

# Credit Report for CHAN TAI MAN, A12345678 ID HKG

*Here you will find the personal information contained in your credit file*

## 1. Personal Information

The following is your personal information provided to us by TransUnion's members:

Name: CHAN TAI MAN  
Identity No.: HONG KONG IDENTITY CARD A12345678  
Date of Birth: 01-04-1975  
Sex: MALE

### 1.1 Address History:

- 1.1.1 18C SKY BUILDING KOWLOON BAY
- 1.1.2 1101 LUCKY ESTATE SHATIN NT

### 1.2 Contact Number History:

- 1.2.1 86-100-98765432
- 1.2.2 90009999
- 1.2.3 23112300

### 1.3 Other Names Used:

- 1.3.1 PETER CHAN

### 1.4 Other Identity Document Number(s):

- 1.4.1 CANADA PASSPORT/TRAVEL DOCUMENT 13213213332

### 1.5 Directorship/Proprietorship/Partnership:

- 1.5.1 You are a Partner of POWERLINK COMPANY.

*Here you will find the credit history and the current balance of your open, closed and past due credit accounts*

## 2. Credit Account(s) Information

The following is your credit information provided to us by TransUnion's members:

### 2.1 Open Credit Account(s):

- 2.1.1 Hong Kong Island Bank Ltd. reported that on 12-05-2006, a Hire Purchase Loan HP16800A with credit amount of HKD 180,000 for 36 instalments of HKD 4,000 each was opened for you and that you had a credit relationship with them. You were a Principal of this commercial account.

Hong Kong Island Bank Ltd. made further reports on such account as follows:

On 11-11-2006, a scheme of arrangement was set up for 10 monthly payments of HKD 7,200 each.

On 30-06-2007, the outstanding balance of the account was HKD 28,800.

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### 2.2 Closed Credit Account(s):

2.2.1 Capital Bank Ltd. reported that on 19-08-2006, a Private Label Card 00017088611xxxx with credit amount of HKD 20,000 was opened for you. You were a Principal of this consumer account.

On 30-04-2007, the maximum past due amount was HKD 5,500.

On 30-04-2007, the maximum past due days was 90.

Capital Bank Ltd. made further reports on such account as follows:

In 02-2007, it was past due for 30 day(s).

In 03-2007, it was past due for 60 day(s).

In 04-2007, it was past due for 90 day(s).

On 31-05-2007, it was advised that this account had been paid in full and closed.

### 2.3 Past Due Credit Account(s):

2.3.1 Bank of Credit Union Ltd. reported that on 13-02-2002, a Master Business Card 0000722447788xxxx with credit amount of HKD 30,000 was opened for you. You were a Principal of this consumer account.

On 15-05-2007, the maximum past due amount was HKD 12,000.

On 15-05-2007, the maximum past due days was 180.

Bank of Credit Union Ltd. made further reports on such account as follows:

In 05-2007, it was past due for 180 day(s).

On 15-05-2007, the past due amount of the account was HKD 12,000.

On 15-05-2007, the outstanding balance of the account was HKD 15,000.

On 15-05-2007, the account status was classified as 'Write-off'.

*Here you will find the number of enquiries made by TransUnion's members into your credit file within the past 2 years*

## 3. Credit Application(s) Enquiry Information

From our records, these are enquiries made by TransUnion's members arising from your credit application(s).

3.1 Asset Bank Ltd. made an enquiry on 13-07-2007 regarding your application for Hire Purchase Loan for the amount of HKD 180,000.

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## 4. Other Enquiry Information

From our records, these are enquiries made by TransUnion's members other than those arising from your credit application(s). Please note that these enquiries do not impact on your credit score.

- 4.1 Bank of Credit Union Ltd. made an enquiry on 15-05-2007 regarding your Master Business Card for the purpose of monitoring of indebtedness.
- 4.2 Capital Bank Ltd. made an enquiry on 13-03-2007 regarding your Private Label Card for the purpose of renewal of existing credit facilities granted.
- 4.3 Hong Kong Island Bank Ltd. made an enquiry 10-10-2006 regarding your Hire Purchase Loan for the purpose of review of existing credit facilities granted.

*The records are collected from the court, the filed bankruptcy petitions are maintained for 8 years, other public records for 7 years*

## 5. Public Records of Potential Relevance

These are records that are publicly available from the court and are of potential relevance. Since no identity card number of the debtor/defendant is displayed on such records, we only matched such records with you by a comparison of English name and address only. TransUnion's members are aware of this fact and may use further means to verify this information.

### 5.1 Potentially Relevant Writ Information:

- 5.1.1 A Writ No. DCCJ3/2008 was taken out by WONG CHI KEUNG as plaintiff on 01-01-2007 in the Hong Kong District Ct for Rent & Surcharges.

Defendant 1 of the case: CHAN TAI MAN [as] the [sole/joint] trustee of/for DAVID LEE

The address of CHAN TAI MAN is 1) 1101 LUCKY ESTATE SHATIN NT

Notes:

1. words in square brackets, if any, refer to words that may or may not appear on the relevant public record
2. the use of “/” between words, if any, means the words are used together or separately on their own as appear on the relevant public record

*Here you will find your credit score*

## 6. Credit Score

Based on your credit data, your credit score as at 30-07-2007 falls into the C category. Statistically, in the period of the next 12 months, **99.58%** of population with such score will fulfill their commitment to make payment to credit providers.

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### Notes:

Credit score does not draw conclusion or provide credit decisions for credit providers. Credit score is only one piece of information used by credit providers in their credit assessment process. Other than the credit score, credit providers will also consider their own risk acceptance level in lending, their own internal credit score and the applicant's demographic and financial information. A credit score is a fluid number and is calculated based upon the latest information contained in a credit file at the time the score is requested. Since the credit information of a consumer may change from time to time, a score generated previously may not be the same as the current one. Moreover, the same credit applicant with the same score may be accepted by one credit provider, but rejected by another. Such decisions depend on the credit policy of the credit providers and other available information. We are not involved in any way in their credit decision process.

“Fulfilling commitment to make payment” means making payment by 90 days from the due date.

*List of TransUnion's members wish to contact you*

## 7. Request for Updated Contact Information

The following is a list of TransUnion's members who were unable to contact you and requested to be provided with updated contact information:

- 7.1 Bank of Credit Union Ltd. - Card Centre made the request on 13-07-2007.

*Here you will find the number of enquiries alert deletion previously made by TransUnion's members*

## 8. Enquiry Alert Deletion(s)

These are enquiry alert deletion(s) made by TransUnion's members:

- 8.1 Bank of Credit Union Ltd. - Card Centre made an enquiry on 15-05-2007 regarding your Master Business Card for the purpose of review of existing credit facilities granted.

On 20-05-2007, the enquiry alert record was deleted by Bank of Credit Union Ltd. for the following reason:

“Enquiry made without notification to consumer”

## 9. Consumer's Comment

Nil

*Any consumer statement that you added to your report appears here*

Note:

TransUnion only provides credit reports to credit providers based on information collected and does not approve or reject applications for credit. We simply report the information provided by the credit providers. Other than the credit report, credit providers may also consider their own risk acceptance level in lending, their own internal credit score and the applicant's financial and demographic information in considering applications for credit.

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