

INDIVIDUAL CREDIT REPORT SELF

PERSONAL INFORMATION

The following is your personal information provided to us:

Individual Profile	
Name	INDIVIDUAL A
New IC Number	XXXXXXXX
Old IC Number(if any)	KXXXXXX
Date of Birth	xx/xx/xxxx
Nationality	MALAYSIA

ADDITIONAL DEMOGRAPHICS

Address details are supplied in conjunction with a credit application, therefore the address information recorded is not a chronological list of addresses.

Address Records	
Address	Report Date
NO 527, TAMAN JAYA, PONTIAN, PONTIAN, JOHOR	11/12/2014
KG BELAHAN TAMPOK, RENGIT, JOHOR	10/12/2014
NO 314, TMN JAYA, 85310 PONTIAN, JOHOR, JOHOR	29/10/2014
NO 527 TAMAN JAYA, PONTIAN BESAR, 85310 PONTIAN, JOHOR	09/11/2013
NO 527 TAMAN JAYA, PONTIAN BESAR, PONTIAN, JOHOR	16/08/2011

RELATED BUSINESS AND COMPANIES

This section displays your details regarding the related businesses and companies.

Related Companies & Businesses							
Reg. No. / Reg. Date	Company Name/ Status	Appointment Date/ Position	No of Shares	% Shares	Nature of Business / Business Type	Issued Capital	Last Updated
782520P 26/07/2007	PERSADA BINA BANGUN SDN. BHD. Existing	- SHAREHOLDER	250,000	50.00	Construction of buildings n.e.c.	500,000.00	31/01/2016

PREVIOUS COMPANIES AND BUSINESS INFORMATION

Previous Companies / Business Information						
No.	Reg. No. / Reg. Date	Companies Name / Status	Appointment Date / Position	Cessation Date	No of Shares	% Shares
1.	M0123455K -	BLUEWAVE COMPUTER CENTRE -	23/04/2007 -	05/07/2007	-	-

MyScore™ ASSESSMENT

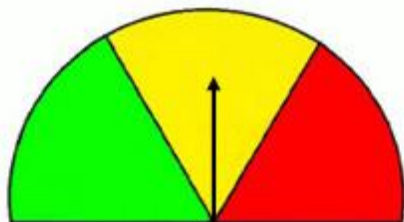
Based on your credit data, your credit score as at 10/03/2016 is 532 and falls into the credit grade of FF. The probability of you defaulting based on statistics and the population average, within the next 12 months is 17.43%.

The Key Influencing Factors which contributes to your MyScore are as below:

- i. Total credit allowance for secured personal loan accounts is relatively low
- ii. Bank revolving account balances are relatively high in proportion to credit limits or no satisfactory trades
- iii. For accounts with collateral, the total collateral value is relatively low
- iv. Average available credit allowance for bank revolving accounts is relatively low

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CREDIT GRADE
FF

Notes:

MySCoRE™ does not draw conclusion or provide credit decisions for credit providers. **MySCoRE™** is only one piece of information used by credit providers in their credit assessment process. Other than the **MySCoRE™**, 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.

BANK CREDIT SUMMARY

This section displays summarized information relating to your loan application for the past 12 months and potential & current liabilities arising from credit facilities obtained from banks and financial institutions.

Summary of Loan Applications for the past 12 months			
	No. of Applications	Total Amount (RM)	
A. Approved in past 12 months	1	700,000.00	
B. Pending	0	0.00	

Summary of Potential & Current Liabilities			
	Outstanding (RM) (Exclude FEC)	Total Limit (RM) (Exclude FEC)	FEC Limit (RM)
A. As Borrower	4,991,973.00	6,608,494.00	0.00
B. As Guarantor		430,517.00	0.00
C. Total		7,039,011.00	0.00
Legal Action Taken	N		
Special Attention Account	N		

NON-BANK CREDIT SUMMARY

This section displays summarized information relating to your non-bank credit facilities provided to us by the Bureau's members.

NON-BANK SUMMARY INFORMATION	
Number of Records	0
Total Outstanding Balance (MYR)	0.00

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DISHONOURED CHEQUES SUMMARY

This section displays the summary of dishonoured cheques due to insufficient funds.

Summary Dishonoured Cheque Information	
Evidence of Dishonored Cheque for the past 12 months (own bank)	0
Evidence of Dishonored Cheque for the past 12 months (commercial bank)	0

PAST ENQUIRIES SUMMARY

This section displays the summary of the enquiries made by the banks and non-banks.

Enquiry(ies) for the Past 12 Months	
Number of Enquiries in the past 12 months by banks	1
Number of Enquiries in the past 12 months by non-bank	0

BANK CREDIT ACCOUNT DETAILS

The following is your bank credit information obtained from the financial institutions in Malaysia with reference to the CCRIS database.

Status	
Warning	-

Loan Information

No	Date	Sts	Capacity	Lender Type	Facility	Total Outstanding Balance (RM)	Date Balance Updated	Limit (RM)	Prin. Repmt Term	Col Type	Conduct of Account for Last 12 Months												LGL STS	Date Status Update	
											2016						2015								
Outstanding Credit												M	F	J	D	N	O	S	A	J	J	M	A		
1	11/01/2008		Own	Citiban k Berhad				163,000.00		PROPERTY															
		O			HSLNFNCE	132,617.00	29/02/2016		MTH			0	0	0	0	0	0	0	0	0	0	0	0	0	
2	27/03/2009		Joint	Maybank Islamic Berhad				250,000.00		M/VEHS															
		O			Other term loan/finance (include personal loan/finance)	0	29/02/2016		MTH			0	0	0	0	0	0	0	0	0	0	0	0	0	
3	18/05/2010		Own	CIMB Bank Berhad				616,452.00		PROPERTIES															
		O			Other term loan/finance (include personal loan/finance)	581,313.00	29/02/2016		MTH			0	0	0	0	0	0	0	0	0	0	0	0	0	
4	08/09/2010		Partner	Maybank Islamic Berhad				30,000.00		CLEAN															
		O			Credit Card	0.00	29/02/2016		MTH			0	0	0	0	0	0	0	0	0	0	0	0	0	
5	05/03/2012		Joint	CIMB Bank Berhad				110,000.00		FIN GUARANTEE															
		O			Other term loan/finance (include personal loan/finance)	90,884.00	29/02/2016		MTH			2	1	1	1	1	1	1	1	1	1	1	1	1	
6	30/03/2012		Own	Citiban				425,000.00		PROPERTY															

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transaction			Balance (MYR)			(days)	
-	-	-	-	-	-	-	-

Motorcycle Trade Reference						
Dealer Name	Contact No.	PIC	Account No.	Outstanding Balance (MYR)	Status	Aging as of
-	-	-	-	-	-	-

DISHONoured CHEQUE DETAILS

This section displays the dishonoured cheque issuances by commercial banks with following information (if any), bank name, account number, issuance date, cheque number and cheque amount.

DCHEQS (dishonoured cheques) information is only available on Monday to Friday from 9am till 10pm.

Dishonoured Cheque Information (Commercial Bank)					
Account No	Issuance Date	Cheque No	Account No.	Amount	Remark
-	-	-	-	-	-

PAST ENQUIRY DETAILS

This section displays the current and previous enquiries made on your credit report under credit review by lending institutions and the Bureau's members.

Enquiry(ies) in the Past 12 Months (Banks)			
Enquiry Date/Time	Enquiry Number	Enquiry Type	Enquirer ID

Enquiry(ies) in the Past 12 Months (Non- Banks)			
Enquiry Date/Time	Enquiry Number	Enquiry Type	Enquirer ID
10/09/2015	20150910154783	CREDIT REVIEW	PCP123456

Current Enquiry(ies)		
Enquiry Number	Report Enquiry Type	Enquirer ID
201603104644555	NEW APPLICATION	PF012000001

REMARKS BY SUBJECT INDIVIDUAL

This section contains any dispute, discrepancies of data or special remarks made available to the Bureau by individual, members of the bureau or any data sources and authorities.

Narratives			
Creation Date	Nature of Dispute	Status	Status Date

GLOSSARY

MySCORE™ Assessment

Credit Grade

A value given to an individual to reflect their current and past debt repayment patterns. A grade of "AA" is considering the best.

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For scored individual, the credit grade between AA to JJ and X1 to X4.
For non-scored individual, the credit grade between Z1 to Z7, YY and "-".

Credit Score

A credit score is a numerical summary of the information contained in individual credit report. The credit score is calculated by using a statistical model which is used to objectively evaluate information that pertains to make a credit decision.
For scored individual, it is an integer between 1 to 4 and 10 to 900. An individual with lower score is more risky then one with higher value.
For non-scored individual, it has a value of 0.

Probability of Default (PD)

It is the predicted probability of default for the individual within the next 12 month.
For scored individual, it is a value between 0 and 100. An individual with a higher probability of default is more risky than one with lower value.

For non-scored individual, the value is 999.99.

** Below with the following mapping between credit grade, colour scheme, credit score, and the PD for scored individual.

Credit Grade	Color Scheme	Credit Score	Probability of Default (PD)
AA	Green	594 – 900	0.00% - 2.40%
BB	Green	579 – 593	2.49% - 3.98%
CC	Green	563 – 578	4.11% - 6.73%
DD	Yellow	548 – 562	6.95% - 10.81%
EE	Yellow	534 – 547	11.15% - 16.46%
FF	Yellow	513 – 533	16.94% - 28.97%
GG	Red	491 – 512	29.69% - 46.65%
HH	Red	459 – 490	47.51% - 72.60%
II	Red	419 – 458	73.29% - 91.38%
JJ	Red	10 – 418	91.65% - 100.00%
X4	Green	4	0.00% - 2.40%
X3	Green	3	2.50% - 3.70%
X2	Green	2	3.80% - 5.80%
X1	Yellow	1	5.90% - 100.00%

For non-scored individual, we have the following mapping.

Non-Scored Segments	Remarks	Credit Grade	Credit Score	Probability of Default (PD)
No File	No data in CCRIS	A dash "-" will be shown	A dash "-" will be shown	A dash "-" will be shown
No Trades	Individual matched in CCRIS but apart from Account Status = "S", no trade	YY	A dash "-" will be shown	A dash "-" will be shown

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	information exists			
90+ PD	If at least one trade shows 90+ days in arrears at time of scoring (cycle 4+), then no score will be generated	Z1	Score of 0 will be shown	999.99
Rescheduled	If first occurrence of Account Status = "C" is in the last 9 months, then no score will be generated	Z2	Score of 0 will be shown	999.99
Restructured	If first occurrence of Account Status = "T" is in the last 9 months, then no score will be generated	Z3	Score of 0 will be shown	999.99
AKPK	If first occurrence of Account Status = "K" ever, then no score will be generated until settled	Z4	Score of 0 will be shown	999.99
Partial Write Off	If first occurrence of Account Status = "P" ever, then no score will be generated until settled	Z5	Score of 0 will be shown	999.99
Write Off	If first occurrence of Account Status = "W" ever, then no score will be generated until settled	Z6	Score of 0 will be shown	999.99
Legal	If Legal Status = "Sumn/writ files", "Jdgmtdord/ ordsal", "Bankruptcy", "Chrg ord", "Garnshe ord", "Wrt of seiz & sal", "Prohib ord", "Winding up", "Auction", "Jdgmt debtr sum", - then no score will be generated	Z7	Score of 0 will be shown	999.99

Key Influencing Factors (KIF)

This segment provides an overview of reasons for the level or risk that has been assigned. The KIF may consist of positive and negative suggestions that have affected the calculation of PD, credit score and also the credit grade.

END OF REPORT

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