



Knowledge Creates Confidence

Strictly Confidential
Report no.: 1234567890
Attention: XML UAT (XMLUAT)
Account: XMLUAT (XML UAT SDN BHD)
Date: 2015 - 02- 28

CTOS Premium Report

A : SNAPSHOT

Identity Verification	
Name/IC	John Smith/861203355516 (your input)
Name	John Smith (your output)
New ID	861203355516 (your output)
Old ID	A123456
Date of Birth	12/12/1968
Nationality	Malaysian Source : CCRIS Latest Date : 20/10/2013
Address 1	127, Lorong Rusa 4, 34000, Taiping, Perak Source : CCRIS Latest Date : 20/10/2013
Address 2	27, Jalan Ketam, 34000, Taiping, Perak Source : CCRIS Latest Date : 20/10/2013

Credit Info at a Glance		
Credit info	Source	Value
Bankruptcy status	MDI	Clean
Active legal records in past 24 months <ul style="list-style-type: none">NumberValue	SUBSCRIBER	2 RM 200,000.00
Trade references in past 24 months <ul style="list-style-type: none">NegativePositive	SUBSCRIBER	0 0
Dishonoured cheques in past 24 months	DCHEQS	YES
Outstanding credit facilities <ul style="list-style-type: none">NumberValueInstallment in arrears in past 24 months	CCRIS	3 RM 274,599.00 YES
Special attention accounts	CCRIS	NO
Credit applications in past 12 months <ul style="list-style-type: none">TotalApprovedPending	CCRIS	4 0 3
Angkasa Deduction	Angkasa	RM 490

Directorships & Business Interests (Top 5 ranked by revenue)							
Company	Type	Position	Appoint Date	Resign Date	Profit After Tax	Profitable	Status
Company Sdn Bhd	Company	DIR & SH	10/10/2011	-	50,000.00	Y	Existing
CYZ Sdn Bhd	Company	DIR & SH	25/01/2011	-	40,000.00	Y	Existing
ABC Sdn Bhd	Company	DIR	09/09/2012	-	10,000.00	Y	Existing
DEF Sdn Bhd	Company	DIR	01/07/2013	-	-	-	Existing
GHI Sdn Bhd	Company	DIR	02/07/2013	-	-	-	Existing

FICO Score:



Probability of Default: 10%

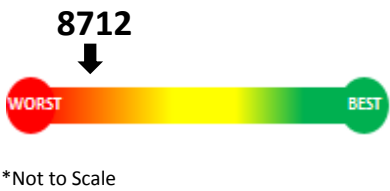


Factors to improve your FICO Score

FICO Credit Capacity Index:



CTOS Litigation Index



STATS						
CTOS					OTH	
Section	ID	SSM	CCRIS	LGL	TR	IL
Selected	✓	✓	TBA	✓	✓	TBA
Available	A	B	TBA	D	.	TBA
Note: Please refer to eTR report.						

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B1: DIRECTORSHIP & BUSINESS INTERESTS

Directorships & Business Interests							
Company	Type	Position	Appoint Date	Resign Date	Revenue	Profitable	Status
Company Sdn Bhd	Company	DIR & SH	10/10/2011		50,000.00	Y	Existing
CYZ Sdn Bhd	Company	DIR & SH	25/01/2011		40,000.00	Y	Existing
ABC Sdn Bhd	Company	DIR	09/09/2012		10,000.00	Y	Existing
DEF Sdn Bhd	Company	DIR	01/07/2013		-	-	Existing
GHI Sdn Bhd	Company	DIR	02/07/2013		-	-	Existing
JKL Sdn Bhd	Company	DIR & SH	03/07/2013		-	-	Existing

B2: ADDRESS RECORDS

Address Record	Data Source	Last Updated Date
Address	Source	Date
127, Lorong Rusa 4, 34000, Taiping, Perak	CCRIS	20/10/2013
127, Jalan Ketam, 34000, Taiping, Perak	CCRIS	20/10/2013
127, Jalan Buluh 2, 34000, Taiping, Perak	SSM (ABC SDN BHD/23456M)	10/03/2013
21, Lorong Buluh 12345, 46000, Petaling Jaya	CTOS User ID	20/10/2012
21, Lorong Buluh 12345, 46000, Petaling Jaya	CCRIS	01/01/2012
21, Lorong Buluh 12345, 46000, Petaling Jaya	NRD	30/09/2007
21, Lorong Buluh 12345, 46000, Petaling Jaya	CTOS	19/09/2005

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C1 : BANKING PAYMENT HISTORY

Subject Status					Pending Verification																			
CCRIS SUMMARY																								
Credit Applications					No of Applications			Amount Applied																
Applied in past 12 months					4			1,850,000.00																
Approved in past 12 months					-			-																
Rejected in past 12 months					1			500,000.00																
Pending					3			1,350,000.00																
Summary of Potential & Current Liabilities					Outstanding			Total Limit			FEC Limit													
As Borrower					272,059.00			2,270,000.00			0.00													
As Guarantor					-			0.00			0.00													
Total					272,059.00			2,270,000.00			0.00													
Legal Action Taken					Y																			
Special Attention Account					Y																			
CCRIS DETAILS																								
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 Updated		
											2015					2014								
Outstanding Credit											M	F	J	D	N	O	S	A	J	J	M	A		
1	02/11/2011		Own	CB				38,000.00		70													12	10/05/2014
			O		PCPASCAR	34,488.00	28/02/2015		MTH			0	0	0	0	1	0	0	0	0	1			
2	10/11/2014		Own	CB				10,000.00		00														
			O		CRDTCARD	5,000.00	28/02/2015		MTH			0	0	0	0	0	0	0	0	0	1			
					Total Outstanding Balance:	39,488.00	Total Limit:	43,000.00																
Special Attention Account																								
1	10/11/2014				CRDTCARD																	10	09/01/2015	
Credit Application																								
1	02/01/2015	P	Own	Own				25,000.00																
2	11/03/2015	A	Own	CB				15,000.00																
3	02/02/2015	A	Joint	OTH				33,000.00																

REMARK LEGEND

FACILITY:

PCPASCAR – Purchase of Passenger Car
CRDTCARD – Credit Card

STATUS:

P – Pending
A – Approved



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CCRIS DERIVATIVES		
Earliest known facility	Date of application	09/06/2011
	Facility type	HRPCSGD – Hire purchase for scheduled goods
Secured facilities	# of facilities	2
	Total outstanding balance (RM)	272,059.00 (12.4 %)
	Average number of installments in arrears	4.4
Unsecured facilities	# of facilities	1
	Total outstanding balance (RM)	2,500.00 (3.1 %)
	Average number of installments in arrears	0

C2 : DISHONOURD CHEQUES (please note that DCHEQS system is only available from Mon – Fri , 9am – 10pm)

Dishonoured Cheque Information (Own Bank)				
Account No	Issuance Date	Cheque No	Amount	Remarks
70122182	10/05/2015	223455	5000.00	Account Closed

Dishonoured Cheque Information (Commercial Bank)			
Bank	Account No	Issuance Date	Remark
1	1411238939242	05/05/2015	Account Closed

C3 : CCRIS SUBJECT COMMENTS

-None-



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D1: LEGAL CASES (SUBJECT AS DEFENDENT)

SUMMARY

No	Case Type	Amount	Plaintiff	Status of Last Update	Subject Input
1	SUMMONS	8,744,596	Asian Finance Bank	Pending	N
2	DIRECTOR OF A COMPANY WITH PETITION OR WINDING-UP ORDER ISSUED	-	OCBC BANK	Settled	N
3	BANKRUPTCY NOTICE ISSUED	48,000	OCBC BANK	Settled	N

NOTE: Total number of "Withheld" records : 10

CASE DETAILS

1. SUMMONS – DIRECTED TO

Note : The record below is NOT intended to reflect the 'current status' of the case. Any judgment, order or action where indicated, could have subsequently been settled, quashed, rescinded, revoked, set aside, annulled, struck off or dismissed. Please check with the relevant parties.

NAME	John Smith		
ID	861203355516		
REMARK	PARTNER		
ADDRESS	POS 19, BT 11/2, J MINYAK BEKU, KG PETANI, BATU PAHAT		
FIRM			
PLAINTIFF	ASIAN FINANCE BANK - JLN SULTAN ISMAIL, KL		
CASE NO	22K-91-88-2013 HIGH COURT KUALA LUMPUR		
ACTION DATE	01-10-2013 STAR 25-10-2013		
AMOUNT	8744596		
SOLICITOR	BP AUCTION STRAT EGY SDN BHD 51,JLN GUNUNG LAMBAK 1, TMN GUNUNG LAMBAK, 86000 KLUANG, JOHOR.	Tel	05-2437896
		REF	JC/RHB/1203-2013
SUBJECT COMMENT	-		



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2. DIRECTOR OF A COMPANY WITH PETITION OR WINDING-UP ORDER ISSUED

Note: The record below is NOT intended to reflect the 'current status' of the case. Any judgment, order or action where indicated, could have subsequently been settled, quashed, rescinded, revoked, set aside, annulled, struck off or dismissed. Please check with the relevant parties.

NAME	John Smith		
ID	861203355516		
STATUS	DIRECTOR		
APPOINTED	09-09-2000		
ADDRESS	POS 19, BT 11/2, JMINYAK BEKU, KG PETANI, BATU PAHAT		
RESPONDANT	TEST-SCAN ASSOCIATES SDN BDH	LOCAL NO:	9999876
OBJECT			
INCORPORATION DATE	08-08-2014	RETURN DATE	09-09-2014
SHAREHOLDING	500000	PAID-UP	250000
PETITIONER	BONG FAILED READY-MIXED		
CASE NO			
PETITION DATE	16-12-2013 STAR21-01-2014	GAZETTE	9999876
HEARING DATE		INDEBTEDNESS	
SEARCH DATE			
SOLICITOR	S RAVICHANDARAN & ASSOCIATES 1058, JLN SYED ABU BAKAR, 36000 TELUK INTAN, PERAK.	TEL	03-324124
REF	-		
EXPARTE	-	TEL	-
REF	-		
SUBJECT COMMENT	-		

3. BANKRUPTCY NOTICE ISSUED

Note: The record below is NOT intended to reflect the 'current status' of the case. Any judgment, order or action where indicated, could have subsequently been settled, quashed, rescinded, revoked, set aside, annulled, struck off or dismissed. Please check with the relevant parties.

SPECIAL REMARKS	Account Fully Settled & Closed Letter Dated 23/02/14		
NAME	JOHN SMITH		
ID	861203355516		
REMARKS	ACCOUNT SETTLED		
ADDRESS	127, Lorong Rusa 4, 34000, Taiping, Perak		
FIRM	TOTAL FAIL DISTRIBUTION SDN BHD		
EXPARTE	OCBC BANK –EMB-LOAN RECOVERY UNIT, KL		
CASE NO	39-4855-10-2013 HIGH COURT K.L.		
NOTICE DATE	26-12-2012 STRAITS TIMES 15-01-2013		
PETITION DATE	30-01-2013		
ORDER DATE	04-02-2013		
AMOUNT	48,000		
SOLICITOR	YING & RAKAN – RAKAN, 12-1, 1 ST FLOOR JALAN TIARA 2D/KU1, BANDAR BARU KLANG, 41150 KLANG. SELANGOR	TEL	03-2212234
		REF	OCBC/SAU/R16/2013
SETTLEMENT	ACCOUNT FULLY SETTLED & CLOSED		
SETTLED DATE	20-02-2014		



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D2: LEGAL CASES (SUBJECT AS PLAINTIFF)

1. SUMMON – DIRECTED TO			
DEFENDANT	ABSOLUTE DISASTER SDN BHD		
ADDRESS	EMR 5217, LOT 3530, 11.MILES, JLN KAPAR, BEG BERKUNCI, 213 KAPAR, SEL		
OBJECT	0273303 (LC MATCH)		
INCORPORATED DATE			
LAST ANNUAL RETURN DATE			
AUTHORISED CAPITAL		PAID-UP CAPITAL	
CASE NO	WU2-02-2014		
PETITION DATE	10-05-2014		
HEARING DATE	10-07-2014		
GAZETTE CCM SEARCH DATE			
AMOUNT			
SOLICITOR	KENGTEEN & CO SUITES 3&4, 15TH FLOOR, KOMPLEKS PERDANA	Tel	07-24325266
		Ref	123456

D3: AMLA (Anti Money Laundering Act)

Anti Money Laundering Act your enquiry has been screened against database compiled from the following sources which are used frequently for AMLA (Anti Money Laundering Act) screening (a) UN Security Council resolution 1267 list (b) United States Dept. of the Treasure Specially Designated Nationals.

Please note that a “Name Match” does not mean the subject enquiry id in fact the entity referred to in the AMLA list. Please conduct your own further probe with the relevant authorities for confirmation.

HISTORICAL ENQUIRY

		2014												2015											
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Credit Evaluation	FI	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Non-FI	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Lawyer	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Others	FI	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Non-FI	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Lawyer	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

----- END OF REPORT -----

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Date : 12/05/2015
To : XYZ Sdn Bhd
From : SME Sdn Bhd

TRADE REFERENCES

Note

This notation pertains to the information that you may receive below :

References :

These are trade references which you or your company have requested from other businesses on your subject of enquiry.

It is based on actual trade experiences of the trade referee with your subject of enquiry or a company or business to which your subject of enquiry is connected to. It is provided by the trade referees directly to you. Should you have any questions relating to the information herein please refer to the trade referee or the subject for further clarification.

As with any other trade reference which you may receive, whether positive or negative, do exercise the normal caution, judgment and discretion for such references

Subject of Reference : JOHN SMITH (861203355516)

Your request of 2015-02-28 for a reference refers. This reference is given to you in strict confidence and meant only for your use. You shall not circulate, inform or disseminate it to any other party including the subject concerned unless we indicate otherwise. This information is used at your own risk and we are not liable for any loss or damage, if any that may arise.

1.	Relationship	Subject as customer				Start Date	30 th June 2011						
2	Aging Information	As at Statement Date : 2015 - 01 - 28											
	Name of Debtor	JOHN SMITH (861203355516)											
	Credit Terms	30 Days				Credit Limit							
	Account Status	Under Recovery Action											
	Address	111, Kampung Lama, Sungai Baru, Kuala Lumpur											
	Nature of Debt	Services Rendered											
30 DAYS		60 DAYS		90 DAYS		120 DAYS		150 DAYS		180 DAYS		210 DAYS	
		589.00											

The above was accurate as at the statement date indicate above.

Account Conduct	Not Provided	Excellent	Good	Satisfactory	Unsatisfactory

3. Returned Cheque Experience : Details as provided below

Cheques No	Account No	Bank	Amount (RM)	Date Returned	Reason	Cheque Issuer
963963	77584320	EBB	500.00	2014-12-25	Refer to Drawer	Issued by self

The above cheque were received for payment of amount owed but were returned unpaid for reasons indicated.

4.	Reminders/Letter of Demand for Payment		
	Sent reminder to the subject for settlement	01-03-2015	LOR/0001/20130301
	Issued our Letter of Demand dated	02-03-2015	LOR/0001/20132345
	Issued a Letter of Demand through our solicitor		
5	Referee's Request	Please ask the subject to contact us.	
	Our Contact is	Rosie Lee _Credit Department	
	Address	Lot 331M, Jalan Dagang , Taman Ehsan, Kepong K.L.	
	Our Reference	WEND2011	
	Tel.	03-87777777	
	Nature of Business	Supplier of office equipment and computers	

Any indebtedness indicated above may have been subsequently settled, in which case, our official receipt or letter of discharge or settlement would have been issued to the subject. Please check with subject.