

MySCoRE REPORT (Sample)

PERSONAL INFORMATION

Individual Profile	
Name	INDIVIDUAL 1
New IC Number	75XXXXXXXXXX
Old IC Number (if any)	AXXXXXXX
Date of Birth	XX/XX/1975
Nationality	MALAYSIAN
Residency Status	

MySCoRE™ ASSESSMENT



Individual MySCoRE™	
Credit Score	97
Probability of Default (%)	1.02
Key Influencing Factors	<ul style="list-style-type: none"> - There is no evidence of deteriorating trend in delinquency - There is no track record of default on the accounts - There is no evidence of personal financing - There is no track record of low delinquency on the accounts

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.

ADDITIONAL DEMOGRAPHICS

Address Records	
Address	Report Date
-	-

BANK CREDIT SUMMARY

Summary of Loan Applications for the past 12 months			
	No. of Applications	Total Amount (RM)	

DISCLAIMER: This report may not be reproduced in whole or in part in any form or manner whatsoever. This report is provided to the client in strict confidence for use by the client as one factor in connection with credit and other business decisions. The report contains information compiled from information which Credit Bureau Malaysia does not control and which has not been verified unless otherwise stated in this report. Credit Bureau Malaysia therefore cannot accept responsibility for the accuracy, completeness or timeliness of the contents of the report. Credit Bureau Malaysia disclaims all liability for any loss or damage arising out of or in anyway related to the contents of this report. Consent from the individual is required before retrieval of the report.

A. Approved in past 12 months	0	0.00	
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	109,650.00	200,000.00	0.00
B. As Guarantor		100,000.00	0.00
C. Total		300,000.00	0.00
Legal Action Taken	N		
Special Attention Account	N		

NON-BANK CREDIT SUMMARY

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

LEGAL/BANKRUPTCY SUMMARY

Legal/Bankruptcy Litigation Information	
Total Number of Legal/Bankruptcy Case Found	1

DISHONoured CHEQUES SUMMARY

**DCHEQS information is no longer available starting 1st October 2020.

DCHEQS information is no longer available starting 1st October 2020.

PAST ENQUIRIES SUMMARY

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

BANK CREDIT ACCOUNT DETAILS

Status	
Warning	Pending Verification

Loan Information																										
No	Date / R&R Date	Sts	Capacity	Lender	Facility/ App Type	Total Outstanding Balance (RM)	Date Balance Updated	Limit / Instl Amt (RM)	Prin. Repmt. Term	Col Type	Conduct Of Account For Last 12 Months												LGL STS	Date Status Updated		
											2023						2022									
Outstanding Credit											O	S	A	J	J	M	A	M	F	J	D	N				
1	05/12/2008		Own	3903				200,000.00																		
		O			PCPASCAR	109,650.00	30/11/2011	854.00	MTH	CLEAN	0	0	0	0	0	0	0	0	0	0	0	0	0			

DISCLAIMER: This report may not be reproduced in whole or in part in any form or manner whatsoever. This report is provided to the client in strict confidence for use by the client as one factor in connection with credit and other business decisions. The report contains information compiled from information which Credit Bureau Malaysia does not control and which has not been verified unless otherwise stated in this report. Credit Bureau Malaysia therefore cannot accept responsibility for the accuracy, completeness or timeliness of the contents of the report. Credit Bureau Malaysia disclaims all liability for any loss or damage arising out of or in anyway related to the contents of this report. Consent from the individual is required before retrieval of the report.



79 Months

Court Details		Judgement Creditor/Plaintiff	
Court	MAHKAMAH TINGGI	Name	RHB Bank Berhad
City	KOTA BHARU	ID	-
State	KELANTAN	Address	-
Amount	0		
Solicitor		Liquidator	
Name	-	Name	INDIVIDUAL 2
Address	-	Address	Jabatan Insolvency Malaysia (Mdl), Negeri Kelantan
Tel	-	Tel	-
Ref no.	-	Ref no.	BP024753/2016(175/2017)
Source of Information			
ADJUDICATION OR RECEIVING ORDER	UTUSAN MALAYSIA / 15 April 2017		
ADJUDICATION OR RECEIVING ORDER	NEW STRAITS TIME / 19 April 2017		
ADJUDICATION OR RECEIVING ORDER	NANYANG SIANG PAU / 19 April 2017		
FIRST MEETING	FEDERAL GAZETTE / 06 April 2017		
FIRST MEETING	UTUSAN MALAYSIA / 10 April 2017		
Status	-		
Remarks	-		

REMARKS BY SUBJECT INDIVIDUAL

Narratives			
Creation Date	Nature of Dispute	Status	Status Date
-	-	-	-

GLOSSARY

DISCLAIMER: This report may not be reproduced in whole or in part in any form or manner whatsoever. This report is provided to the client in strict confidence for use by the client as one factor in connection with credit and other business decisions. The report contains information compiled from information which Credit Bureau Malaysia does not control and which has not been verified unless otherwise stated in this report. Credit Bureau Malaysia therefore cannot accept responsibility for the accuracy, completeness or timeliness of the contents of the report. Credit Bureau Malaysia disclaims all liability for any loss or damage arising out of or in anyway related to the contents of this report. Consent from the individual is required before retrieval of the report.

MySCoRE™ ASSESSMENT

Credit Grade

A value given to an individual to reflect their current and past debt repayment patterns. A grade of "Excellent" is considering the best. For scored individual, the credit grade between Excellent to Very Poor. For non-scored individual, the credit grade will be "-".

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 0 to 100. An individual with lower score is more risky then one with higher value. For non-scored individual, it has a value of "-".

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 "-".

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

Credit Grade	Color Scheme	Credit Score	Probability of Default (PD)
Excellent		93 - 100	0.01% - 1.40%
Very Good		80 - 92	1.41% - 3.70%
Good		65 - 79	3.71% - 10.20%
Fair		60 - 64	10.21% - 14.30%
Below Average		50 - 59	14.31% - 27.00%
Poor		39 - 49	27.01% - 46.00%
Very Poor		0 - 38	46.01% - 100.00%

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

Non-Scored Segments	Remarks	Credit Score	Probability of Default(PD)
No File	No data in CCRIS	A dash "-" will be shown	A dash "-" will be shown
Exclusion	Subject's profile matched in CCRIS but there are insufficient data or presence of confidential data that renders an exclusion	A dash "-" will be shown	A dash "-" will be shown
90+ PD	If at least one trade shows 90+ days in arrears at time of scoring (cycle 4+), then no score will be generated	A dash "-" will be shown	A dash "-" will be shown
Rescheduled	If first occurrence of Account Status = "C" is in the last 9 months, then no score will be generated	A dash "-" will be shown	A dash "-" will be shown
Restructured	If first occurrence of Account Status = "T" is in the last 9 months, then no score will be generated	A dash "-" will be shown	A dash "-" will be shown
AKPK	If first occurrence of Account Status = "K" ever, then no score will be generated until settled	A dash "-" will be shown	A dash "-" will be shown
Partial Write Off	If first occurrence of Account Status = "P"	A dash "-" will be shown	A dash "-" will be shown

DISCLAIMER: This report may not be reproduced in whole or in part in any form or manner whatsoever. This report is provided to the client in strict confidence for use by the client as one factor in connection with credit and other business decisions. The report contains information compiled from information which Credit Bureau Malaysia does not control and which has not been verified unless otherwise stated in this report. Credit Bureau Malaysia therefore cannot accept responsibility for the accuracy, completeness or timeliness of the contents of the report. Credit Bureau Malaysia disclaims all liability for any loss or damage arising out of or in anyway related to the contents of this report. Consent from the individual is required before retrieval of the report.

MySCoRE REPORT (Sample)

Non-Scored Segments	Remarks	Credit Score	Probability of Default(PD)
	ever, then no score will be generated until settled		
Write Off	If first occurrence of Account Status = "W" ever, then no score will be generated until settled	A dash "-" will be shown	A dash "-" will be shown
Legal	If Legal Status = "Sumn/writ files", "Jdgmtdord/ordsal", "Bankruptcy", "Chrg odr", "Gamshe odr", "Wrt of seiz & sal", "Prohib odr", "Winding up", "Auction", "Jdgmt debtr sum" - then no score will be generated	A dash "-" will be shown	A dash "-" will be shown

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

Notice from Credit Bureau Malaysia Sdn. Bhd. (CBM)

CBM helps Malaysians be credit positive by helping them build and improve their Credit Report (as defined under the Credit Reporting Agencies Act 2010 (CRA)) so that they can have better access to financial services and at more competitive rates. By providing a centralized platform to aggregate Credit Information (as defined under the CRA) and to enable swift digital distribution, CBM enables banks, financial institutions, companies and businesses with legitimate purpose to conduct credit checks and verifications to procure and process Credit Information quickly and efficiently. CBM also supplies a credit score to help financial institutions assess and review credit quality across portfolio and across the population.

Whenever you apply for any Credit (as defined under the CRA) from any Credit Provider (as defined under the CRA), Credit Information are needed to help assess your eligibility to be provided with credit, your history in relation to credit or your capacity to repay credit and is or has been used or is capable of being used as one of the factors in establishing your eligibility for credit .

CBM is licensed by the Registrar of Credit Reporting Agencies of Malaysia to carry out Credit Reporting Business (as defined in the CRA). We source data from various databases legally. The security and integrity of your Credit Information is very important to us. When we process any Credit Information, we take practical steps to protect the same from any loss, misuse, modification, unauthorized or accidental access or disclosure, alteration or destruction in accordance with the provisions of the CRA. We may disclose your Credit Information to our subscribers, members and/or any other persons/parties for the purposes above and for other purposes to the extent permitted by applicable laws, regulations and/or regulatory requirements.

You can refer to your Summary of Rights on www.creditbureau.com.my. You may access your Credit Information by purchasing a MySCoRE Report for individuals and MyBizScORE for SMEs (as the case may be) from CBM. If your Credit Information is not updated or contains any errors or inaccuracies, you must notify the source of the data and/or CBM immediately via email: helpdesk@creditbureau.com.my to request for such correction. Access to your Credit Information can be restricted by purchasing CBM's Credit Lock but this may affect your Credit application. You may write in to us via email: helpdesk@creditbureau.com.my if you have any inquiries or complaints in respect of the Credit Information. If you do not provide your Credit Information, your Credit application may be affected.

Pemberitahuan daripada Credit Bureau Malaysia Sdn. Bhd. (CBM)

CBM membantu rakyat Malaysia untuk mempunyai kedudukan kredit yang baik dengan cara memperbaiki dan membina Laporan Kredit (seperti yang ditafsirkan di bawah Akta Agensi Pelaporan Kredit 2010 (APK)) supaya rakyat dapat menikmati kemudahan kewangan pada kadar yang lebih kompetitif. Dengan menyediakan platform berpusat untuk penilaian Maklumat Kredit (seperti ditafsirkan di bawah APK) dan penyaluran maklumat yang lebih pantas secara digital, CBM membolehkan institusi kewangan, syarikat dan perniagaan yang mempunyai tujuan sah untuk menjalankan pemeriksaan kredit dan pengesahan kepada untuk memperoleh dan memproses Maklumat Kredit dengan pantas dan cekap. CBM juga menyediakan skor kredit yang bertujuan membantu institusi kewangan, mengakses dan menilai kualiti kredit secara menyeluruh, merentasi jaringan portfolio dan populasi.

Setiap kali anda memohon apa sahaja Kredit (seperti ditafsirkan di bawah APK) dari apa sahaja Pemberi Kredit (seperti yang ditafsirkan di bawah APK), Maklumat Kredit adalah diperlukan untuk menilai kelayakan anda untuk diberikan kredit, sejarah anda berhubung dengan kredit atau keupayaan anda untuk membayar balik kredit dan digunakan, telah digunakan atau berupaya untuk digunakan sebagai salah satu factor dalam menentukan kelayakan anda untuk mendapatkan kredit. Apabila kami memproses apa sahaja Maklumat Kredit, kami mengambil langkah praktik untuk melindungi yang sama daripada apa-apa kehilangan, salah guna, ubah suai, akses atau penzahiran tanpa kebenaran atau tidak sengaja, pengubahan atau pemusnahan selaras dengan peruntukan APK.

CBM adalah dilesenkan oleh Pendaftar Agensi Pelaporan Kredit Malaysia untuk menjalankan Perniagaan Pelaporan Kredit (seperti yang ditafsirkan di bawah APK). Kami memperoleh dan mengumpul data daripada pelbagai pangkalan data secara sah. Kami mungkin menzahirkan Maklumat Kredit anda kepada orang yang melanggan, ahli dan/atau mana-mana orang/pihak untuk tujuan-tujuan yang dinyatakan di atas dan untuk tujuan-tujuan lain setakat yang dibenarkan oleh undang-undang, peraturan dan/atau keperluan kawal selia yang berkenaan .

Anda boleh merujuk kepada Ringkasan Hak anda di www.creditbureau.com.my. Anda juga boleh mengakses Maklumat Kredit anda dengan membeli MySCoRE Report untuk individual and MyBizScORE untuk perusahaan kecil sederhana (mengikut mana berkenaan) daripada CBM. Jika anda mendapati bahawa terdapat kesilapan atau ketidaktepatan pada Maklumat Kredit anda atau Maklumat Kredit anda masih tidak dikemaskini, sila maklumkan secara serta merta kepada sumber maklumat tersebut atau CBM melalui emel: www.creditbureau.com.my untuk meminta pembetulan sedemikian. Anda juga boleh mengehakkan akses kepada Maklumat Kredit anda dengan mendapatkan perkhidmatan 'Credit Lock' CBM. Walau bagaimanapun, ini mungkin akan memberi kesan kepada permohonan Kredit anda. Anda boleh menulis kepada kami melalui emel: www.creditbureau.com.my sekiranya anda mempunyai sebarang pertanyaan atau aduan berkenaan Maklumat Kredit. Sekiranya anda tidak menyediakan Maklumat Kredit anda, permohonan Kredit anda mungkin akan terjejas.

Sebarang maklumat lanjut, sila hubungi:-
Please contact us for further details at:-

CREDIT BUREAU MALAYSIA SDN BHD (Company Registration No:
200801018741 (820050-T))
Level 10, Menara Sunway,
Jalan Lagoon Timur (9/1),
Bandar Sunway, 47500
Subang Jaya, Selangor

General Line: 03-5639 8586
Email address: helpdesk@creditbureau.com.my
Web address: <https://www.creditbureau.com.my/>