



CREDIT PHILIPPINES NEW UI

Organization: **IG** | Date: **2020-05-04** | Duration: **22:19:12** | Language: **English**

PERSONAL
 Personal Name: **Demo**
 Last Name: **Demo**
 ID Type: **ID**
 ID: **democredit**

EMPLOYMENT
 Self Employed: **Was self employed for two years.**
 Employee: **Was not employed.**

EVALUATION

Risk factors have been detected. It is recommended not to authorize the request.

1. LOW RISK	2. MEDIUM RISK	3. HIGH RISK
Conscientiousness Social desirability	Attitude towards money Willingness to pay	Bank Requirements Capacity to pay

SUMMARY:

The candidate presented a high statistical abnormality rate in his answers to the survey. This refers mainly to the norms he presented in (Bank Requirements, Capacity to pay). It is recommended not to consider granting him the loan, since the chances of his repaying it are small. In special cases where the possibility of granting a unique loan is nonetheless considered, further examinations should be done (documents and facts) . See details in this report.

Please note that abnormal response time to the questions on some of the surveyed subjects was detected for the candidate. It is recommended to ask the candidate for an explanation to this.

Please note the abnormalities in the pattern of answers of the candidate to specific questions of the survey, as detailed in this report below. It is recommended to ask the candidate for an explanation to this.

REMARKS:

The candidate has agreed to provide the information voluntarily.

SOCIAL DESIRABILITY

51%

(1)
Low risk

The candidate presents a proper level of sincerity (Social Desirability). It appears that his answers in the test were sincere.

BANK REQUIREMENTS

97%

(3)
High risk

CANDIDATE'S CONFESSIONS

- ▶ The subject states that he usually pays the cable bills on time but has old debts which he hasn't paid yet (fail).
- ▶ The subject works in (or his work is directly related to) collections/field sales or agent/credit investigation or BPO (fail).
- ▶ The subject states that he doesn't own an active credit card from another bank for more than one year.
- ▶ Has not been employed in his current work place for over a year (fail).
- ▶ The subject's monthly income is less than PHP 10,000 (fail).
- ▶ The subject states that he doesn't have a credit card from any other bank.

CAPACITY TO PAY

100%

(3)
High risk

The candidate presents problematic norms and data regarding his financial and personal situation and concerning his ability to meet the payments of the loan he is applying for.

CANDIDATE'S CONFESSIONS

- ▶ Took loans to use for gambling several times.
- ▶ Has been pursued by a collection agency or a bank for non-payment of a loan or credit card.
- ▶ Initiated a bribe offer in order to promote his business, the highest bribe offer being above PHP 40,000.
- ▶ Previously took loans several of which he could not repay.
- ▶ The subject stated that he does not care about the fact that the responsible use and payment of credit card build his credit score/history.
- ▶ The applicant financially supports over seven people, and his average monthly wages are below PHP 10,000.
- ▶ Has been part of a negative list or adverse finding database.
- ▶ Was imprisoned for several weeks.
- ▶ Experimented several times with hard drugs (cocaine, heroin, etc.).
- ▶ Is not applying for a higher credit limit since he believes that it would be suspicious.
- ▶ A civil claim was filed against him, and the case is still pending.
- ▶ Is not meticulous about paying his obligations (city tax, water, electricity) on time.
- ▶ Believes that the probability of being approved for a credit card is low for different reasons.
- ▶ Describes his financial situation as rather bad.
- ▶ Committed one criminal offense.
- ▶ Has placed a bet amounting above PHP 30,000.
- ▶ The subject stated that he does not care about the fact that hiding from collection agencies will likely destroy his credit score/history and bank record.
- ▶ The subject is aware that when you request for an increase in credit limit, banks look at your payment history as one of the criteria but he does not take it seriously.
- ▶ The subject stated that he does not care about the fact that financial institutions/creditors like banks are required to submit his information/details to Credit Information Corporation (CIC) and that his payment history will be seen by future banks/creditors.
- ▶ The applicant is between 20-30 years old, has an academic education (or college level), and earns a bit more than he spends.
- ▶ Was fired from one work place in the past five years.
- ▶ The applicant has few savings.
- ▶ There has been a change for the worse in his financial situation this year, but it does not make it very hard on him.

- ▶ The applicant, divorced, has been self employed and the total value of his property is above PHP 500,000.
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- ▶ Was offered gifts or benefits which he believed to be attempted bribe twice (the value of one of them was very high), he rejected only one of them, but reported all of them to the superiors.
- ▶ Is requesting a credit limit similar to his monthly income and doesn't need it urgently.
- ▶ His friends advised him to reduce his alcohol consumption.
- ▶ The applicant feels that he does not always have a say at home regarding finances.
- ▶ The applicant does not own his own business.
- ▶ The subject is not aware that banks use his credit score/history in deciding whether to grant him a loan/credit card.
- ▶ Received money in exchange of or in connection with drugs.
- ▶ The subject doesn't have any loans or credit cards at the moment.
- ▶ Claims that when problems come up, his family does not know how to unite and assist each other.
- ▶ The applicant is not sure whether he lied in the questionnaire.
- ▶ Has gambled in a casino several times in the past two years.
- ▶ He's not sure whether he answered any question in this questionnaire incorrectly.
- ▶ The applicant is quite worried about an external inspection of his financial capacity and his credit history.
- ▶ If approved for an AUB credit card, the subject can afford to pay 750 to 2k PHP for it every month.

CORRECTED ANSWERS

Q: How many years in all were you employed (in all jobs together)?

A: Two years. → I have not been employed.

CONTRADICTIONS

In one place the applicant stated that he had not been questioned by the police as a suspect, and in another place he stated that he had been imprisoned.

QUESTIONS ANSWERED FASTER THAN AVERAGE

Q: Is your business profitable?

A: Yes.

Q: Have you been an accomplice to a serious offense that was not reported to the police?

A: No.

Q: Have you been arrested?

A: No.

Q: Have you been questioned by the police as a suspect?

A: No.

Q: Have you ever stolen anything (excluding candy from the supermarket)?

A: I never stole anything.

Q: Do you have a lot of debts, or owe a lot of money?

A: No.

Q: How many times were you drunk in the past two years?

A: I was never drunk.

Q: Were you ever absent from work in the past two years due to drinking alcohol?

A: No.

Q: Did your friends ever advise you to reduce your alcohol consumption?

A: Yes.

Q: I have experienced losing control and bursting out at people, which I regret.

A: Not true.

Q: Do you have any loans or credit cards at the moment?

A: No.



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ATTITUDE TOWARDS MONEY

93%

(2)
Medium risk

The candidate presents medium norms regarding his financial conduct and his attitude towards money, including aspects pertaining to financial understanding and control.

CANDIDATE'S CONFESSIONS

- ▶ Believes that he is not good in keeping his money.
- ▶ The applicant states that he has insufficient knowledge and understanding of investments, and it is not his kind of business.

INDIVIDUAL NORMS AND ATTITUDES OF THE CANDIDATE

- ▶ Believes that people will only love and appreciate him if he is rich.

QUESTIONS ANSWERED FASTER THAN AVERAGE

Q: I cannot get the money I need.

A: Not true.

Q: I live off the loans I take.

A: Not true.

Q: There are no rich people who earned their wealth honestly.

A: Not true.

CONSCIENTIOUSNESS

69%

(1)
Low risk

The candidate presents a responsible approach, discretion, caring, order, precision and self examination concerning his actions.

CANDIDATE'S CONFESSIONS

- ▶ Tends to argue with and confront law enforcement personnel.
- ▶ Does not meticulously perform what he is asked to do.
- ▶ Sometimes enjoys breaking the rules and doing things that are not to be done.
- ▶ It is hard for him to hope that he will amount to something.
- ▶ Tends to easily give up when he encounters new problems.
- ▶ Sometimes has the urge to do something harmful or shocking.

WILLINGNESS TO PAY

93%

(2)
Medium risk

The candidate presents medium norms and a medium approach concerning his intent to meet the obligations he takes upon himself.

CANDIDATE'S CONFESSIONS

- ▶ Does not intend to put every effort into repaying the credit card.
- ▶ If he received a good sum of money from a friend, he would first go out for fun with his family.
- ▶ Notes that if he has difficulties in paying the credit card, he will not be ready to sell things in order to repay any debts to the bank.

INDIVIDUAL NORMS AND ATTITUDES OF THE CANDIDATE

- ▶ Believes that a person may do anything he wants with the loan, provided that he repays it on time.

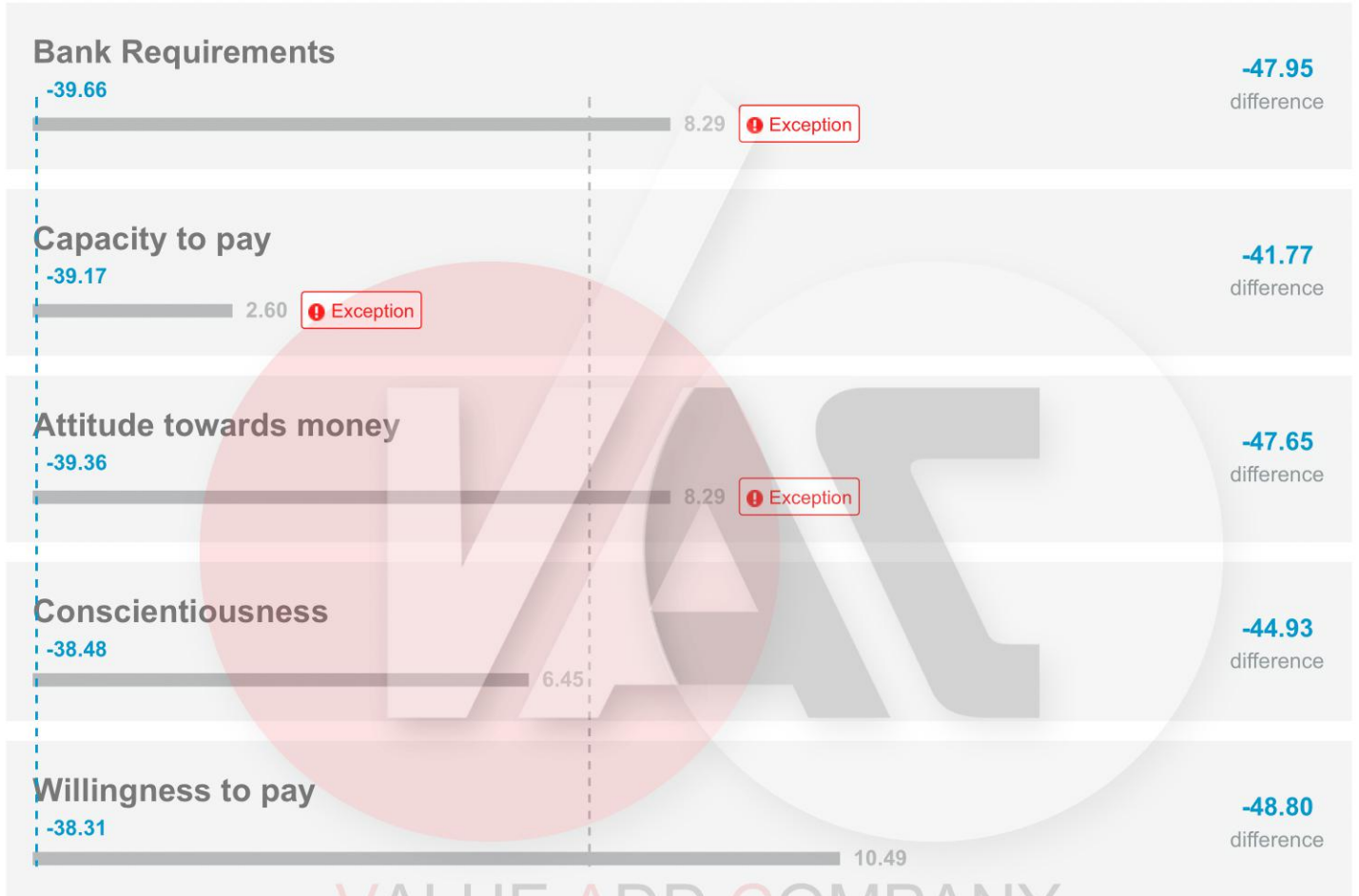


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AVERAGE RESPONSE TIME

■ Candidate time (in seconds) ■ General average time (in seconds)



VALUE ADD COMPANY

RECOMMENDATIONS FOR FOLLOW UP QUESTIONS

Capacity to pay

GENERAL QUESTIONS

- ▶ Please detail all of your sources of income and expenses.
- ▶ Please note whether you have financial debts and to whom.
- ▶ How many people do you support and do you have additional sources of income?
- ▶ How would you define your financial situation?
- ▶ Why do you need a loan and what is the likelihood that you will repay it on time?

NOTES:

INDIVIDUAL QUESTIONS

- | Previously took loans several of which he could not repay.
- ▶ What is the extent of the loans you took and why did you not repay? Why do you think that you will repay this one?
- | Has placed a bet amounting above PHP 30,000.
- ▶ How many times a year do you gamble, what sums and where? Have you accumulated debts as a result?
- | Took loans to use for gambling several times.
- ▶ What were the sums of the loans and when did you take them? Did you also take loans on the gray market? Do you have debts?
- | Is not applying for a higher credit limit since he believes that it would be suspicious.
- ▶ Which credit limit would you like to have approved? What do you fear being suspected of?
- | Is not meticulous about paying his obligations (city tax, water, electricity) on time.
- ▶ Why do you not pay your debts on time? What is the extent of your debt?
- | Experimented several times with hard drugs (cocaine, heroin, etc.).
- ▶ When did you use drugs, in which circumstances and what kind of drug?
- | Committed one criminal offense.
- ▶ Please describe the incident, when it occurred and what caused it.
- | A civil claim was filed against him, and the case is still pending.
- ▶ What is the nature of the claim, when is the trial expected to end?
- | Was imprisoned for several weeks.
- ▶ When, what were you charged with?

NOTES:

Attitude towards money

GENERAL QUESTIONS

- ▶ Do you manage your finances in an organized and calculated manner?
- ▶ Are you strict about family expenses?
- ▶ Do you put effort into repaying debts on time.

NOTES:

INDIVIDUAL QUESTIONS

- | Believes that he is not good in keeping his money.
- ▶ Please provide examples to explain this. Do you currently owe money?

NOTES:

Conscientiousness

GENERAL QUESTIONS

- ▶ Do you meet your obligations?
- ▶ What do you feel when you do not keep your promises?
- ▶ Is what people think about you important to you?



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NOTES:

INDIVIDUAL QUESTIONS

- | Tends to argue with and confront law enforcement personnel.
- ▶ Please describe when and in which circumstances and how the incident ended.

NOTES:

Willingness to pay

GENERAL QUESTIONS

- ▶ What is your level of commitment to repaying the loan?
- ▶ Please note whether you received loans in the past and whether you adhered to the repayment schedule.
- ▶ In which situations might your inclination to repay the loan be significantly reduced?

NOTES:

INDIVIDUAL QUESTIONS

- | Does not intend to put every effort into repaying the credit card.
- ▶ Are there loans you took and did not repay, what is the situation of your business?

NOTES:

Questioning Summary:

Recommendations

Assessment:

Status tag:
Empty

This report is based on the analysis of a self-reporting questionnaire answered by the candidate. All the information in this report is confidential and should be used only by the organization that ordered the assessment. This report should not be made public.