

Previous Enquiries

Date	Name of Bank	Enquiry Type	Product Type	Account Type
31/01/2010	Bank D	New Application	Real Estate Loan	Joint
14/10/2010	Bank B	New Application	Motor Vehicle Loan	Single
01/12/2009	Cash / Walk in	New Application	Self	Single
25/11/2009	Bank D	New Application	Motor Vehicle Loan	Single

Default Records

Product	Client	Date Loaded	Original Amt at load Date	Outstanding Balance	Status	Status Date
Unsecured Credit Card	Bank B	25/01/2010	6500.00	6500.00	Outstanding	
Unsecured Overdraft	Bank F	15/01/2006	86300.00	86300.00	Sold Off	20/11/2010

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

DRS Records

DRS Case #	Status	Commencement Date	Completion Date	Failure Date
D 5698702207C	In Progress	25/07/2010		

Bankruptcy Proceedings

Bankruptcy data is match to the input of ID type and number.

Bankruptcy Number	Order Date	Petition Date	Original Order Date	Gazette Date
11111	21/07/2008			
Bankruptcy order / In default of statutory demand.				
11111	23/01/2010			
Notice of discharge by certificate of the official assignee under section 122(3) of the bankruptcy act.				

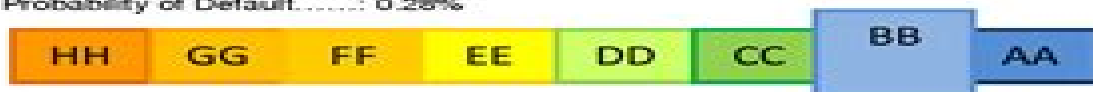
Bureau Score

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.....: 0
 Risk Grade: HZ
 Risk Grade Description: Currently 90+ / write off with outstanding balance greater than or equals to \$300

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Katrin Zwirglmaier



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