

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4	Defendant (settled/ withdrawn/ strike out/ struck off/ discontinued/ discharged)	-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

DISCLAIMER: This report is provided by Credit Bureau Malaysia Sdn Bhd (CBM) in strict confidence and may not be reproduced, disclosed, or distributed, in whole or in part, in any form or manner whatsoever. The information contained is compiled from public and third-party sources beyond CBM's control. While reasonable efforts are made to ensure the accuracy and completeness, CBM does not warrant or guarantee that the information is accurate, complete, up to date, or free from error. Litigation information, if included, merely reflects that a case has been recorded and does not confirm the Subject's liability or culpability. This report does not constitute a recommendation, credit opinion, rejection, or any form of advice or assessment of the Subject's creditworthiness or risk profile. CBM disclaims all liability for any loss, damage, or consequences arising directly or indirectly from any use or reliance on this report. You are advised to independently verify the information contained before making any decisions. For enquiries, please contact us at helpdesk@creditbureau.com.my.

	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. Repmt. Term	Col Type	Conduct Of Account For Last 12 Months												LGL STS	Date Status Updated		
											2025						2024									
Outstanding Credit											N	O	S	A	J	J	M	A	M	F	J	D				
1	05/12/2008		Own	MBF Cards (Malays Sdn. Bhd.				0.00																		
		O			CHARGE CARD	0.00	30/11/2011	0.00	MTH	CLEAN	0	0	0	0	0	0	0	0	0	0	0	0				
					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

DISCLAIMER: This report is provided by Credit Bureau Malaysia Sdn Bhd (CBM) in strict confidence and may not be reproduced, disclosed, or distributed, in whole or in part, in any form or manner whatsoever. The information contained is compiled from public and third-party sources beyond CBM's control. While reasonable efforts are made to ensure the accuracy and completeness, CBM does not warrant or guarantee that the information is accurate, complete, up to date, or free from error. Litigation information, if included, merely reflects that a case has been recorded and does not confirm the Subject's liability or culpability. This report does not constitute a recommendation, credit opinion, rejection, or any form of advice or assessment of the Subject's creditworthiness or risk profile. CBM disclaims all liability for any loss, damage, or consequences arising directly or indirectly from any use or reliance on this report. You are advised to independently verify the information contained before making any decisions. For enquiries, please contact us at helpdesk@creditbureau.com.my.

Record 1					
Creditor Details			Statement Date		01/05/2025
Name	SMECB		Aging Days (accurate as at the statement date indicated above)		Amount (RM)
Reg No/New Reg No	820050T				
			Outstanding	0-30 Days	Not Applicable
Contact Number	999			31-60 Days	Not Applicable
Particulars			Default	61-90 Days	300.00
Contract Start Date	02/05/2025			91-120 Days	400.00
Account Status	Default			121-150 Days	500.00
Account Number	111222444555			151-180 Days	600.00
Nature of Debt	Abandonment of Service			> 180 Days	0.00
Credit Term		Credit Limit (RM)		LOD/Notification Date	
Submission Date	14/05/2025				
Guarantor Details					
Name					
ID Number/Reg No					

[this part of the page is intentionally left blank]

DISCLAIMER: This report is provided by Credit Bureau Malaysia Sdn Bhd (CBM) in strict confidence and may not be reproduced, disclosed, or distributed, in whole or in part, in any form or manner whatsoever. The information contained is compiled from public and third-party sources beyond CBM's control. While reasonable efforts are made to ensure the accuracy and completeness, CBM does not warrant or guarantee that the information is accurate, complete, up to date, or free from error. Litigation information, if included, merely reflects that a case has been recorded and does not confirm the Subject's liability or culpability. This report does not constitute a recommendation, credit opinion, rejection, or any form of advice or assessment of the Subject's creditworthiness or risk profile. CBM disclaims all liability for any loss, damage, or consequences arising directly or indirectly from any use or reliance on this report. You are advised to independently verify the information contained before making any decisions. For enquiries, please contact us at helpdesk@creditbureau.com.my.

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

DISCLAIMER: This report is provided by Credit Bureau Malaysia Sdn Bhd (CBM) in strict confidence and may not be reproduced, disclosed, or distributed, in whole or in part, in any form or manner whatsoever. The information contained is compiled from public and third-party sources beyond CBM's control. While reasonable efforts are made to ensure the accuracy and completeness, CBM does not warrant or guarantee that the information is accurate, complete, up to date, or free from error. Litigation information, if included, merely reflects that a case has been recorded and does not confirm the Subject's liability or culpability. This report does not constitute a recommendation, credit opinion, rejection, or any form of advice or assessment of the Subject's creditworthiness or risk profile. CBM disclaims all liability for any loss, damage, or consequences arising directly or indirectly from any use or reliance on this report. You are advised to independently verify the information contained before making any decisions. For enquiries, please contact us at helpdesk@creditbureau.com.my.

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)
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", "Jdgmtdord/ordsal",	A dash "-" will be shown	A dash "-" will be shown

DISCLAIMER: This report is provided by Credit Bureau Malaysia Sdn Bhd (CBM) in strict confidence and may not be reproduced, disclosed, or distributed, in whole or in part, in any form or manner whatsoever. The information contained is compiled from public and third-party sources beyond CBM's control. While reasonable efforts are made to ensure the accuracy and completeness, CBM does not warrant or guarantee that the information is accurate, complete, up to date, or free from error. Litigation information, if included, merely reflects that a case has been recorded and does not confirm the Subject's liability or culpability. This report does not constitute a recommendation, credit opinion, rejection, or any form of advice or assessment of the Subject's creditworthiness or risk profile. CBM disclaims all liability for any loss, damage, or consequences arising directly or indirectly from any use or reliance on this report. You are advised to independently verify the information contained before making any decisions. For enquiries, please contact us at helpdesk@creditbureau.com.my.

Non-Scored Segments	Remarks	Credit Score	Probability of Default(PD)
	"Bankruptcy", "Chrg ord", "Gamshe ord", "Wrt of seiz & sal", "Prohib ord", "Winding up", "Auction", "Jdgmt debtr sum" - then no score will be generated		
<p>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.</p> <p>Income Percentile: The estimated yearly income percentile represents the individual's income position compared to the general population over a fixed interval.</p> <p>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.</p>			

END OF REPORT

DISCLAIMER: This report is provided by Credit Bureau Malaysia Sdn Bhd (CBM) in strict confidence and may not be reproduced, disclosed, or distributed, in whole or in part, in any form or manner whatsoever. The information contained is compiled from public and third-party sources beyond CBM's control. While reasonable efforts are made to ensure the accuracy and completeness, CBM does not warrant or guarantee that the information is accurate, complete, up to date, or free from error. Litigation information, if included, merely reflects that a case has been recorded and does not confirm the Subject's liability or culpability. This report does not constitute a recommendation, credit opinion, rejection, or any form of advice or assessment of the Subject's creditworthiness or risk profile. CBM disclaims all liability for any loss, damage, or consequences arising directly or indirectly from any use or reliance on this report. You are advised to independently verify the information contained before making any decisions. For enquiries, please contact us at helpdesk@creditbureau.com.my.

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 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 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: helpdesk@creditbureau.com.my untuk meminta pembetulan sedemikian. Anda juga boleh menghadkan 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

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