

MyScore (Sample)

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

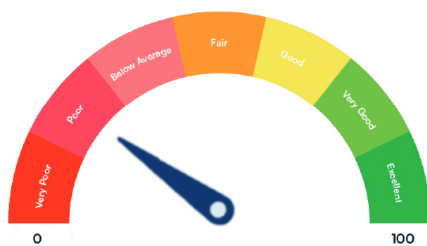
No.	Subject's Role	No. of Cases
1	Defendant	1
2	Guarantor	-
3	Plaintiff	-
4	Defendant (settled/ withdrawn/ strike out/ struck off/ discontinued/ discharged)	-
Total		1

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 3: BANKING INFORMATION

3.1 BANK CREDIT SUMMARY

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

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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		

Number of Records	
Total Outstanding Balance (RM)	

3.2 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. Repmnt. 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																	
					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 4: TRADE CREDIT REFERENCE INFORMATION

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

Record 1				
Creditor Details		Statement Date		
Name	SMECB	01/05/2025		
Reg No/New Reg No	820XXXX	Aging Days (accurate as at the statement date indicated above)		
		Outstanding	Amount (RM)	
Contact Number	999	0-30 Days	Not Applicable	
		31-60 Days	Not Applicable	
		Default	61-90 Days	300.00
			91-120 Days	400.00
			121-150 Days	500.00
			151-180 Days	600.00
		> 180 Days	0.00	
Particulars		LOD/Notification Date		
Contract Start Date	02/05/2025			
Account Status	Default			
Account Number	111222444555			
Nature of Debt	Abandonment of Service			
Credit Term		Credit Limit (RM)		
Submission Date	14/05/2025			
Guarantor Details				
Name				
ID Number/Reg No				

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MyScore (Sample)

SECTION 5: 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.

5.1 LITIGATION OVERVIEW

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

5.2 LITIGATION INFORMATION (SUBJECT AS DEFENDANT)

5.2.1. BANKRUPTCY - SUBSEQUENT MEETING			
Case Details		Parties	
Case No.	DA-29XXX-270-03/2016	Plaintiff/Applicant/Appellant	RHB Bank Berhad
Court	MAHKAMAH TINGGI, KOTA BHARU, KELANTAN	Defendant/Opponent/Respondent	SAMPLE INDIVIDUAL ONE
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 RAZIFF BIN A. AZIZ
Address	-	Address	CAWANGAN KELANTAN
Tel	-	Tel	-
Ref no.	-	Ref no.	BP024753/2016 [175/2017]

5.3 LITIGATION INFORMATION (SUBJECT AS GUARANTOR)

NO INFORMATION AVAILABLE

5.4 LITIGATION INFORMATION (SUBJECT AS PLAINTIFF)

NO INFORMATION AVAILABLE

5.5 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
-	-	-	-

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GLOSSARY

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 than 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
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

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Non-Scored Segments	Remarks	Credit Score	Probability of Default(PD)
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 bank, 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 comprehensively across portfolio and across the population. In this regard, you acknowledge and confirm that you have provided your consent to CBM to process your personal data and Credit Information for the purposes of purchasing and accessing your Credit Report, and for the purposes described herein.

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 and your history in relation to Credit or your capacity to repay Credit. Credit Information 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 and collect 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 Report 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. 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 ditakrifkan 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 ditakrifkan di bawah APK) dan penyaluran maklumat yang lebih pantas secara digital, CBM membolehkan bank, institusi kewangan, syarikat dan perniagaan yang mempunyai tujuan sah untuk melaksanakan pemeriksaan kredit dan pengesahan untuk memperoleh dan memproses Maklumat Kredit dengan pantas dan cekap. CBM juga menyediakan skor kredit untuk membantu institusi kewangan, mengakses dan menilai kualiti kredit secara menyeluruh, merentas jaringan portfolio dan populasi. Sehubungan dengan itu, anda mengakui dan mengesahkan bahawa anda telah memberikan keizinan kepada CBM untuk memproses data peribadi dan Maklumat Kredit anda bagi tujuan pembelian dan akses kepada Laporan Kredit anda, serta bagi tujuan-tujuan yang dinyatakan di sini.

Setiap kali anda memohon mana-mana bentuk Kredit (seperti ditakrifkan di bawah APK) dari mana-mana Pemberi Kredit (seperti yang ditakrifkan di bawah APK), Maklumat Kredit adalah diperlukan untuk menilai kelayakan anda untuk diberikan Kredit dan sejarah anda berhubung dengan Kredit atau keupayaan anda untuk membayar balik Kredit. Maklumat Kredit adalah, telah digunakan atau berupaya untuk digunakan sebagai salah satu factor dalam menentukan kelayakan anda untuk mendapatkan Kredit.

CBM adalah dilesenkan oleh Pendaftar Agensi Pelaporan Kredit Malaysia untuk menjalankan Perniagaan Pelaporan Kredit (seperti yang ditakrifkan di bawah APK). Kami memperoleh dan mengumpul data daripada pelbagai pangkalan data secara sah. Sekuriti dan integriti Maklumat Kredit anda adalah penting untuk kami. Apabila kami memproses 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. 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 Laporan MyScore untuk individu and Laporan MyBizScore untuk perusahaan kecil sederhana (mengikut mana berkenaan) daripada CBM. Jika anda mendapati bahawa terdapat kesilapan atau ketidaktepatan pada Maklumat Kredit anda, sila maklumkan secara serta merta kepada sumber maklumat tersebut atau CBM melalui emel: helpdesk@creditbureau.com.my untuk meminta pembetulan sedemikian. 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.

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

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/>