

Third-party breach resulted in Singapore Moneylenders Credit Bureau being leaked by GhostR (UPDATED) - DataBreaches.Net

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Threat actors known as GhostR claim to have stolen more than 50 GB of files on loan borrowers from the Singapore MLCB (the Moneylenders Credit Bureau). They have offered some of the data as a leak on a popular hacking forum and provided proof of claims in the form of copies of completed loan applications:

GhostR has stolen 54.6GB and a list of 324,362 MLCB reports of individuals in Singapore on 14th June 2024. Each MLCB report contains the following information:

- 1) Borrower's personal information, which includes the name, ID number, or Unique Entity Number (UEN),
- 2) Loan information such as the loan type, tenure, principal loan amount, and total amount payable to the legal money lender
- 3) Payment and repayment status, which includes the list of all the outstanding loans and the repayment history of each loan
- 4) Loan guarantor's status or surety this can reflect guarantor/surety's legal responsibility for any unpaid loans

GhostR has informed MLCB and CREDIT Bureau (Singapore) Pte Ltd since 28th June regarding this data breach. However, both MLCB and CBS management ignored our requests to negotiate the safety of these sensitive data. Today, we will leak the first 10,000 MLCB reports publicly.

DataBreaches emailed MLCB yesterday and again this morning but has received no reply. Attempts to verify that these are real data were somewhat difficult using Google to try to search for names of loan borrowers. That said, the data do appear likely to be genuine.

In follow-up communications with GhostR, DataBreaches was told that this was not a direct attack on MLCB but a third-party server breach with exfiltration. GhostR claims that the third party is **Ezynetic Pte. Ltd**, "an IT software company that created the API between Moneylenders and MLCB, which allows Moneylender to programmatically download the MLCB report of a borrower via the MLCB system."

The spokesperson added, "If MLCB or CBS does not respond to us, we will leak all of the credit bureau reports of all 324,362 individuals in Singapore. There are many other companies involved in this hack. And yes, we are negotiating with some while there are others which refused to respond. For those companies that do not respond, we will leak their data as well."

According to GhostR, there has been no encryption of files.

On July 25, the Ministry of Law issued a [statement](#) that confirms there was a breach of data at 12 moneylenders using the services of Ezynetic Pte Ltd. Eight moneylenders who do not use the vendor were not affected.

MinLaw's statement confirms that data was leaked but reports 128,000 were affected, a number significantly smaller than what GhostR claims.

GhostR has indicated that it will be releasing more details soon that support their claims about the number affected.

The 12 moneylenders affected are Ban King Credit, Credit 21, Lending Bee, Katong Credit, Credit Thirty3, GS Credit, 1AP Capital, Creditmaster, BST Credit, U Credit, Horison Credit and Credit Matters.

This post was updated post-publication to include the statement by the Ministry of Law.

Source: <https://databreaches.net/2024/07/24/third-party-breach-resulted-in-singapore-moneylenders-credit-bureau-being-leaked-by-ghost/>