

SUBJECT INFORMATION

Individual Profile	
Name	SAMPLE INDIVIDUAL ONE
New IC Number	7504XXXX5546
Old IC Number (if any)	A30XXX33
Date of Birth	26/04/1975
Nationality	MALAYSIAN
Residency Status	-

SECTION 1: SUMMARY INFORMATION

1.1 LITIGATION INFORMATION (*INCLUDES CIVIL AND CRIMINAL CASE COUNTS)

No.	Subject's Role	No. of Cases
1	Defendant	1
2	Guarantor	-
3	Plaintiff	-
4	Defendant (settled/ withdrawn/ strike out/ struck off/ discontinued/ discharged)	-
		Total
		1

SECTION 2: CREDIT SCORE

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.

MySCoRE ASSESSMENT



Individual MySCoRE	
Credit Score	43
Probability of Default (%)	37.39
Key Influencing Factors	<ul style="list-style-type: none"> - Insufficient history of conduct of account - Insufficient information on the proportion of personal financing - There is no track record of low delinquency on the accounts

SECTION 2: BANKING INFORMATION

2.1 BANK CREDIT SUMMARY

Summary of Loan Applications for the past 12 months

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	No. of Applications	Total Amount (RM)	
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	0.00	0.00	0.00
B. As Guarantor		0.00	0.00
C. Total		0.00	0.00
Legal Action Taken	N		
Special Attention Account	N		

2.2 BANK CREDIT ACCOUNT DETAILS

Status											
Warning											Pending Verification

Loan Information																							
No	Date	Sts	Capacity	Lender	Facility/ App Type	Total Outstanding Balance (RM)	Date Balance Updated	Limit / Instl Amt (RM)	Prin. Rept. Term	Col Type	Conduct Of Account For Last 12 Months	LGL STS	Date Status Updated										
											2025	2024											
											N	O	S	A	J	J	M	A	M	F	J	D	
Outstanding Credit																							
1	05/12/2008	Own	MBF Cards (Malays Sdn. Bhd.)	CHARGE CARD	0.00	30/11/2011	0.00	MTH	CLEAN	0	0	0	0	0	0	0	0	0	0	0	0	0	
		O																					
				Total Outstanding Balance:	0.00	Total Limit:	0.00																
Special Attention Account																							
Credit Application																							
Property Address:											Property Status:												

REMARK LEGEND													
FACILITY				STATUS						LEGAL STATUS			
CHRGCARD - Charge Card				O - Outstanding									

SECTION 3: TRADE CREDIT REFERENCE INFORMATION

Summary			
No	Creditor Name	Outstanding Amount (RM)	Default Amount (RM)
1	SMECB	Not Applicable	1,800.00
	Total	Not Applicable	1,800.00

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Record 1				
Creditor Details		Statement Date	01/05/2025	
Name		Aging Days (accurate as at the statement date indicated above)	Amount (RM)	
Reg No/New Reg No				
Contact Number		Outstanding	0-30 Days	
			31-60 Days	
Particulars		Default	61-90 Days	
Contract Start Date			91-120 Days	
Account Status			121-150 Days	
Account Number			151-180 Days	
Nature of Debt			> 180 Days	
Credit Term		LOD/Notification Date	300.00	
Submission Date			400.00	
Guarantor Details				
Name			500.00	
ID Number/Reg No			600.00	
			0.00	

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SECTION 4: LITIGATION INFORMATION

Note:

Please check with the Subject and/or relevant party(ies) for the latest details or you may contact us at helpdesk@creditbureau.com.my for purchase of detailed litigation report.

4.1 LITIGATION OVERVIEW

No.	Case Type	Subject's Role	Counterparty	Last Updated Date by CBM	Amount (RM)
Active case(s)					
1	CIVIL - BANKRUPTCY - SUBSEQUENT MEETING	JUDGEMENT DEBTOR	RHB BANK BERHAD	10/04/2017	-
Total Outstanding Amount (Subject as Defendant and Guarantor) (RM)					-

4.2 LITIGATION INFORMATION (SUBJECT AS DEFENDANT)

4.2.1. CIVIL - BANKRUPTCY - SUBSEQUENT MEETING

Case Details		Creditor/Plaintiff/Appellant	
Case No.	DA-29XXX-270-03/2016	Name	RHB BANK BERHAD
Court	MAHKAMAH TINGGI, KOTA BHARU, KELANTAN	IC/Passport/Registration No.	-
Amount (RM)	-	Address	-
Petition/Summon/Case Date	02/12/2016	Source of Information	UTUSAN MALAYSIA 10/04/2017
Hearing/Meeting Date	04/05/2017	Source of Information	UTUSAN MALAYSIA 10/04/2017
Judgement/Order Date	15/03/2017	Source of Information	UTUSAN MALAYSIA 10/04/2017
Solicitor		Liquidator	
Name	-	Name	AHMAD XXXX BIN A. AZIZ
Address	-	Address	CAWANGAN KELANTAN
Tel	-	Tel	-
Ref no.	-	Ref no.	BP02XXXX/2016 [175/2017]

4.3 LITIGATION INFORMATION (SUBJECT AS GUARANTOR)

NO INFORMATION AVAILABLE

4.4 LITIGATION INFORMATION (SUBJECT AS PLAINTIFF)

NO INFORMATION AVAILABLE

4.5 LITIGATION INFORMATION (SUBJECT AS A DEFENDANT - SETTLED/ WITHDRAWN/ STRIKE OUT/ STRUCK OFF/ DISCONTINUED/ DISCHARGED)

NO INFORMATION AVAILABLE

REMARKS BY SUBJECT INDIVIDUAL

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

GLOSSARY

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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	Green	93 - 100	0.01% - 1.40%
Very Good	Light Green	80 - 92	1.41% - 3.70%
Good	Yellow	65 - 79	3.71% - 10.20%
Fair	Orange	60 - 64	10.21% - 14.30%
Below Average	Red	50 - 59	14.31% - 27.00%
Poor	Dark Red	39 - 49	27.01% - 46.00%
Very Poor	Dark Orange	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)
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" ever, then no score will be generated until settled	A dash "-" will be shown	A dash "-" will be shown
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", "Jdgmtord/ordsal",	A dash "-" will be shown	A dash "-" will be shown

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Non-Scored Segments	Remarks	Credit Score	Probability of Default(PD)
	"Bankruptcy", "Chrg ordr", "Gamshe ordr", "Wrt of seiz & sal", "Prohib ordr", "Winding up", "Auction", "Jdgmt debtr sum" - then no score will be generated		

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.

Income Percentile:

The estimated yearly income percentile represents the individual's income position compared to the general population over a fixed interval.

Debt-to-Yearly Income Ratio:

The debt-to-income ratio is calculated by dividing the individual's total outstanding debt by their estimated yearly income.

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.

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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 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 faktor 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 suaian, akses atau penzahiran tanpa kebenaran atau tidak sengaja, pengubahan atau pemusnahan selaras dengan peruntukan APK.

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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 mendapat bahawa terdapat kesilapan atau ketidakaktepatan pada Maklumat Kredit anda atau Maklumat Kredit anda masih tidak dikemaskini, sila maklumkan secara serta merta kepada sumber maklumat tersebut atau CBM melalui emel: helpdesk@creditbureau.com.my untuk meminta pembetulan sedemikian. Anda juga boleh mengehadkan 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: helpdesk@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

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