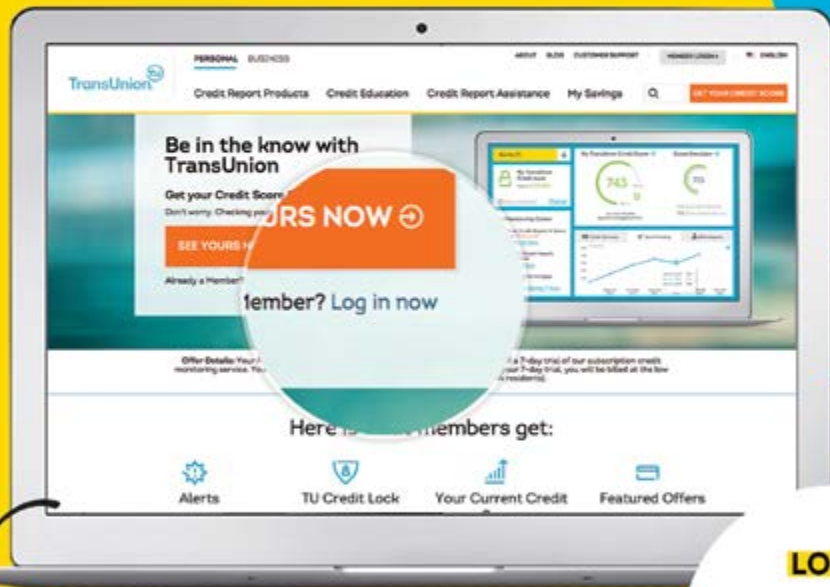


How to use online credit report?

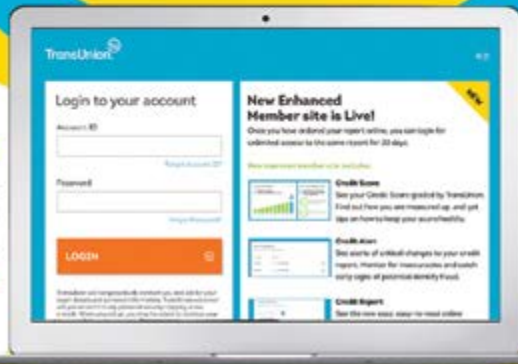


GETTING STARTED

Go to www.transunion.hk and click [Log in now](#).

LOGIN

Enter your Account ID and Password and press LOGIN.



Your Dashboard

1

View or edit your account details, personal and credit card info, and password.

2

Click to get your latest Credit Report & Score.

Membership Center
Valued member since March 2016

Your report was picked up.

GET A NEW CREDIT REPORT & SCORE

Your Credit Score



Your credit score is **B**

[VIEW DETAILS](#)

3

See your latest Credit Score here?

4

View alert details, if any.

Your new credit alerts

You have 2 new Credit Alerts

VIEW ALL CREDIT ALERTS

Your Credit Report Summary

\$1,898

[VIEW DETAILS](#)

Available Until 05/04/2015

Total Accounts	Open Accounts	Mortgage
2	2	1
Enquiries	Delinquent	Public Records
6	0	1

! Login again tomorrow to check if there's any update on your report and score.

Your Profile

Member since March 2016

CREDIT REPORT ORDER RECORD

Order Date	Language	Invoice Number	Credit Report
04/03/2016 16:44:36	Chinese	160304164302149789 -- 0001	Read Now Save Report

ONLINE SUBSCRIPTION RECORD

Subscription Date 04/03/2016 16:43:02

Expiry Date 28/03/2016

Payment Date	Invoice Number
04/03/2016 16:44:35	160304164302149789

Your Credit Report



Print or save a copy of your Report.

A snapshot of your credit status.

Find all info in your credit report here.

5

Your Credit Report

[View printable version](#)

[Save printable version](#)

AS OF 11/09/2015

Expanded View



ACCOUNT SUMMARY

Credit Score	A	View	Total Accounts	1	View
Balances	\$0		Open Accounts	1	
Mortgage	0		Closed Accounts	0	
Enquiries	3	View	Delinquent Accounts	0	
Public Records	0				

PERSONAL INFORMATION

CREDIT ACCOUNT INFORMATION

CREDIT APPLICATION(S) INFORMATION

OTHER ENQUIRY INFORMATION

PUBLIC RECORDS OF POTENTIAL RELEVANCE

REQUEST FOR UPDATED CONTACT INFORMATION

ENQUIRY ALERT DELETION(S)

CONSUMER COMMENT(S)

Your Credit Score

AS OF 11/08/2018



This is your credit score.
Credit score grades range from A to J.



How You Measure Up



Your credit score predicts your ability to repay loans. It is based on your credit history.



Your score predicts you are 99.9% likely to make your loan payments for the next 12 months.



Your score is higher than 70.14% of other consumers in Hong Kong.

Your Credit Score

If you haven't refreshed your score, go back to 'Your Dashboard' and get your latest Score.

The percentage shows how likely you'll repay your debt in the near future.

CREDIT SCORE FAQs



HOW YOUR CREDIT SCORE IS CALCULATED



How your score is calculated

Background

Your credit score is created using a mathematical formula measuring your credit report data. It may be used by lenders, insurers, landlords, employers and utility companies to evaluate your payment behavior, debt levels and credit history. Factors like income, race and gender are not measured in the score calculation. A high score will help you get the best rates on new credit and loans.

Explanation

Several factors help determine your credit score, including:

- Payment history: Does yours indicate that you make credit payments in full and on time?
- Outstanding debt: How much do you owe compared to your credit limits?
- Credit account history: For how long have you been making payments?
- Recent inquiries: Have you applied for new credit accounts recently? If so, how many?
- Types of credit: Have you shown you can make payments on different kinds of credit accounts (e.g., credit cards and mortgages)?

Remember, the factors used vary in how strongly they impact your credit score. For example, if you have a very high credit score, the negative factors in your analysis are likely to have a small impact on your credit. For a very low credit score, negative factors likely have a larger impact.

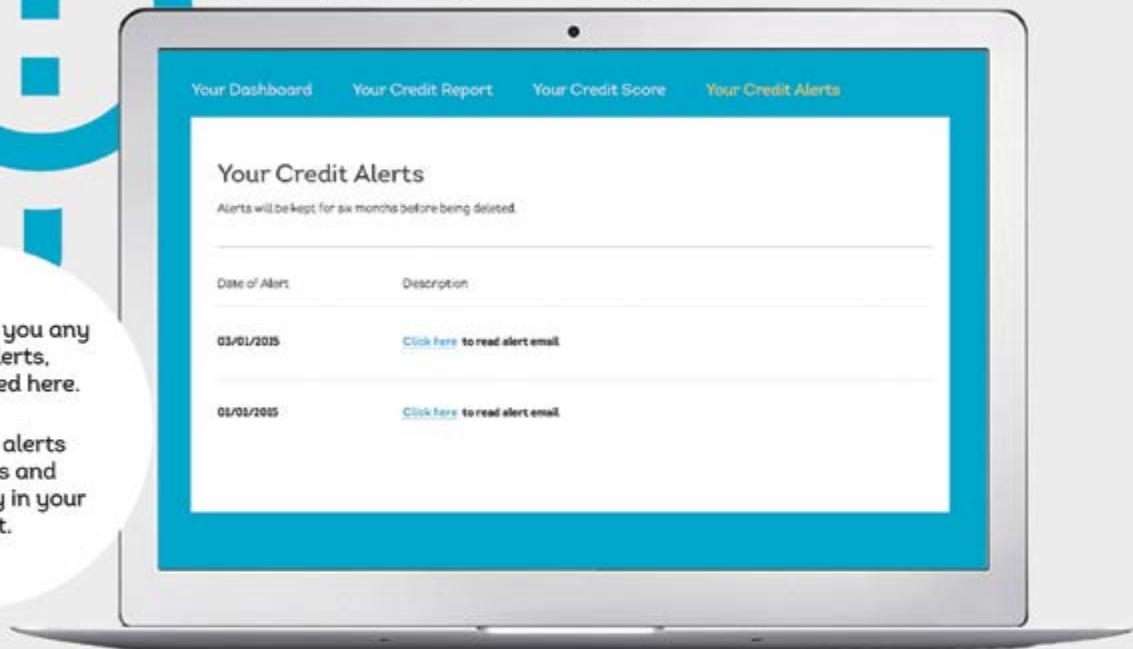
Learn about Credit Score and how it's calculated.

⚠ Don't forget to logout to protect your personal and credit information.

If we've sent you any SMS/email alerts, they'll be listed here.

Cross-check alerts with enquiries and credit history in your Credit Report.

Have questions?
Talk with us.



6



Need help?

Support



Connect

Coming Soon



Credit Resources

[Your Credit Report](#)

[Your Credit Score](#)

[Your Credit Alerts](#)