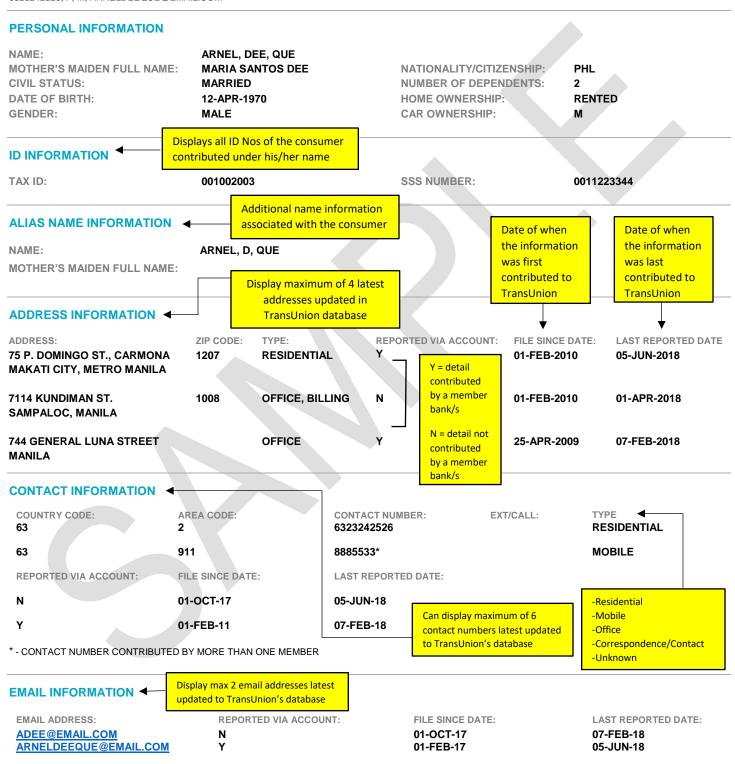
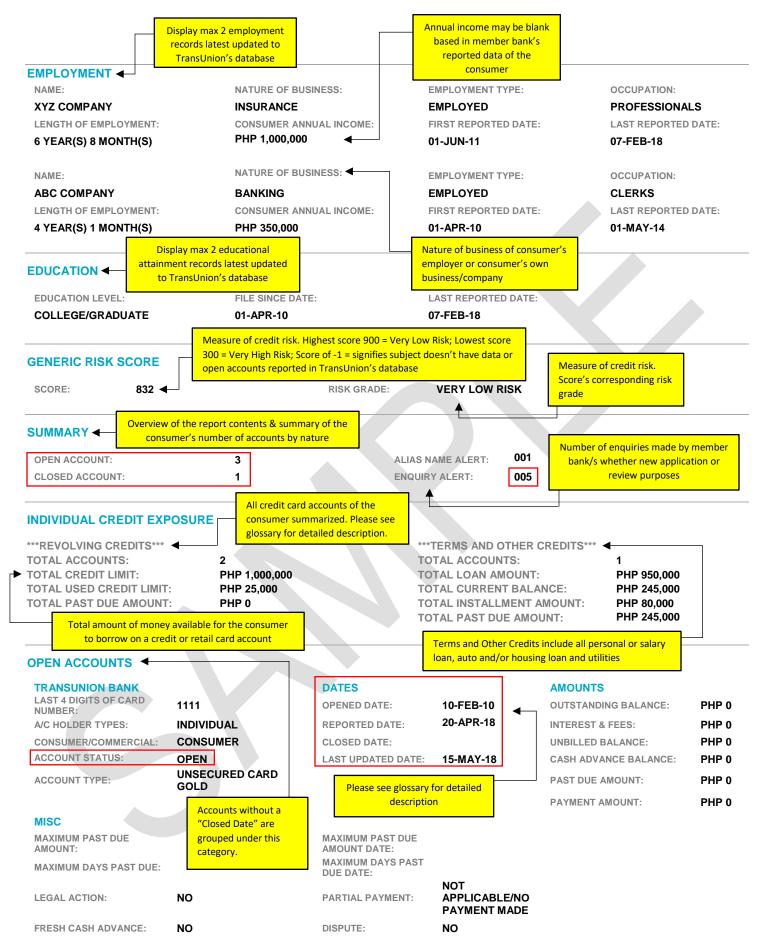
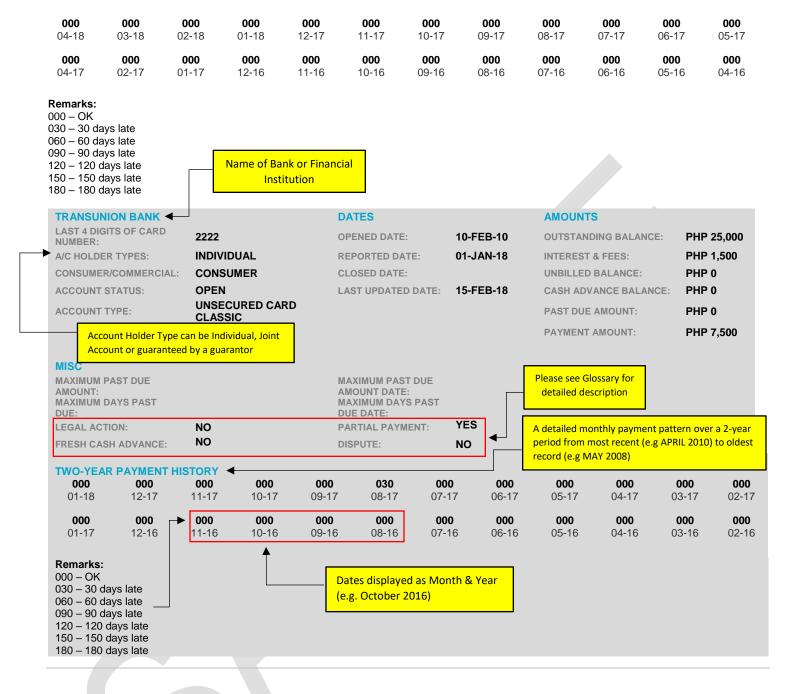


INPUT: ARNEL, DEE, QUE, MARIA SANTOS DEE, M, 12-APR-1970, MALE, PHL, 001002003, TIN, 75 P DOMINGO ST CARMONA MAKATI CITY MANILA 1200, R, 6323242526, F, M, ARNELDEEQUE@EMAIL.COM







TRANSUNION BANK

ACCOUNT NUMBER: 1122334455
A/C HOLDER TYPES: INDIVIDUAL

CONSUMER/COMMERCIAL: CONSUMER
ACCOUNT STATUS: OPEN

CCOUNT STATUS: OPEN

ACCOUNT TYPE:

LOAN

DATES

OPENED DATE: 15-JAN-16
REPORTED DATE: 25-APR-18

CLOSED DATE:

CLOSED DATE:

LAST UPDATED DATE: 25-MAY-18

NO

UNSECURED PERSONAL

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:

MAXIMUM PAST DUE AMOUNT DATE:

MAXIMUM DAYS PAST DUE:

MAXIMUM DAYS PAST DUE:

MAXIMUM DAYS PAST DUE:

LEGAL ACTION:

NO

MAXIMUM PAST DUE AMOUNT DATE:

MAXIMUM DAYS PAST DUE DATE:

PARTIAL PAYMENT:

YES

FRESH CASH ADVANCE: NO DISPUTE:

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							
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											
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 ◀

TRANSUNION BANK

LAST 4 DIGITS OF CARD NUMBER:

A/C HOLDER TYPES: CONSUMER/COMMERCIAL:

ACCOUNT STATUS:

ACCOUNT TYPE:

Accounts with a Closed Date will be grouped under

DATES

"Closed Accounts" OPENED DATE: REPORTED DATE:

VOLUNTARY CLOSED LAST UPDATED DATE: **UNSECURED PLATINUM**

AND HIGHLY **POSITIONED CARD**

3333

INDIVIDUAL

CONSUMER

AMOUNTS

28-FEB-17 15-FEB-17

15-JAN-08

28-MAR-17

PAST DUE AMOUNT:

INTEREST & FEES:

UNBILLED BALANCE:

OUTSTANDING BALANCE:

CASH ADVANCE BALANCE:

PAYMENT AMOUNT: PHP 0

PHP 0

PHP 0

PHP 0

PHP 0

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:

CLOSED DATE:

PARTIAL PAYMENT: NO DISPUTE:

NO

TWO-YEAR PAYMENT HISTORY

000	090	060	030	001	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											
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
BANK	31-JAN-18	CREDIT CARD
TRANSUNION BANK	01-DEC-17	CREDIT CARD

BANK 12-OCT-17 **CREDIT CARD**

BANK 15-FEB-16 SECURED PERSONAL LOAN

TRANSUNION BANK 01-DEC-16 **CREDIT CARD**

ENQUIRY AMOUNT ←

PHP 150,000 PHP 250,000 PHP 50,000

PHP 300,000

0

ENQUIRY PURPOSE

REVIEW REVIEW

NEW APPLICATION

REVIEW 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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