



Name of the requestor/consumer

NAME:
ARNEL, DEE, QUE
ENQUIRY PURPOSE:
CONSUMER REPORT

For individual consumer's personal reference

- Latest date the credit report is generated
- Unique Control Number of credit report

DATE:
05 JUNE 2018 9:10AM
ENQUIRY CONTROL NUMBER:
1388138

INPUT: ARNEL, DEE, QUE, MARIA SANTOS DEE, M, 12-APR-1970, MALE, PHL, 001002003, TIN, 75 P DOMINGO ST CARMONA MAKATI CITY MANILA 1200, R, 6323242526, F, M, ARNELDEEQUE@EMAIL.COM

PERSONAL INFORMATION

NAME: ARNEL, DEE, QUE
MOTHER'S MAIDEN FULL NAME: MARIA SANTOS DEE
CIVIL STATUS: MARRIED
DATE OF BIRTH: 12-APR-1970
GENDER: MALE

NATIONALITY/CITIZENSHIP: PHL
NUMBER OF DEPENDENTS: 2
HOME OWNERSHIP: RENTED
CAR OWNERSHIP: M

ID INFORMATION

Displays all ID Nos of the consumer contributed under his/her name

TAX ID: 001002003 SSS NUMBER: 0011223344

ALIAS NAME INFORMATION

Additional name information associated with the consumer

NAME: ARNEL, D, QUE
MOTHER'S MAIDEN FULL NAME:

Date of when the information was first contributed to TransUnion

Date of when the information was last contributed to TransUnion

ADDRESS INFORMATION

Display maximum of 4 latest addresses updated in TransUnion database

ADDRESS:	ZIP CODE:	TYPE:	REPORTED VIA ACCOUNT:	FILE SINCE DATE:	LAST REPORTED DATE
75 P. DOMINGO ST., CARMONA MAKATI CITY, METRO MANILA	1207	RESIDENTIAL	Y	01-FEB-2010	05-JUN-2018
7114 KUNDIMAN ST. SAMPALOC, MANILA	1008	OFFICE, BILLING	N	01-FEB-2010	01-APR-2018
744 GENERAL LUNA STREET MANILA		OFFICE	Y	25-APR-2009	07-FEB-2018

Y = detail contributed by a member bank/s
N = detail not contributed by a member bank/s

CONTACT INFORMATION

COUNTRY CODE: 63 AREA CODE: 2
63 911
REPORTED VIA ACCOUNT: FILE SINCE DATE:
N 01-OCT-17
Y 01-FEB-11

CONTACT NUMBER: 6323242526 EXT/CALL: TYPE RESIDENTIAL
8885533* MOBILE
LAST REPORTED DATE: 05-JUN-18
07-FEB-18

Can display maximum of 6 contact numbers latest updated to TransUnion's database

-Residential
-Mobile
-Office
-Correspondence/Contact
-Unknown

* - CONTACT NUMBER CONTRIBUTED BY MORE THAN ONE MEMBER

EMAIL INFORMATION

Display max 2 email addresses latest updated to TransUnion's database

EMAIL ADDRESS: REPTED VIA ACCOUNT: FILE SINCE DATE: LAST REPORTED DATE:
ADEE@EMAIL.COM N 01-OCT-17 07-FEB-18
ARNELDEEQUE@EMAIL.COM Y 01-FEB-17 05-JUN-18

EMPLOYMENT

NAME:
XYZ COMPANY
LENGTH OF EMPLOYMENT:
6 YEAR(S) 8 MONTH(S)

NATURE OF BUSINESS:
INSURANCE
CONSUMER ANNUAL INCOME:
PHP 1,000,000

EMPLOYMENT TYPE:
EMPLOYED
FIRST REPORTED DATE:
01-JUN-11

OCCUPATION:
PROFESSIONALS
LAST REPORTED DATE:
07-FEB-18

Display max 2 employment records latest updated to TransUnion's database

Annual income may be blank based in member bank's reported data of the consumer

NAME:
ABC COMPANY
LENGTH OF EMPLOYMENT:
4 YEAR(S) 1 MONTH(S)

NATURE OF BUSINESS:
BANKING
CONSUMER ANNUAL INCOME:
PHP 350,000

EMPLOYMENT TYPE:
EMPLOYED
FIRST REPORTED DATE:
01-APR-10

OCCUPATION:
CLERKS
LAST REPORTED DATE:
01-MAY-14

Display max 2 educational attainment records latest updated to TransUnion's database

Nature of business of consumer's employer or consumer's own business/company

EDUCATION

EDUCATION LEVEL:
COLLEGE/GRADUATE

FILE SINCE DATE:
01-APR-10

LAST REPORTED DATE:
07-FEB-18

GENERIC RISK SCORE

SCORE:
832

Measure of credit risk. Highest score 900 = Very Low Risk; Lowest score 300 = Very High Risk; Score of -1 = signifies subject doesn't have data or open accounts reported in TransUnion's database

RISK GRADE:
VERY LOW RISK

Measure of credit risk. Score's corresponding risk grade

SUMMARY

Overview of the report contents & summary of the consumer's number of accounts by nature

OPEN ACCOUNT: **3**
CLOSED ACCOUNT: **1**

ALIAS NAME ALERT: **001**
ENQUIRY ALERT: **005**

Number of enquiries made by member bank/s whether new application or review purposes

INDIVIDUAL CREDIT EXPOSURE

REVOLVING CREDITS

TOTAL ACCOUNTS: **2**
TOTAL CREDIT LIMIT: **PHP 1,000,000**
TOTAL USED CREDIT LIMIT: **PHP 25,000**
TOTAL PAST DUE AMOUNT: **PHP 0**

All credit card accounts of the consumer summarized. Please see glossary for detailed description.

TERMS AND OTHER CREDITS

TOTAL ACCOUNTS: **1**
TOTAL LOAN AMOUNT: **PHP 950,000**
TOTAL CURRENT BALANCE: **PHP 245,000**
TOTAL INSTALLMENT AMOUNT: **PHP 80,000**
TOTAL PAST DUE AMOUNT: **PHP 245,000**

Total amount of money available for the consumer to borrow on a credit or retail card account

Terms and Other Credits include all personal or salary loan, auto and/or housing loan and utilities

OPEN ACCOUNTS

TRANSUNION BANK
LAST 4 DIGITS OF CARD NUMBER: **1111**
A/C HOLDER TYPES: **INDIVIDUAL**
CONSUMER/COMMERCIAL: **CONSUMER**
ACCOUNT STATUS: **OPEN**
ACCOUNT TYPE: **UNSECURED CARD GOLD**

DATES
OPENED DATE: **10-FEB-10**
REPORTED DATE: **20-APR-18**
CLOSED DATE:
LAST UPDATED DATE: **15-MAY-18**

AMOUNTS
OUTSTANDING BALANCE: **PHP 0**
INTEREST & FEES: **PHP 0**
UNBILLED BALANCE: **PHP 0**
CASH ADVANCE BALANCE: **PHP 0**
PAST DUE AMOUNT: **PHP 0**
PAYMENT AMOUNT: **PHP 0**

Please see glossary for detailed description

MISC
MAXIMUM PAST DUE AMOUNT:
MAXIMUM DAYS PAST DUE:

MAXIMUM PAST DUE AMOUNT DATE:
MAXIMUM DAYS PAST DUE DATE:

LEGAL ACTION: **NO**

PARTIAL PAYMENT: **NOT APPLICABLE/NO PAYMENT MADE**

FRESH CASH ADVANCE: **NO**

DISPUTE: **NO**

TWO-YEAR PAYMENT HISTORY

000	000	000	000	000	000	000	000	000	000	000	000
04-18	03-18	02-18	01-18	12-17	11-17	10-17	09-17	08-17	07-17	06-17	05-17
000	000	000	000	000	000	000	000	000	000	000	000
04-17	02-17	01-17	12-16	11-16	10-16	09-16	08-16	07-16	06-16	05-16	04-16

Remarks:

- 000 – OK
- 030 – 30 days late
- 060 – 60 days late
- 090 – 90 days late
- 120 – 120 days late
- 150 – 150 days late
- 180 – 180 days late

Name of Bank or Financial Institution

TRANSUNION BANK		DATES		AMOUNTS	
LAST 4 DIGITS OF CARD NUMBER:	2222	OPENED DATE:	10-FEB-10	OUTSTANDING BALANCE:	PHP 25,000
A/C HOLDER TYPES:	INDIVIDUAL	REPORTED DATE:	01-JAN-18	INTEREST & FEES:	PHP 1,500
CONSUMER/COMMERCIAL:	CONSUMER	CLOSED DATE:		UNBILLED BALANCE:	PHP 0
ACCOUNT STATUS:	OPEN	LAST UPDATED DATE:	15-FEB-18	CASH ADVANCE BALANCE:	PHP 0
ACCOUNT TYPE:	UNSECURED CARD CLASSIC			PAST DUE AMOUNT:	PHP 0
				PAYMENT AMOUNT:	PHP 7,500

Account Holder Type can be Individual, Joint Account or guaranteed by a guarantor

MISC

MAXIMUM PAST DUE AMOUNT:		MAXIMUM PAST DUE AMOUNT DATE:	
MAXIMUM DAYS PAST DUE:		MAXIMUM DAYS PAST DUE DATE:	
LEGAL ACTION:	NO	PARTIAL PAYMENT:	YES
FRESH CASH ADVANCE:	NO	DISPUTE:	NO

Please see Glossary for detailed description

A detailed monthly payment pattern over a 2-year period from most recent (e.g APRIL 2010) to oldest record (e.g MAY 2008)

TWO-YEAR PAYMENT HISTORY

000	000	000	000	000	030	000	000	000	000	000	000
01-18	12-17	11-17	10-17	09-17	08-17	07-17	06-17	05-17	04-17	03-17	02-17
000	000	000	000	000	000	000	000	000	000	000	000
01-17	12-16	11-16	10-16	09-16	08-16	07-16	06-16	05-16	04-16	03-16	02-16

Remarks:

- 000 – OK
- 030 – 30 days late
- 060 – 60 days late
- 090 – 90 days late
- 120 – 120 days late
- 150 – 150 days late
- 180 – 180 days late

Dates displayed as Month & Year (e.g. October 2016)

TRANSUNION BANK

ACCOUNT NUMBER:	1122334455
A/C HOLDER TYPES:	INDIVIDUAL
CONSUMER/COMMERCIAL:	CONSUMER
ACCOUNT STATUS:	OPEN
ACCOUNT TYPE:	UNSECURED PERSONAL LOAN

DATES

OPENED DATE:	15-JAN-16
REPORTED DATE:	25-APR-18
CLOSED DATE:	
LAST UPDATED DATE:	25-MAY-18

AMOUNTS

OUTSTANDING BALANCE:	PHP 245,000
INTEREST & FEES:	PHP 5,000
UNBILLED BALANCE:	PHP 0
CASH ADVANCE BALANCE:	PHP 0
PAST DUE AMOUNT:	PHP 245,000
PAYMENT AMOUNT:	PHP 10,000

MISC

MAXIMUM PAST DUE AMOUNT:	PHP 245,000	MAXIMUM PAST DUE AMOUNT DATE:	25-APR-18
MAXIMUM DAYS PAST DUE:	120	MAXIMUM DAYS PAST DUE DATE:	25-APR-18
LEGAL ACTION:	NO	PARTIAL PAYMENT:	YES
FRESH CASH ADVANCE:	NO	DISPUTE:	NO

FOR LOAN ACCOUNTS ONLY

INSTALLMENT AMOUNT: **PHP 80,000**
 NUMBER OF INSTALLMENT: **24**
 PAYMENT FREQUENCY: **MONTHLY**
 EXPIRY DATE: **03-JAN-18**

TWO-YEAR PAYMENT HISTORY

120	090	060	030	000	000	000	000	000	000	000	000
04-18	03-18	02-18	01-18	12-17	11-17	10-17	09-17	08-17	07-17	06-17	05-17
000	000	000	000	000	000	000	000	000	000	000	000
04-17	02-17	01-17	12-16	11-16	10-16	09-16	08-16	07-16	06-16	05-16	04-16

CLOSED ACCOUNTS

Accounts with a Closed Date will be grouped under "Closed Accounts"

TRANSUNION BANK

LAST 4 DIGITS OF CARD NUMBER: **3333**
 A/C HOLDER TYPES: **INDIVIDUAL**
 CONSUMER/COMMERCIAL: **CONSUMER**
 ACCOUNT STATUS: **VOLUNTARY CLOSED**
UNSECURED PLATINUM AND HIGHLY POSITIONED CARD
 ACCOUNT TYPE:

DATES

OPENED DATE: **15-JAN-08**
 REPORTED DATE: **28-FEB-17**
 CLOSED DATE: **15-FEB-17**
 LAST UPDATED DATE: **28-MAR-17**

AMOUNTS

OUTSTANDING BALANCE: **PHP 0**
 INTEREST & FEES: **PHP 0**
 UNBILLED BALANCE: **PHP 0**
 CASH ADVANCE BALANCE: **PHP 0**
 PAST DUE AMOUNT: **PHP 0**
 PAYMENT AMOUNT: **PHP 0**

MISC

MAXIMUM PAST DUE AMOUNT:
 MAXIMUM DAYS PAST DUE:
 LEGAL ACTION: **NO**
 FRESH CASH ADVANCE: **NO**
 MAXIMUM PAST DUE AMOUNT DATE:
 MAXIMUM DAYS PAST DUE DATE:
 PARTIAL PAYMENT: **NO**
 DISPUTE: **NO**

TWO-YEAR PAYMENT HISTORY

000	090	060	030	001	000	000	000	000	000	000	000
02-17	01-17	12-16	11-16	10-16	09-16	08-16	07-16	06-16	05-16	04-16	03-16
000	000	000	000	000	000	000	000	000	000	000	000
02-16	01-16	12-15	11-15	10-15	09-15	08-15	07-15	06-15	05-15	04-15	03-15

Remarks:

- 000 – OK
- 030 – 30 days late
- 060 – 60 days late
- 090 – 90 days late
- 120 – 120 days late
- 150 – 150 days late
- 180 – 180 days late

All credit checks, regardless of the enquiry purpose, conducted by TransUnion member bank/s during a maximum of the past two years will be displayed in this section.

Can be blank or a default amount not necessarily mean the consumer owes to the bank or financial institution. Amount used to enquire by banks.

PREVIOUS ENQUIRY INFORMATION

MEMBER SHORT NAME	DATE	ENQUIRY ACCOUNT TYPE	ENQUIRY AMOUNT	ENQUIRY PURPOSE
BANK	31-JAN-18	CREDIT CARD	PHP 150,000	REVIEW
TRANSUNION BANK	01-DEC-17	CREDIT CARD	PHP 250,000	REVIEW
BANK	12-OCT-17	CREDIT CARD	PHP 50,000	NEW APPLICATION
BANK	15-FEB-16	SECURED PERSONAL LOAN	PHP 300,000	REVIEW
TRANSUNION BANK	01-DEC-16	CREDIT CARD	0	REVIEW

GLOSSARY

These are definitions for the terms found in your credit report.

Revolving Credit - is a type of credit facility where you pay a variable fee and then allowed for continuous access to funds (i.e. Credit Card)

Terms and Other Credit – are other types of credit facility that you have a fixed term payment(i.e. personal loan, salary loan, mortgage and auto loans). Aside from the fix term credit facility, this section also includes utilities.

Total Credit Limit - the amount of money available for you to borrow on a credit or retail card account

Total Loan Amount – the amount of money you owed because of personal, salary, mortgage or auto loan

Two Year Payment History – shows the latest 24 months payment history for each account

Legal Action – indicates if your account has legal action taken

Fresh Cash Advance – shows if you have availed a fresh cash advance during the reported month

Partial Payment – shows if you have not paid in full during the reported month

Dispute – indicates whether you have claimed a dispute in the account

Enquiry Information – shows all the latest 24 months new application and review by the lenders

Reported Date – the date when the information was contributed to TransUnion

Open Date – date when your credit facility was issued by the lender

Closed Date – date when your credit facility was closed by the lender

Last Updated Date – date when the information was processed by TransUnion

HOW TO IMPROVE YOUR SCORE

1. You make your payments on time.

You should do a great job in making all of your payments on time. The purpose of a credit score is to help lenders predict whether or not you will miss payments in the future, so keeping your record clean is a very positive factor.

2. You should not max out your credit limits.

Credit cards are considered "maxed-out" when you have spent 90% or more of the credit limit. Lenders view you as someone who uses their credit responsibly and spends only what they can afford.


3. You should build a strong relationship with lenders.

Lenders recognize that with higher credit limits comes increased responsibility, and that you have managed to build strong relationships with other lenders. Your relatively high credit limits signal to lenders that you are a trustworthy candidate for new lines of credit.

4. You should not spend beyond your means.

You do not apply for a lot of new accounts. Having a lot of inquiries on your credit report worries lenders, because it is a sign that you may use credit and loans to supplement your income, and might be spending beyond your means.

END OF REPORT



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