

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:

American Express International Inc.	Oversea-Chinese Banking Corporation Limited
Bank of China Limited	P.T. Bank Negara Indonesia (Persero) TBK
China Construction Bank Corporation	RHB Bank Berhad
CIMB Bank Berhad	Sing Investments and Finance Limited
Citibank Singapore Limited	Singapura Finance Ltd
DBS Bank Ltd	Standard Chartered Bank (Singapore) Limited
DCS Card Centre Pte Ltd	State Bank of India
HL Bank	The Bank of East Asia Limited
Hong Leong Finance Limited	The Hongkong and Shanghai Banking Corporation Limited
HSBC Bank (Singapore) Limited	Trust Bank Singapore Limited
Industrial and Commercial Bank of China Limited	United Overseas Bank Limited
Maybank Singapore Limited	

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. The display of the last 3 full address details (where available) are provided by the Members of Credit Bureau Singapore and/or Consumers' input when obtaining their own credit report. The full address details are only available in the Consumer's Credit Report (not displayed to the Financial Institutions except for Postal Codes).

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. For 'R' status, the Overdue Balance loaded is the total Restructured amount. 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,*,G,H,R,S,W,M
A	0 or 1 Payment Overdue Cycle or current to 29 days past due
B	2 Payment Overdue Cycles or 30 to 59 days overdue
C	3 Payment Overdue Cycles or 60 to 89 days overdue
D	4 or more Payment Overdue Cycles or 90 days or more past due
E	Closed with no 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 balances for cash advance /balance transfer in current statement
N = No	Indicates that there is no balances for cash advance /balance transfer in current statement
-	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 previous month's statement
N = No	Indicates that full payment was not made for previous month's statement
-	Indicates that credit facility are not in use or no payment due or full payment received prior statement issued and balance is 0 for previous month's statement

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. Members of Credit Bureau Singapore may perform periodic or regular credit health checks on the individual so long as the individual still has an active credit facility under the Member. Such enquiries will be captured under enquiry type 'Guarantor' or 'Review', and there will be no impact on the Bureau score.

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.

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

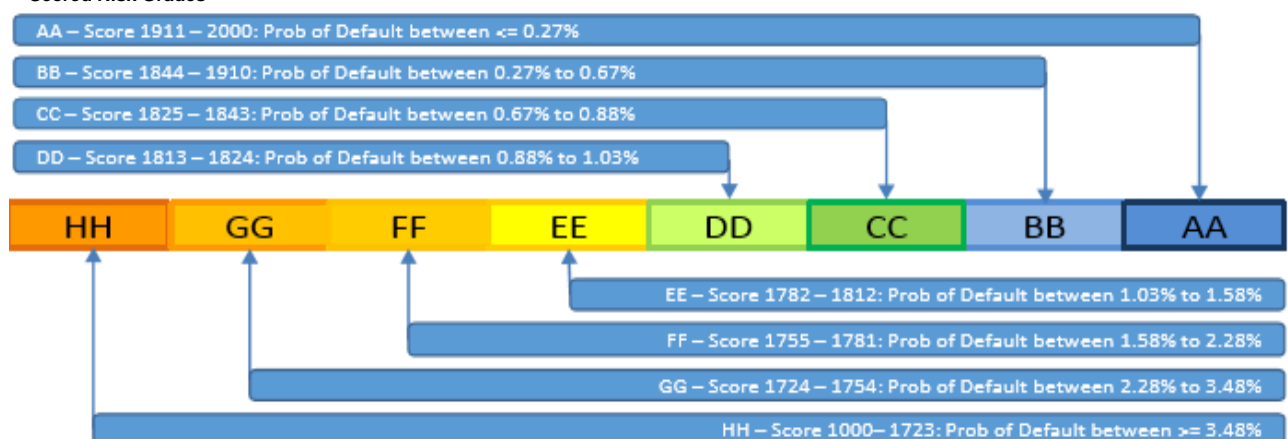
The Bureau Score is calculated from an algorithm based on information in your current available credit data and is a fluid number which may change from time to time in tandem with changes in your credit information. This information is provided by and collated from various sources.

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.

The Bureau Score is meant for use by Members of Credit Bureau (Singapore) Pte Ltd as one of the many factors considered for the purpose of assessing the credit worthiness of their customers and any other purpose as is permitted under the Credit Bureau Act 2016.

• Scored 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 an individual.
HZ	Currently 90 + / write off with outstanding balance greater than or equals to \$300 A HZ risk grade is accorded when an individual has outstanding balances >=\$300 and has accounts loaded in any of the following status. D: 90 or more days past due 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 accounts held by the individual have been closed (with or without balance) or the individual only has bridging loan or margin trading account or accounts that are loaded as 'Others' by the individual's 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 the 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.

SPECIAL FINANCIAL RELIEF PROGRAMME

The Special Financial Relief Programme (SFRP) covers consumer mortgages and unsecured credit, as well as SME loans and is intended to help consumers through their temporary shortfall in household income and business revenues caused by the Covid-19 pandemic.

A comment in the following format will be added in the Narratives section of the Credit Report for consumers who have enrolled in the SFRP with participating financial institutions.

BANK B SFRP U 60 0520 1125

Sample Codes	Descriptions
U	Unsecured (include Term Loan(TL) for unsecured revolving product and debt consolidation loan)
60	60 days past due
0520	Start of Program (mmyy)
1125	End of Program (mmyy)

All SFRP related narratives will be removed upon closure of the underlying account / at the end of the program, whichever is earlier.

Narrative Types & Descriptions

Narrative Text	Descriptions
M	Mortgage (residential, industrial or commercial property loan, include mortgage equity withdrawal loan secured on residential, industrial or commercial property)
U	Unsecured (include Term Loan(TL) for unsecured revolving product and debt consolidation loan)
P	All unsecured Purpose Loan such as renovation loan, education loan, study loan, etc.
A	Auto/HP(Hire-Purchase)
Z	Others

EXTENDED SUPPORT SCHEME – INDIVIDUALS (ESS-I)

The ESS-I is aimed at helping individuals facing cash flow difficulties transition gradually to full loan repayments.

The extended support measures will give individuals under the Special Financial Relief Programme (SFRP) loan repayment deferrals more time to resume payments. The support measures will also be available to consumers previously not under the SFRP, but are now facing cash flow challenges. These extended measures will progressively expire over 2021.

A comment in the following format will be added in the Narratives section of the Credit Report for consumers who have enrolled in the ESS-I with participating financial institutions.

BANK A ESS M 30 0221 1221 NTR Y Y RMI

BANK B NSP M 30 0221 1221 ETR Y Y PID

Sample Codes	Descriptions
30	30 days past due
0520	Start of Program (mmyy)
1125	End of Program (mmyy)

All ESS-I related narratives will be removed upon closure of the underlying account / at the end of the program, whichever is earlier.

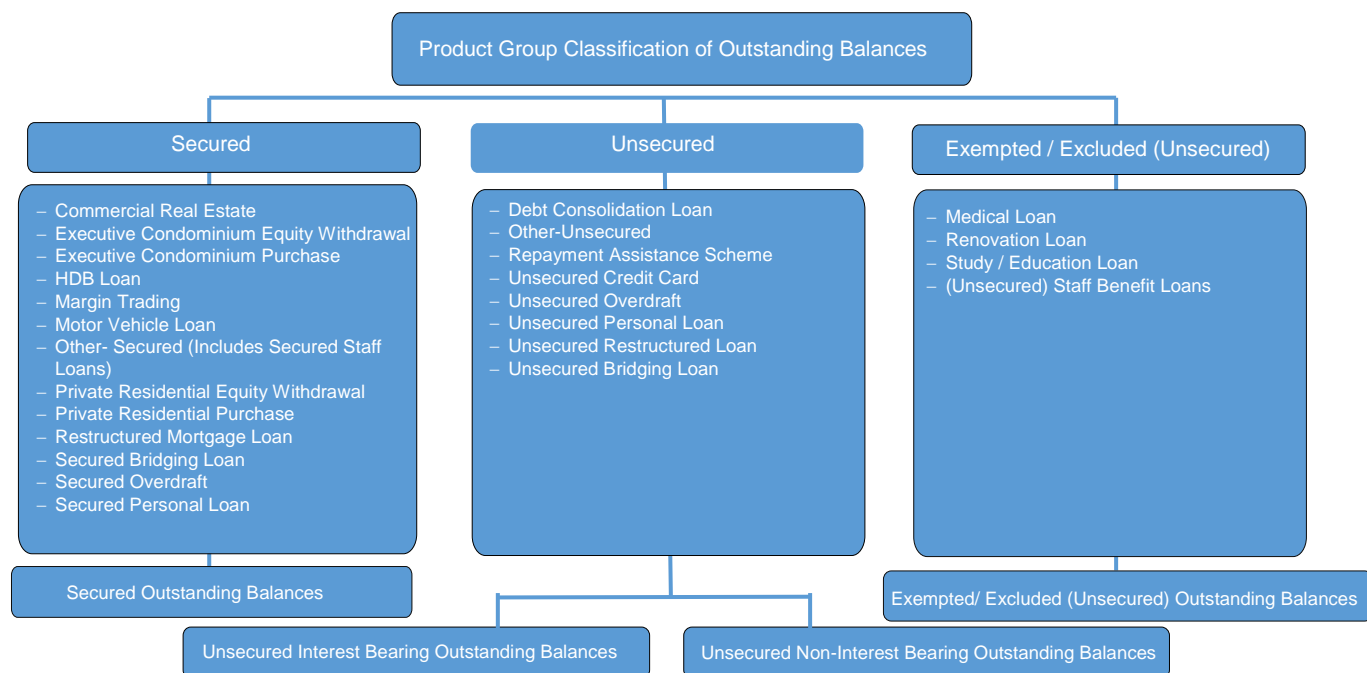
Narrative Types & Descriptions

Narrative Text	Descriptions
BANK	BANK NAME
ESS	ESS - Extended Support Scheme
NSP	Non-Standard Programme
M	Mortgage (residential, industrial or commercial property loan, include mortgage equity withdrawal loan secured on residential, industrial or commercial property)
P	All unsecured Purpose Loan such as renovation loan, education loan, study loan, etc.
ETR	Existing to Relief
NTR	New to Relief
Y	Yes (Referring to Capitalization or Tenor Extension)
N	No (Referring to Capitalization or Tenor Extension)
PID	Defer principal and interest payments on their mortgages <u>Approved on or after 9 November 2020:</u> Banks can offer alternative relief options to borrowers (e.g. further P+I deferment) on a case-by-case basis.)
OTH	Banks can offer alternative repayment options to borrowers (e.g. a further reduced MI plan that does not minimally cover interest payments) on a case-by-case basis.
RMI	Make reduced monthly instalments covering minimally full interest payments + partial principal for their mortgages (ESS Mortgage). This applies regardless of whether the borrower has opted for a loan tenure extension – for example, a borrower who is making interest and principal payments after extending his/her loan tenure is still deemed to be taking up ESS Mortgage
IOL	Make reduced monthly instalments covering minimally full interest payments only for their mortgages (ESS Mortgage). This applies regardless of whether the borrower has opted for a loan tenure extension – for example, a borrower who is making interest-only payments after extending his/her loan tenure is still deemed to be taking up ESS Mortgage

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 aggregated 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.

AGGREGATED OUTSTANDING BALANCES

Example: Breakdown of aggregated outstanding balances by bank and accounts

Month	Product Type	Grantor Bank	Secured Balances	Unsecured Balances		Exempted Unsecured Balances
				Interest Bearing	Non-Interest Bearing	
April 2022	Unsecured Credit Card	Bank A	0.00	6,500.00	0.00	0.00
	HDB Loan	Bank A	157,000.00	0.00	0.00	0.00
	Executive Condominium	Bank B	1,700,250.00	0.00	0.00	0.00
	Unsecured Personal	Bank B	0.00	0.00	1,500.00	0.00
	Mortgage Restructured Loan	Bank C	75,000.00	0.00	0.00	0.00
Total			1,932,250.00	6,500.00	1,500.00	0.00

Aggregated Outstanding Balances for Preceding 5 months

March 2022	All	All	1,938,850.00	5,000.00	2,000.00	0.00
February 2022	All	All	1,945,450.00	4,000.00	2,000.00	0.00
January 2022	All	All	1,952,050.00	3,000.00	3,500.00	0.00
December 2021	All	All	1,958,650.00	2,000.00	4,000.00	0.00
November 2021	All	All	1,965,250.00	1,000.00	4,500.00	0.00

AGGREGATED MONTHLY INSTALMENTS

The Monthly Instalments will include the granular amounts for each facility provided by the Financial Institution/s for the previous month and aggregated amounts for the preceding 5 months.

The reported Monthly Instalment amounts will only be shown in granular Product Type breakdown (as illustrated) for the most recent reported past month's (N) data from the Financial Institution/s; where the retrieval of this CBS report is done after the 15th of each month. If this CBS report is retrieved on/ before the 15th of each month, the most recent month displayed will be reflected as (N-1) data respectively.

ILLUSTRATION

For example: If consumer obtains the personal credit report on/ before 15th August 2021, the reported Monthly Instalment amounts would be displayed up till the month of June 2021.

For example: If consumer obtains the personal credit report after 15th August 2021, the reported Monthly Instalment amounts would be displayed up till the month of July 2021.

Monthly Instalment amounts for Joint Accounts are reported as a full instalment amount due for a facility and does not reflect individually pro-rated/ shared amounts for each joint borrower.

The Aggregated Monthly Instalment amounts reflected does not include the amount for Secured Bridging Loan; with a tenure of six months or less.

Financial Institutions do not have a breakdown of the Monthly Instalments by Product Types and Grantor Bank and only have aggregated total amounts. The Monthly Instalment Amounts shown in CBS report do not alter borrower's repayment obligations and borrowers remain subjected to the terms and conditions that have been agreed with their lenders.

Example: Breakdown of Monthly Instalments by bank and accounts

Month	Product Type	Grantor Bank	Account Type	Property**	Non-Property Secured	Unsecured Balances	Exempted
April 2022	Unsecured Credit Card	Bank A	Single	0.00	0.00	6,500.00	0.00
	HDB Loan	Bank A	Joint	2,800.00	0.00	0.00	0.00
	Executive Condominium	Bank B	Single	2,500.00	0.00	0.00	0.00
	Unsecured Personal	Bank B	Single	0.00	0.00	1,500.00	0.00
	Mortgage Restructured Loan	Bank C	Single	1,300.00	0.00	0.00	0.00
Total				6,600.00	0.00	8,000.00	0.00

Aggregated Monthly Instalments for Preceding 5 months

March 2022	All	All	-	6,600.00	0.00	7,000.00	0.00
February 2022	All	All	-	6,600.00	0.00	6,000.00	0.00
January 2022	All	All	-	NA	NA	NA	NA
December 2021	All	All	-	NA	NA	NA	NA
November 2021	All	All	-	NA	NA	NA	NA

** The Aggregated Monthly Instalment Amounts reflected do not include the amount for Secured Bridging Loan with a tenure of six months or less.

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.