdrawn	Case is withdrawn	Immediately
Certificate of Completion issued under section 56N of Bankruptcy Act	Defines that debtor has complied with his statutory obligations under the Bankruptcy Act and has completed the repayments in accordance with the terms of the debt repayment plan. OA will issue a certificate of completion to the debtor.	
	Complete in full: Debtor pays all his debts in full	Immediately
	Complete partially: Debtor is only able to pay part of his debts at the end of the Debt Repayment Plan	5 years
Certificate of Inapplicability issued under section 56L of Bankruptcy Act	Defines that debtor was found to have proved debts exceeding \$100,000 after the commencement of the Debt Repayment Scheme	5 years
Certificate of Failure issued under section 56M of Bankruptcy Act	Defines that debtor has failed to comply with his statutory obligations under the Bankruptcy Act and/or does not make repayments and/or does not comply with the terms of the debt repayment plan. Debtor's creditors may initiate fresh bankruptcy proceedings against the debtor upon the debtor's failure.	5 years

BANKRUPTCY PROCEEDINGS

Displays bankruptcy records sourced from IPTO. This information will be retained in the credit report for 5 years from the date of discharge from bankruptcy. This is consistent with IPTO's data retention period.

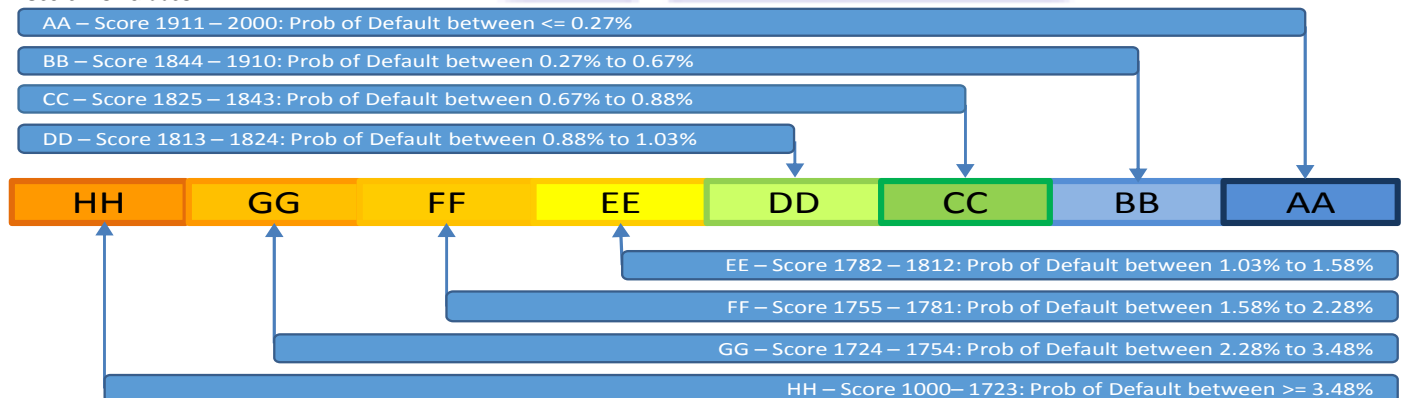
BUREAU SCORE

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. This information is provided by and collated from various sources.

The Bureau Score can range from 1000 – 2000 for risk grades AA – HH. The score is not applicable if the risk grade is, HX, HZ, GX, BX or CX, as explained in the table below. Score and non-scored risk grades are shown in the table below.

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 Risk Grades



• Non-scored Risk Grades

Grade	Definition
HX	Public Record (with or without inquiry / with or without trade) This means there could be a past and/or existing writ of summons*/bankruptcy record filed against you.
HZ	Currently 90 + / write off with outstanding balance greater than or equals to \$300 A HZ risk grade is accorded when you have outstanding balances >=\$300 and have accounts loaded in any of the following status: D: 90 or more days past due F: closed with outstanding balance H: involuntary closure with outstanding /surrender of security with outstanding balance R: closed, restructured loan S: closed, negotiated settlement prior to charge off W: closed as default record by Member
GX	Inquiry record only (no Public Records / No Trades) This means there is only self-enquiries and/or enquiries made by banks when there is no credit file.
BX	Only inactive trade, "Other", Bridging Loan, or Margin Trading account present This means either all your accounts are closed (with or without balance) or you only have bridging loan or margin trading account or accounts that are loaded as 'Others' by your lender.
CX	Insufficient Credit Activity This means there is 'very limited' information such as Credit Applications and/or Accounts Status History as such, unable to derive a Score.

*Please note writ of summons will be displayed for 3 years for writs with concluded status.

For Non-Scored Risk Grades, score will be indicated as not applicable in the credit report.

• Key Contributing Factors to Your Credit Score

Key Contributing Factor	Description
Immature Credit History	Immature credit history will generally contribute to the credit risk uncertainty
Credit Exposure	The level of credit exposure will generally contribute to higher credit risk
Delinquency Presence	The presence of the delinquency is generally indicative of higher credit risk
Not Enough Clean History	Lack of clean credit history will generally contribute to higher credit risk
Adverse Credit History	Adverse credit history is generally indicative of the higher credit risk
Too Many Enquiries	The frequency and recency of credit applications may impact the credit risk assessment

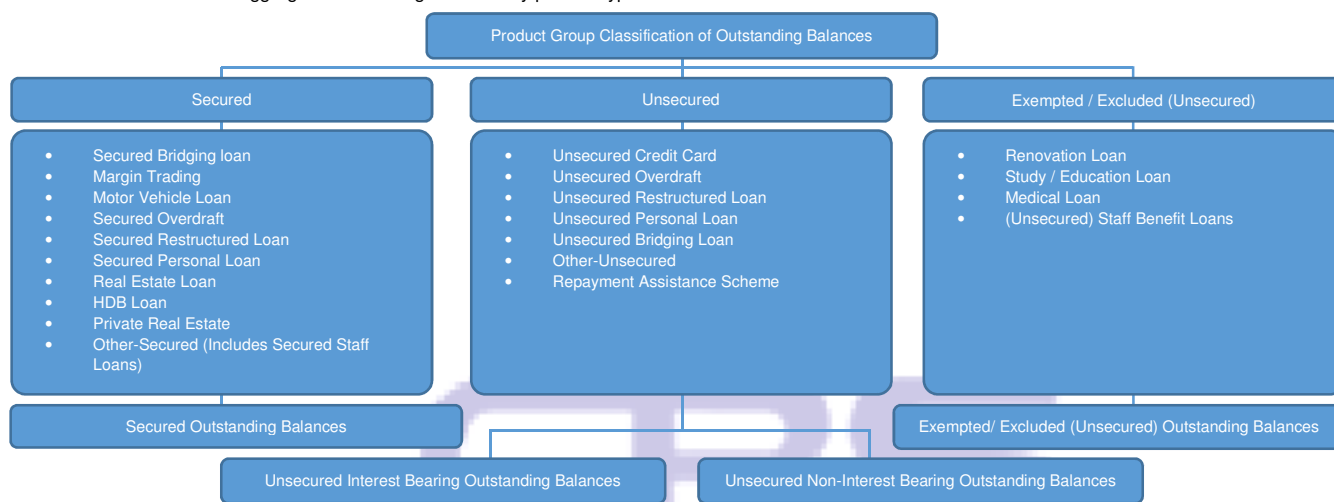
NARRATIVE

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

OTHER INFORMATION

AGGREGATED OUTSTANDING BALANCES

Outstanding balances are generally computed based on the amounts outstanding under borrowers' credit cards and credit facilities, including any fees and interest accrued thereon. Breakdown of aggregate outstanding balances by product type can be found below.



Outstanding Balances and Credit Limits of Secured facilities (fully secured by Cash Deposits and/or Fixed Deposits) are not reported to CBS.

Reported credit card outstanding balances are generally based on balances reflected in customers' statements, rather than month-end balances.

Interest-bearing unsecured balances refer to balances that are subject to interest charges. For example, credit card balances that are not fully repaid by the payment due date are usually charged interest. Non-interest-bearing unsecured balances are amounts that are not subject to interest. For example, credit card balances that are fully repaid by their due dates are usually not charged interest.

For Instalment Payment Plan, the full loan amount charged at the point of purchase with the merchant would be included as part of the outstanding balances. The outstanding balances will be reported every month on a reducing balance when the instalment amount has been paid according to the terms as agreed with the lender.

For personal loans on instalment plans, the full loan amount outstanding, including principal amounts not yet billed, would be included in outstanding balances.

Financial institutions do not have a breakdown of the outstanding balances by Product Types and Grantor Bank and only have an aggregated total balances. Outstanding balances shown in CBS report do not alter customer's repayment obligations and borrowers remain subject to the terms and conditions that have been agreed with their lenders.

Example: Breakdown of aggregate outstanding balances by bank and accounts

Month	Product Type	Grantor Bank	Secured Balances	Unsecured Balances Interest Bearing	Unsecured Balances Non-Interest Bearing	Exempted Unsecured Balances
October 2014	Secured Personal Loan	Bank A	2,000.00	0.00	0.00	0.00
	Secured Personal Loan	Bank E	1,000.00	0.00	0.00	0.00
	Motor Vehicle Loan	Bank D	30,000.00	0.00	0.00	0.00
	Unsecured Credit Card	Bank B	0.00	1,000.00	0.00	0.00
	Unsecured Credit Card	Bank C	0.00	1,000.00	0.00	0.00
	Renovation Loan	Bank F	0.00	0.00	0.00	5,000.00
Total			33,000.00	2,000.00	0.00	5,000.00

Aggregate Outstanding Balances for Preceding 5 months

September 2014	All	All	34,000.00	5,000.00	0.00	5,500.00
August 2014	All	All	35,000.00	4,000.00	0.00	6,000.00
July 2014	All	All	36,000.00	3,000.00	0.00	6,500.00
June 2014	All	All	37,000.00	2,000.00	0.00	0.00
May 2014	All	All	38,000.00	1,000.00	0.00	0.00

HOW TO CONTACT US

If you have any queries on your report, you may contact our Hotline 6565 6363, fax your enquiry to 6538 4326 or email to: consumer_services@creditbureau.com.sg to seek clarification.

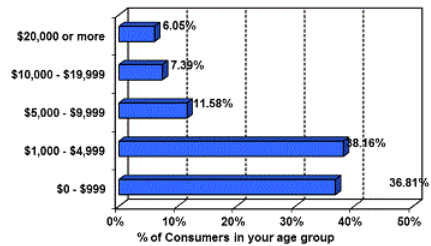
Did You Know in the month Oct-15.....

Consumers in your age group (35 - 39) that use the following products have an average balance of:

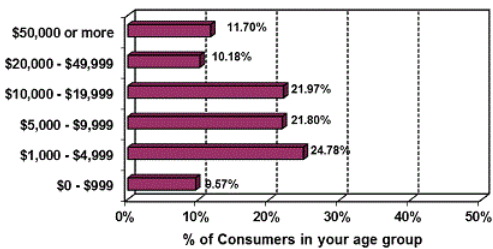
Credit Card: \$5,458
 Personal Loan: \$41,744
 Motor Vehicles Loan: \$35,315
 Housing Loan: \$311,577

6.13% of Consumers in your age Group had an overdue account in the latest month review.

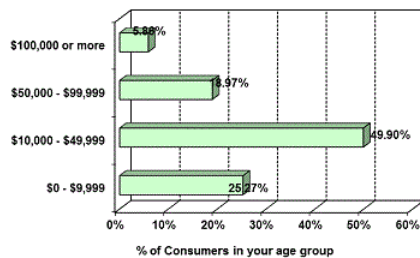
Credit Card Balances in your age group



Personal Loan Balances in your age group



Motor Vehicles Loan Balances in your age group



Housing Loan Balances in your age group

