



ctos

FICO™

CTOS FICO REPORT

Commercial User Guide


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SNAPSHOT

ID VERIFICATION

| A : SNAPSHOT | |
|--------------------------|--|
| ID Verification | |
| Company Name / Reg. No. | COMPANY SDN BHD / 123456 (your input) |
| Company Name | COMPANY SDN BHD (Name Match)  |
| Company Registration No. | 1234560M (ID Match) |
| Registration Date | 04/04/2002 |
| Registered Address | NO. 32A, JALAN OPERA U2/L, TAMAN TTDI JAYA, SECTION U2, SHAH ALAM, SELANGOR |
| Business Sector | GENERAL MERCHANDISE |
| Company Type | PRIVATE LIMITED |

This section displays the basic company information. As per below;

| <u>Section</u> | <u>Section Description</u> |
|-------------------------|---|
| Company Name | Name of the business or company registered with Companies Commission of Malaysia |
| Company Registration No | Registration number of the business or company registered with Companies Commission of Malaysia |
| Registration Date | Date of the business or company registered with Companies Commission of Malaysia |
| Registration Address | Address of the business or company registered with Companies Commission of Malaysia |
| Business Sector | Sector where Subject operates its business |
| Company Type | Legal form of the business or company registered with Companies Commission of Malaysia |











FINANCIALS & SHAREHOLDERS

| Financials and shareholders | | | |
|-----------------------------|---|--|--------------------------|
| Last Updated | 04/11/2011 | Previous Name Change | ABC SDN BHD (12/02/2015) |
| Revenue | 30,100,390.00 | | |
| Profit After Tax (RM) | 542,935.00 | | |
| Net Assets (RM) | 1,245,015.00 | | |
| Paid-up Capital (RM) | 550,000.00 | | |
| Total Company Charges (RM) | 4,200,000.00 | | |
| Directorship | <ul style="list-style-type: none"> ▪ Director 1 (IC) ▪ Director 2 (IC) | <ul style="list-style-type: none"> ▪ Director 3 (IC) ▪ Director 4 (IC) | |
| Top 5 shareholders | <ul style="list-style-type: none"> ▪ Shareholder 1 (value) ▪ Shareholder 2 (value) ▪ Shareholder 3 (value) | <ul style="list-style-type: none"> ▪ Shareholder 4 (value) ▪ Shareholder 5 (value) | |

This section of the report provides a brief on the company's Financials / Directorship & the Top 5 Shareholders.

| Section | Section Description |
|-----------------------------|---|
| Last Updated | Date where the last updated Registry Information from Companies Commission of Malaysia in CTOS database |
| Revenue | As per the latest updated revenue figures from Companies Commission of Malaysia |
| Profit After Tax (RM) | As per the latest updated Profit After Tax figures from Companies Commission of Malaysia |
| Net Assets (RM) | As per the latest updated Net Assets figure from Companies Commission of Malaysia |
| Paid Up Capital (RM) | As per the latest updated Paid Up Capital figure from Companies Commission of Malaysia |
| Total Company Charges | Accumulative amount of all charges reported to Companies Commission of Malaysia |
| Top 5 Shareholders / Owners | As per the latest updated records from Companies Commission of Malaysia. |

CREDIT INFO AT A GLANCE

| Credit Info At A Glance | | | |
|--|------------|--|--|
| | Source | Entity | Related Parties |
| Winding up / Bankruptcy status | MDI | Clean  | Clean  |
| Active legal records in past 24 months <ul style="list-style-type: none"> Number Value | NEWSPAPERS |  2 RM 200,000.00 | 0 0 |
| Trade references in past 24 months <ul style="list-style-type: none"> Negative Positive | SUBSCRIBER | 0  0 | 0  0 |
| Dishonoured cheques in past 24 months | DCHEQS | YES  | YES  |
| Outstanding credit facilities <ul style="list-style-type: none"> Number Value Installments in arrears in past 24 months | CCRIS |  3 RM 274,599.00 YES | - - - |
| Special attention accounts | CCRIS | NO  | NO  |
| Credit applications in past 12 months <ul style="list-style-type: none"> Total Approved Pending | CCRIS | 4 0 3 | - - - |

This section of the report provides a glance at the company's credit information. Highlighting alerts for your immediate glance. Alerts will be indicated with



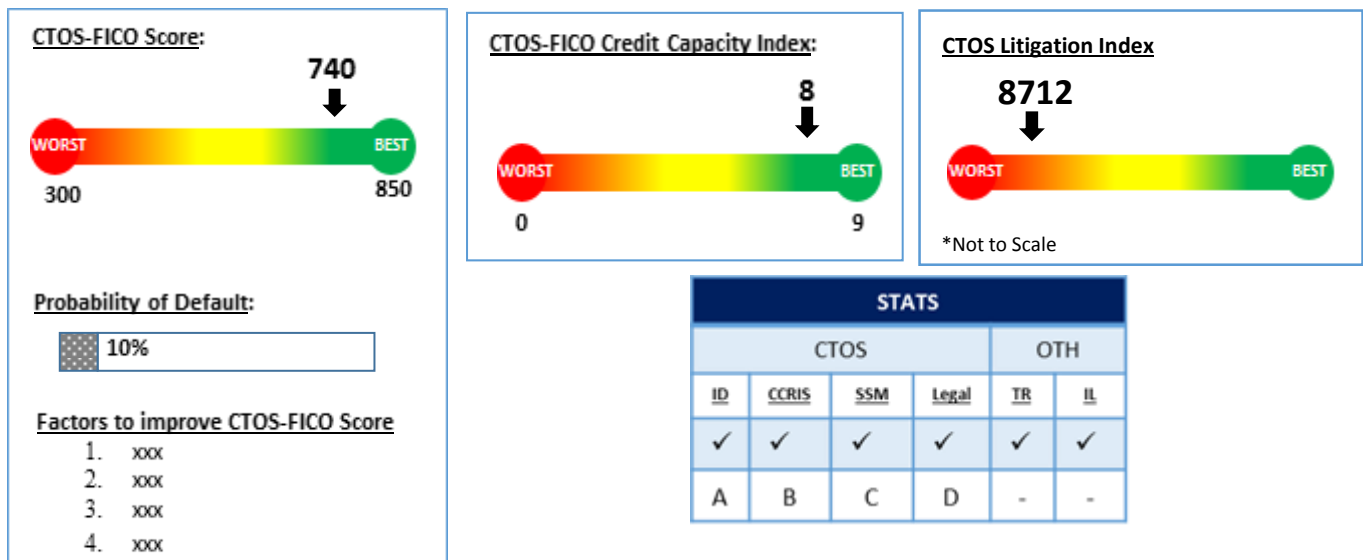
- Alerts will be indicated with this image



- This image is to indicate that records are clean/no record.

| Section | Section Description |
|--|--|
| Winding Up / Bankruptcy Status | Displays on the availability of a Winding Up / Bankruptcy Status |
| Active Legal records in the past 24 months <ul style="list-style-type: none"> Number Value | Displays the total number of active legal cases and total value in the past 24 months |
| Trade reference in past 24 months <ul style="list-style-type: none"> Negative Positive | Displays the total number of positive & negative trade references reported in the past 24 months |
| Dishonoured cheques in past 24 months | Displays the availability of a dishonoured cheque reported in the past 24 months |
| Outstanding credit facilities <ul style="list-style-type: none"> Number Value Instalments in arrears in past 24 months | Displays the availability & total value of outstanding facilities reported in the past 24 months |
| Special Attention Account | Displays the availability of a Special Attention Account reported in the past 24 months |
| Credit Applications in the past 12 months <ul style="list-style-type: none"> Total Approved Pending | Displays the total approved/pending applications made in the past 12 months. |

CTOS SCORE/INDICATOR



This section provides the company score + CCI + CTOS Litigation Index + displaying the information that was selected upon report purchase

| Section | Section Description |
|-----------------|---|
| CTOS-FICO SCORE | <ul style="list-style-type: none"> FICO® Scores has a score range. <p>The higher the score, the lower the risk. But no score says whether a specific individual will be a “good” or “bad” customer.</p> <ul style="list-style-type: none"> Probability of default (PD) is a financial term describing the likelihood of a default over a particular time horizon. It provides an estimate that a borrower will be unable to meet its debt obligations. Key factors to improve the CTOS FICO score. <ul style="list-style-type: none"> Payment history The first thing any lender wants to know is whether you've paid past credit accounts on time. This is one of the most important factors in a FICO® Score Amounts owed Having credit accounts and owing money on them does not necessarily mean you are a high-risk borrower with a low FICO® Score. Types of credit in use FICO Scores will consider your mix of credit cards, retail accounts, instalment loans, finance company accounts and mortgage loans. New credit Research shows that opening several credit accounts in a short period of time represents a greater risk - especially for people who don't have a long credit history. |

| | |
|--|---|
| CTOS-FICO Credit Capacity Index | <p>For use in conjunction with a risk score—Allows you to better assign credit lines and better control loss exposure.</p> <ul style="list-style-type: none"> • 0–9 score range—Lower scores indicate lower capacity to take on additional debt. Higher scores indicate greater capacity. • These can help you understand credit-related behaviours that factored into the score calculation. |
| CTOS Litigation Index | <p>The index is a weightage based indexing system derived from information in Section D.</p> <p>It returns a 4 digit number reflecting the most severe case in Section D.</p> |
| Stats | <ul style="list-style-type: none"> • This section displays the information selected by the user. • This section displays the information that is available in the report <ul style="list-style-type: none"> • ID – Is in reference to ID Verification • CCRIS – Is in reference to the Banking Payment History information. • SSM – Is in reference to the Company Profile information. • Legal – Is in reference to the Litigation + AMLA Information • TR – Is in reference to the Trade Reference information • IL – Is in reference to the Internal List information. |

COMPANY PROFILE

COMPANY PROFILE

| B : COMPANY PROFILE | |
|----------------------------|---|
| Last updated: 04/11/2011 | |
| Company Name | COMPANY SDN BHD (XXXXXXM) |
| Registration Date | 04/04/2002 |
| Registered Address | NO. 32A, JALAN OPERA U2/L, TAMAN TTDI JAYA, SECTION U2, SHAH ALAM, SELANGOR |
| Business Sector | GENERAL MERCHANDISE |
| Auditor | CHEN & CO |
| Financial Year End (DD/MM) | 31/12 |
| Company Type | PRIVATE LIMITED |

This section provides the company basic detail, as per registered to Companies Commission of Malaysia. Breakdown is as per below;

| <u>Section</u> | <u>Section Description</u> |
|---------------------------|---|
| Company Name | Name of the business or company registered with Companies Commission of Malaysia |
| Registration Date | Date of the business or company registered with Companies |
| Registered Address | Registered address of the Subject with Companies Commission of Malaysia |
| Business Sector | Sector where Subject operates its business |
| Auditor | Auditors of the company as per Companies Commission of Malaysia records. |
| Financial Year End | Latest Financial as per Companies Commission of Malaysia records. |
| Company Type | Constitution type of the Subject registered with Companies Commission of Malaysia |
| Company Name | Name of the business or company registered with Companies Commission of Malaysia |

ADDRESS RECORDS

| Address Records | Date | Source |
|--|------------|--------|
| 219 JLN GIGIH 9, BANDAR T6, 47100 SHAH ALAM | 15/01/2015 | SSM |
| 89 TAMAN FAJAR BAKRI BATU 4, 47200 SHAH ALAM, SELANGOR | 07/10/2014 | CCRIS |
| NO.198, JALAN SATU, TAMAN KERAMAT, SELANGOR | 10/11/2014 | SSM |
| NO.23, JALAN RUSA 4, TAMAN BUKIT, SELANGOR | 05/07/2012 | SSM |

This section of report displays all previous addresses + its sources tagged to the company

| <u>Section</u> | <u>Section Description</u> |
|------------------------|---|
| Address Records | Display of the company's complete previous address details. |
| Date | Date of address records from its source. |
| Source | Display of source of information (address records) |

SHARE CAPITAL

| Share Capital | | | | |
|--------------------|------------------|---------------|-----------------|-----------------|
| Authorised Capital | 2,000,000.00 | | Paid-up Capital | 1,000,000.00 |
| Type | Number of shares | Nominal value | Other than Cash | Paid up capital |
| Ordinary | 1,000,000.00 | 1.00 | 0 | 1,000,000.00 |
| Preference | 0 | 0 | 0 | 0 |
| Others | 0 | 0 | 0 | 0 |

This section of report displays the companies Authorised + Paid Up Capital.

| <u>Section</u> | <u>Section Description</u> |
|---------------------------|--|
| Authorised Capital | Types of share capital of the company, containing two main sections as follow |
| Type | <p>Types of capital consist of;</p> <ul style="list-style-type: none"> • Ordinary share capital • Preference share capital • Other share capital <p>All figures displayed for the mention shares above are as per reported to Companies Commission of Malaysia.</p> |

DIRECTORSHIP & SHAREHOLDERS

| DIRECTORS | | | | | |
|---------------------|--|---------------|------------------------------|----------------------------|----------------------------|
| Name | Residential Address | IC no. | Designation | Date of Appointment | Date of Resignation |
| DIRECTOR 1 | 219 JLN GIGIH 9, BANDAR T6, 47100 SHAH ALAM | 790312012234 | Director | 04/04/2002 | - |
| DIRECTOR 2 | 89 TAMAN FAJAR, BAKRI BATU 4, 47200 SHAH ALAM, SELANGOR | 770310015514 | Director | 16/06/2006 | - |
| SECRETARY | NO.198, JALAN SATU, TAMAN KERAMAT, SELANGOR | 640301012231 | Secretary | 26/12/2003 | - |
| SHAREHOLDERS | | | | | |
| Name | IC no. / BR No. | | Shareholding (shares) | Shareholding (%) | |
| SHAREHOLDER 1 | 790312012234 | | 50,000 | 10% | |
| SHAREHOLDER 2 | 770509355519 | | 450,000 | 90% | |

This section of report displays the company's Authorised + Paid Up Capital.

| <u>Section</u> | <u>Section Description</u> |
|--|--|
| DIRECTORSHIP | |
| Name | Name of the director or officer of Subject registered with Companies Commission of Malaysia |
| Residential Address | Residential address of the respective director or officer |
| Passport/IC No | Passport number or IC number of the respective director or officer |
| Designation | Designation of the respective director or officer |
| Date of Appointment | Date where the respective director or officer is appointed to the position with Subject |
| SHAREHOLDERS | |
| IC/Passport No/ Company No | Contains the IC number or passport number for individual shareholder, or Contains the Company registration number for corporate shareholder |
| Name/Company Name | Individual name or company name of the shareholder |
| Total No of Share Divided Into Nominal Value (cent) | Number of shares held by the respective shareholder |

RELATED COMPANIES/SUBSIDIARIES

| RELATED COMPANIES / SUBSIDIARIES | | | |
|----------------------------------|---------|----------------------|------------------|
| Name | BR NO. | Paid Up Capital (RM) | Shareholding (%) |
| SUBSIDIARY 1 | 551299M | 55,000 | 10% |
| SUBSIDIARY 2 | 719223P | 495,000 | 90% |

This section of report displays the company's related companies & subsidiaries. This information is obtained directly from CCM

| <u>Section</u> | <u>Section Description</u> |
|---------------------|--|
| Company Name | Name of entity as per registered to Companies Commission of Malaysia (CCM) |
| Registration Number | Company/Business registration number as per registered to CCM |
| Paid Up Capital | Paid Up Capital as per registered to CCM |
| Shareholding | Percentage of held shares as per registered to CCM |
| Company Name | Name of entity as per registered to Companies Commission of Malaysia (CCM) |

COMPANY CHARGES

| COMPANY CHARGES | | | | |
|-----------------|------------|------------|---------|-----------------|
| Charge No. | Amount | Created | Chargee | Status |
| 1 | 100,000.00 | 27/01/2003 | BANK A | Fully Satisfied |
| 2 | 400,000.00 | 02/06/2003 | BANK B | Unsatisfied |

This section of the report displays the company's related companies & subsidiaries. This information is obtained directly from CCM

| <u>Section</u> | <u>Section Description</u> |
|----------------|--|
| Charge No | Number of the respective charge reported with Companies Commission of Malaysia |
| Amount | Total charge amount in Ringgit Malaysia |
| Created | The date where the charge is created |
| Chargee | Name of chargee |

| | |
|---------------|---|
| Status | <p>Status of the charge as reported and updated with Companies Commission of Malaysia</p> <p><u>Fully Satisfied</u></p> <p>Total amount charged is fully covered/fully discharged by the asset provided by the business</p> <p><u>Partially Satisfied</u></p> <p>Partial of the total amount charged has been</p> <p><u>Fully Released</u></p> <p>The charged asset has been fully released.</p> <p><u>Unsatisfied</u></p> <p>Total amount charged is not fully covered or fully discharged by the asset provided by the business</p> |
|---------------|---|

FINANCIAL STATEMENT

The section contains the 5 years financial statements of the company as per report to CCM.

Details of the contents for this section are as follows;

| FINANCIAL HIGHLIGHTS | | | | | |
|-----------------------------|--|---|--|------------|------------|
| Financial Year End | 31/12/2009 | 31/12/2008 | 31/12/2007 | | |
| Date of tabling | 30/06/2010 | 30/06/2009 | 30/06/2008 | | |
| Auditor | Chen & Co | Chen & Co | Deloitte | | |
| Auditor Address | NO. 32A, JALAN OPERA, U2/L, TAMAN TTDI JAYA, SECTION U2, SHAH ALAM, SELANGOR | NO. 32A, JALAN OPERA U2/L, TAMAN TTDI JAYA, SECTION U2, SHAH ALAM, SELANGOR | NO. 32A, JALAN OPERA, U2/L, TAMAN TTDI JAYA, SECTION U2, SHAH ALAM, SELANGOR | | |
| Exempt Private Company | - | - | - | 31/12/2006 | 31/12/2005 |
| Unqualified Reports (Y/N) | Y | Y | Y | | |
| Consolidated Accounts | N | N | N | | |

This section of the report displays the company's audited account for the past 5 years. All information tabulated are accounts that has been approved by CCM accordingly.

| <u>Section</u> | <u>Section Description</u> |
|-----------------------------|--|
| Financial Highlights | Financial Year End - Displays the financial year |
| | Date of Tabling – Date the information was tabulated by CCM |
| | Auditors – Name/address of the auditors that submitted the financials on behalf of the company. |
| | Exempt Private Company – EPC status. EPC does not need to lodge the Financial Statement. However, EPC has to lodge the “Certificate By Exempt Private Company” and “Auditor’s Statement”. |
| Financial Highlights | Unqualified Report (Y/N) , description below : |
| | Unqualified ” report is a clean report that auditors conclude that the financial statements of a business present fairly its affairs in all material aspects. |
| | “Qualified ” report is one in which the auditor concludes that most matters have been dealt with adequately, except for a few issues. An auditor’s report is qualified when there is either a limitation of scope in the auditor’s work, or when there is a disagreement with management regarding application, acceptability or adequacy of accounting policies. |
| | Consolidated Accounts - Is in reference to the combination of financials of the parent company and its subsidiaries. |

| Balance Sheet | | | | | |
|--------------------------|----------------------|----------------------|----------------------|--|--|
| Non-Current assets | 10,000,000.00 | 9,000,000.00 | 8,000,000.00 | | |
| - Fixed Assets | 5,000,000.00 | 5,000,000.00 | 5,000,000.00 | | |
| - Other Assets | 5,000,000.00 | 4,000,000.00 | 3,000,000.00 | | |
| Current Assets | 10,000,000.00 | 10,000,000.00 | 10,000,000.00 | | |
| Total Assets | 20,000,000.00 | 19,000,000.00 | 18,000,000.00 | | |
| <u>YoY Growth</u> | 5.3% | 5.6% | | | |
| Non-current liabilities | 2,000,000.00 | 1,000,000.00 | 1,000,000.00 | | |
| Current liabilities | 5,000,000.00 | 4,000,000.00 | 3,000,000.00 | | |
| Long Term Liabilities | 0.00 | 0.00 | 0.00 | | |
| Total Liabilities | 7,000,000.00 | 5,000,000.00 | 4,000,000.00 | | |
| <u>YoY Growth</u> | 40% | 25% | | | |
| Share capital | 10,00,000.00 | 10,00,000.00 | 10,00,000.00 | | |
| Share premium | 0.00 | 0.00 | 0.00 | | |
| Reserves | 3,000,000.00 | 4,000,000.00 | 4,000,000.00 | | |
| Minority interests | 0.00 | 0.00 | 0.00 | | |
| Net worth | 13,000,000.00 | 14,000,000.00 | 14,000,000.00 | | |
| <u>YoY Growth</u> | -7.1% | 0% | | | |

This sub section of the report displays the company's Balance Sheet as submitted to CCM.

| Section | Section Description | |
|----------------------|--|--|
| Balance Sheet | a) Non-current Assets - Fixed Assets - Other Assets b) Current Assets c) Total Assets d) Non-current liabilities e) Current liabilities f) Long Term Liabilities | g) Total Liabilities - YoY Growth h) Share Capital i) Share Premium j) Reserves k) Minority Interests l) Net worth - YoY Growth |

| Income Statement | | | | | |
|----------------------------|---------------|---------------|---------------|--|--|
| Revenue | 30,000,000.00 | 25,000,000.00 | 20,000,000.00 | | |
| <u>YoY Growth</u> | 20% | 25% | | | |
| Profit / (loss) before tax | 20,000,000.00 | 18,000,000.00 | 16,000,000.00 | | |
| <u>YoY Growth</u> | 11% | 13% | | | |
| Profit / (loss) after tax | 15,000,000.00 | 13,000,000.00 | 11,000,000.00 | | |
| <u>YoY Growth</u> | 15% | 18% | | | |
| Net dividend | 3,000,000.00 | 2,500,000.00 | 2,000,000.00 | | |
| Minority interests | 0.00 | 0.00 | 0.00 | | |

This sub section of the report displays the company's Income Statement as submitted to CCM.

| Section | Section Description |
|---------|---------------------|
|---------|---------------------|

| | |
|------------------|-------------------------------|
| Income Statement | a) Revenue |
| | - YoY Growth |
| | b) Profit & (Loss) before tax |
| | - YoY Growth |
| | c) Profit & (Loss) after tax |
| | - YoY Growth |
| | d) Net Dividend |
| | Minority Interests |

| Liquidity Ratios | | | | | |
|------------------------|------|------|------|--|--|
| Current Ratio | 2.00 | 2.50 | 3.33 | | |
| Working Capital Days | 61 | 88 | 128 | | |
| Profitability Ratios | | | | | |
| ROA | 75% | 68% | 61% | | |
| ROE | 115% | 93% | 79% | | |
| PBT Margin | 67% | 72% | 80% | | |
| PAT Margin | 50% | 52% | 55% | | |
| Other Ratios | | | | | |
| Asset Turnover Ratio | 1.50 | 1.32 | 1.11 | | |
| Gearing Ratio | 0.54 | 0.36 | 0.29 | | |
| Dividend Pay-out Ratio | 20% | 19% | 18% | | |
| Earnings per Share | 15.0 | 13.0 | 11.0 | | |
| Dividend per Share | 3.0 | 2.5 | 2.0 | | |

This sub section of the report displays the company's Financial Ratio's. This section is tabulated using the information from the balance sheet as well as the income statement.

| Section | Section Description |
|---------|---------------------|
|---------|---------------------|

FINANCIAL RATIOS

Financial ratios represent tools of insight into the performance, efficiency and profitability of a company.

Current Ratio

Part of the Liquidity Ratio, it is to measure whether a business can pay its debt within 1 year.

$$= \frac{\text{Current Assets}}{\text{Current Liabilities}}$$

Working Capital Day

An accounting and finance term used to describe how many days it will take for a company to convert its working capital into revenue. The faster a company does this, the better. To calculate days working capital, the following formula can be used:

$$= \frac{\text{Current assets} - \text{current liabilities} \times 365}{\text{Revenue}}$$

Return On Assets (ROA)

ROA tells you what earnings were generated from invested capital (assets).

$$= \frac{\text{Net Income}}{\text{Total Net Assets}}$$

Return On Equity (ROE)

Return on equity or return on capital is the ratio of net income of a business during a year to its stockholders' equity during that year. It is a measure of profitability of stockholders' investments. It shows net income as percentage of shareholder equity.

$$= \frac{\text{Annual Net Income}}{\text{Net Worth}}$$

Profit Before Tax Margin

A profitability measure that looks at a company's profits before the company has to pay corporate income tax.

This measure deducts all expenses from revenue including interest expenses and operating expenses, but it leaves

$$= \frac{\text{PBT}}{\text{Revenue}}$$

| | |
|------------------|--|
| FINANCIAL RATIOS | <p><u>Profit After Tax Margin</u> A company's after-tax profit margin is important because it tells investors the percentage of money a company actually earns per dollar of sales.</p> $= \frac{\text{After Tax Net Income}}{\text{Net Sales}}$ <p><u>Assets Turnover Ratio</u> Part of the Efficiency Ratio, a measure of Total Asset utilisation. Sales generated from cash (RM) invested in the business.</p> $= \frac{\text{Turnover}}{\text{TA}}$ <p><u>Gearing Ratio</u> Part of the Stability Ratio, to measure proportion of asset, financed by borrowings.</p> $= \frac{\text{Total Liabilities}}{\text{Shareholders Fund}}$ <p><u>Dividend Pay-out Ratio</u> The percentage of earnings paid to shareholders in dividends</p> $= \frac{\text{Dividends}}{\text{Net Income}}$ <p><u>Earnings Per Share</u> Part of the Investor Ratio, EPS measures the overall profit generated for each share in existence over a particular period.</p> $= \frac{\text{PBT}}{\text{Share Capital}}$ <p><u>Dividend Per Share</u> The sum of declared dividends for every ordinary share issued. Dividend per share (DPS) is the total dividends paid out over an entire year (including interim dividends but not including special dividends) divided by the number of outstanding ordinary shares issued.</p> $\text{DPS} = \frac{\text{D-SD}}{\text{S}}$ <p>D - Sum of dividends over a period (usually 1 year) SD - Special, one time dividends S - Shares outstanding for the period</p> |
|------------------|--|

BANKING PAYMENT HISTORY

This section displays information relating to the subject (Company/Business) entity's current and potential liabilities arising from credit facilities obtained from the financial institutions in Malaysia with reference to the CCRIS database.

The liabilities include those where the subject entity has obtained borrowings of its own, liabilities of joint-accounts, sole proprietorships/partnerships/professional bodies in which the subject entity is an Owner/Partner of the business.

The following credit history information on the subject is displayed:

- i. All current loans obtained by this subject entity on its own capacity, jointly in a joint-account, in its capacity as owner of a sole proprietorship and as partner in a partnership/professional body. Exclude accounts which have been settled or written off ;")
- ii. Applications approved in the previous 12 months, for this subject entity, jointly in a joint-account, in its capacity as owner of a sole proprietorship and as partner in a partnership/professional body. Exclude applications that have been rejected, deleted and cancelled);
- iii. All pending applications for this subject entity, jointly in a joint- account, in its capacity as owner of a sole proprietorship and as partner in a partnership/professional body.

The user may see **CCRIS Warning Message** with the meaning as per below:

| | |
|-----------------------------|--|
| Pending Verification | the profile force added by a user awaiting verification by NRD/ROC/ROB of the profile |
| Rejected | the profile had been submitted to NRD for verification but it was |
| Deceased | the profile had been submitted to NRD for verification but according to the NRD records, the individual is already "deceased |
| Wound-up | the company had been reported as wound-up by ROC |

CCRIS Summary

| 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 | N | | |
| Special Attention Account | N | | |

This section displays the company's CCRIS summary. The information is tabulated by the submissions of all Financial Institutions in Malaysia to CCRIS (BNM)

| Section | Section Description |
|---------------------------------------|---|
| Credit Application | |
| Applied in the past 12 months | <p>(i) No. of Applications Refers to the number of applications made within the past 12 month from the date of the printed report.</p> <p>(ii) Amount Applied (RM) Refers to the total value applied in RM for applications applied by the subject in the past 12 months.</p> |
| Approved in the past 12 months | <p>(i) No. of Applications Refers to the number of approved facilities within the past 12 month from the date of the printed report.</p> <p>(ii) Amount Applied (RM) Refers to the total value approved in RM for applications approved to the subject in the past 12 months.</p> |
| Rejected in the past 12 months | <p>(i) No. of Applications Refers to the number of rejected facilities within the past 12 month from the date of the printed report.</p> <p>(ii) Amount Applied (RM) Refers to the total value rejected in RM in the past 12 months.</p> |

| Pending | <p>(i) No. of Applications Refers to the number of pending facilities within the past 12 month from the date of the printed report.</p> <p>(ii) Amount Applied (RM) Refers to the total value pending in RM in the past 12 months.</p> |
|---|--|
| Section | Section Description |
| Summary of Potential & Current Liabilities | |
| As Borrower | <p>(i) Outstanding (RM) {Exclude FEC} Refers to the aggregated sum of latest outstanding position for all active accounts (excluding accounts which have been “settled” and “written-off” as well as “forward exchange contracts”) for this customer as an account holder.</p> |
| | <p>(ii) Total Limit (RM) {Exclude FEC} Refers to the aggregated approved limit for all active accounts (excluding accounts which have been “settled” and “written-off” as well as “forward exchange contracts”) for this customer as an account holder.</p> |
| | <p>(iii) FEC Limit (RM) Refers to the aggregated approved limit for all active forward exchange contract accounts (excluding accounts which have been “settled” and “written-off”) for this customer as an account holder.</p> |
| As Guarantor | <p>(i) Total Limit (RM) {Exclude FEC} Refers to the aggregated sum of the guaranteed value of which this customer is a guarantor for other borrowers (excluding accounts which have been “settled” and “written off” as well as forward exchange contracts).</p> |
| | <p>(ii) FEC Limit (RM) Refers to the aggregated sum of the guaranteed value of which this customer is a guarantor for other borrowers with forward exchange contracts (excluding accounts which have been “settled” and “written-off”).</p> |
| Total | <p>(i) Total Limit (RM) {Exclude FEC} Refers to the aggregated approved limit for all active accounts (excluding accounts which have been “settled” and “written-off” as well as “forward exchange contracts”) for this customer as an account holder and all accounts of sole proprietors/partnerships/ professional bodies in which this customer is an Owner/Partner of the business as well as a guarantor.</p> |
| | <p>(ii) FEC Limit (RM) Refers to the aggregated approved limit of forward exchange contracts for this customer as an account holder and all accounts of sole proprietors/ partnerships/professional bodies in which this customer is an Owner/Partner of the business as well as a guarantor.</p> |

This section displays the company's CCRIS details. All facilities taken in Malaysia (in Ringgit or Foreign Currencies) will be reported directly to CCRIS (BNM) on a monthly basis.

| Section | Section Description | |
|-------------|---|--|
| NO | Refers to sequence number in the credit report | |
| Date | <p>For accounts in the category "Outstanding Credit", this date refers to the approval date by the financial institution or the date of the latest decision made where the approved limit has either increased or decreased arising from a customer credit review by the financial institution.</p> <p>For accounts in the category "Application for credit", this date refers to the application date for pending applications and approved date for approved applications</p> | |
| Status | O | Outstanding |
| | T | Restructured credit facility <i>(where the original loan has now been replaced with a new facility)</i> |
| | C | Rescheduled credit facility <i>(where the original repayment schedule of the loan has now been rescheduled)</i> |
| | G | Outstanding from call of guarantee/standby LC <i>(where there is a default on the original loan and the guarantee is now called upon)</i> |
| | P | Pending decision by financial institution |
| | A | Approved by financial institution |
| | K | AKPK <i>(Agensi Kaunselling dan Pengurusan Credit / Credit Counselling and Debt Management Agency)</i> |
| | W | Written - off |
| | S | Settled |
| Capacity | Own | the credit facility is obtained by the borrower himself |
| | Joint | the credit facility is obtained by the borrower himself one of the borrowers in a joint application, eg. in a joint housing loan |
| | Sole | the credit facility is obtained by the sole-proprietorship in which the borrower is the owner |
| | Partner | the credit facility is obtained by the partnership in which the borrower is one of the partners. |
| | Prof | the credit facility is obtained by the professional body eg. (i.e. lawyers, doctors, accountants who are not registered with ROB) in which the borrower is one of the partners |
| Lender Type | Own | Own Institution |
| | CB | Commercial bank and Islamic bank |
| | RCB | Related commercial bank (i.e. in the same financial group) Financial Company |
| | RFC | Related finance company (i.e. in the same financial group) |
| | MB | Merchant bank |
| | RMB | Related merchant bank (i.e. in the same financial group) |

| | OTH | Other |
|---------------|----------|---|
| Facility Type | BACUSEXP | Banker Acceptances - Export, Customer Liabilities |
| | BACUSIMP | Banker Acceptances - Import, Customer Liabilities |
| | BACUSPCH | Banker Acceptances - Purchase/Sales, Customer Liabilities |
| | BANKACCP | Banker Acceptances |
| | BAOWNEXP | Banker Acceptances - Export, Own Bills Discounted |
| | BAOWNIMP | Banker Acceptances - Import, Own Bills Discounted |
| | BAOWNPCH | Banker Acceptances - Purchase/Sales, Own Bills Discounted |
| | BLOKDNSG | Block Discounting For Non-Scheduled Goods |
| | BLOKDREC | Block Discounting Receivables |
| | BLOKDSCG | Block Discounting For Scheduled Goods |
| | BRIDGING | Construction Bridging Loan/Finance |
| | CHRGCARD | Charge Card |
| | CRDTCARD | Credit Card |
| | DMBLPCHD | Domestic Bills Purchased |
| | EXPCRDRE | Export Credit Refinancing |
| | FACTORNG | Factoring Receivable |
| | FGBLPCHD | Foreign Bills Purchased |
| | FLRSTCKG | Floor Stocking Loans/Financing |
| | FNGNTRDE | Financial Guarantee - Non-Trade |
| | FNGTRADE | Financial Guarantee - Trade |
| | FNINSOFN | Financial Institution Own Fund |
| | FGBLPCHD | Foreign Bills Purchased |
| | FLRSTCKG | Floor Stocking Loans/Financing |
| | FNGNTRDE | Financial Guarantee - Non-Trade |
| | FWFGNECH | Forward Foreign Exchange |
| | HLFNNNPS | Non-Priority Housing Loan/Finance |
| | HLFNPRSR | Priority Sector Housing Loan/Finance |
| | HSLNFNCE | Housing Loans/Financing |
| | ISBENECT | Benevolent Credit |
| | ISEQYFNG | Equity Financing |
| | ISPJTFNG | Project Financing |
| | ISPWNBKG | Pawn broking |
| | LEASING | Leasing Receivables |
| | LOANSTCK | Loan Stock (Arising From Restructuring) |
| | LTCREDIT | Letter Of Credit |
| | MICROEFN | Micro Enterprise Fund |
| | MUOPTFAC | Multi-Option Facility |
| | OHRPCREC | Other Hire Purchase Receivables |
| | OPCQPCHD | Out port Cheque Purchased |
| | OTHLNFIN | Other Loans/Financing |
| | OTLNFNCE | Other Term Loans/Financing |
| | OTSHTFAC | Other Off-Balance Sheet Facilities |
| | OTTRDDIS | Other Trade Bills Discounted |
| | OTTRDFAC | Other Trade Facilities |
| | OVRDRAFT | Overdraft |
| | PCPASCAR | Purchase Of Passenger Cars |
| | PELNFNCE | Personal Loans/Financing |
| | PGRANTEE | Performance Guarantee |

| | | |
|---------------------------------|---|---|
| Facility Type | POSHPCR | Post-Shipment Ecr |
| | PRESHPCR | Pre-Shipment Ecr |
| | RVVGCRTD | Revolving Credit |
| | SBLTCRDT | Standby Letter Of Credit |
| | SHMARGIN | Share Margin Financing |
| | SHPGRTEE | Shipping Guarantee |
| | STLNFNCE | Staff Loan/Finance |
| | TEMPOVDT | Temporary Overdraft |
| | TFWORECO | Trade Finance Without Recourse |
| | TRECEIPT | Trust Receipts |
| Total Outstanding (RM) | Refers to total outstanding amount for each facility type. It includes “principal outstanding + interest outstanding + other charge”. | |
| Date balance updated | Refers to date when the total outstanding was last reported. | |
| Principal Repayment Term | ODD | On Demand |
| | DLY | Daily |
| | WKY | Weekly |
| | FNY | Fortnightly |
| | MTH | Monthly |
| | QTR | Quarterly |
| | HYR | Half-yearly |
| | ANN | Annually |
| | BUL | Bullet (one lump sum upon maturity) |
| | REV | Revolving (eg. for revolving credit, letter of credit, trade and foreign exchange contract) |
| | IDF | Indefinite (eg. for overdraft) |
| | IRR | Irregular schedule |
| Collateral Type | 00 | Clean |
| | 10 | Properties |
| | 21 | Quoted Shares |
| | 22 | Unquoted Shares |
| | 23 | Unit Trusts |
| | 29 | Other Financial Assets |
| | 30 | Motor Vehicles (registered with JPJ) |
| | 40 | Other Vehicles/carriers |
| | 50 | Concessions & other contractual rights |
| | 60 | Plant & Machinery |
| | 70 | Financial Guarantee |
| | 80 | Negative Pledge |
| | 81 | Supportive Letters |
| | 90 | Other Assets |
| | 99 | Secured – details unknown |

| | | |
|--|---|-----------------------------------|
| Conduct of Account for the last 12 months | <ul style="list-style-type: none"> Refers to the number of instalments in arrears for the last 12 months For term loan/housing loan, refers to the number of instalments in default; For overdraft facility, refers to the number of months in excess of the approved limit; For trade bills/bankers' acceptance, refers to the number of bills that are overdue; For revolving credit, refers to the number of revolving credits that are overdue. If blank, month-end position for that particular month was not updated by the reporting FI. | |
| Legal Status | 10 | Summon/Writ files |
| | 11 | Judgment order/Order of sale |
| | 12 | Bankruptcy |
| | 13 | Charging order |
| | 14 | Garnishee order |
| | 15 | Writ of seizure and sale |
| | 16 | Prohibitory order |
| | 17 | Winding-up |
| | 18 | Auction |
| | 19 | Judgment debtor summon |
| | 20 | Receiver/Section 176 |
| | 21 | Settled/discharged |
| Date Status Updated | Refers to date of latest legal action status | |
| Special Attention Account | Accounts/Facilities that has been written off by the reporting Financial Institution | |
| Credit Application | A | Facility Approved |
| | T | Pending Acceptance by applicant |
| | R | Rejected By Financial Institution |
| | X | Facility cancelled by Applicant |
| | P | Pending Approval |

CCRIS DERIVATIVES

| 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 |
| | Total outstanding as % of total limit | 12.4% |
| | Average number of installments in arrears | 4.4 |
| Unsecured facilities | # of facilities | 1 |
| | Total outstanding balance (RM) | 2,500.00 |
| | Total outstanding as % of total limit | 3.1% |
| | Average number of installments in arrears | 0 |

This section displays the company's CCRIS derivatives. The information tabulated are from the details information. The section is segmented as per below;

| Section | Section Description | |
|-------------------------|---|---|
| Earliest known facility | Date of application | <p>This section is derived purely from CCRIS information.</p> <p>Segregated by;</p> <ul style="list-style-type: none"> • Earliest Known Facility • Secured • Unsecured |
| | Facility type | |
| Secured facilities | # of facilities | |
| | Total outstanding balance (RM) | |
| | Total outstanding as % of total limit | |
| | Average number of installments in arrears | |
| Unsecured facilities | # of facilities | |
| | Total outstanding balance (RM) | |
| | Total outstanding as % of total limit | |
| | Average number of installments in arrears | |
| | Date of application | |

DISHONoured CHEQUES

| C2 : DISHONoured CHEQUES (please note that DCHEQS system is only available from Mon – Fri, 9am – 10pm) | | | |
|--|------------|---------------|--------|
| Dishonoured Cheque Information (Own Bank) | | | |
| Bank | Account No | Issuance Date | Remark |
| - | - | - | - |
| Dishonoured Cheque Information (Commercial Bank) | | | |
| Bank | Account No | Issuance Date | Remark |
| - | - | - | - |

DCHEQS” means the Dishonoured Cheque Information System which is a computerised database system developed and maintained by BNM to collect, process, store and generate Dishonoured Cheque information.

“Dishonoured Cheque” means a cheque issued by a Customer or his/her authorised signatory which has been dishonoured and returned by the drawee bank for the following reasons:

- (a) There are **insufficient funds** in the account in which the cheque is drawn; or
- (b) A cheque issued for which the funds were not yet available for use by the Customer (known as “**Effects Not Cleared**”); or
- (c) A cheque issued on an account which has been closed for reasons other than being closed due to bankruptcy, or the account has been frozen arising from a Court Order

The Dishonoured Cheque Detailed Report provides records of a Own Bank’s information on Dishonoured Cheque issuances and a summary of Dishonoured Cheque issuances by Commercial Banks.

| Section | Section Description |
|--|---|
| Dishonoured Cheque Information (Own Bank) | |
| Account No | Refers to the current account number under which a Dishonoured Cheque has been issued. |
| Issuance Date | Refers to the clearing date of the Dishonoured Cheque. |
| Cheque No | Refers to the cheque number of the Dishonoured Cheque. |
| Amount | Refers to the amount drawn on the Dishonoured Cheque. |
| Remarks | <p>3 remarks provided by BNM on the respective Dishonoured Cheque.</p> <ul style="list-style-type: none"> a) There are <u>insufficient funds</u> in the account in which the cheque is drawn; or b) A cheque issues for which the funds were not yet available for use by the Customer (known as "<u>Effects Not Cleared</u>"); or c) A cheque issued on an <u>account which has been closed</u> for reasons other than being closed due to bankruptcy, or the account has been frozen arising from Court Order. |

| <u>Section</u> | <u>Section Description</u> |
|---|--|
| Dishonoured Cheque Information (Commercial Bank) | |
| Bank | Refers to where the current account was held |
| Account No | Refers to the current account number under which a Dishonoured Cheque has been issued. |
| Issuance Date | Refers to the clearing date of the Dishonoured Cheque. |
| Remark | <p>3 remarks provided by BNM on the respective Dishonoured Cheque.</p> <p>d) There are <u>insufficient funds</u> in the account in which the cheque is drawn; or</p> <p>e) A cheque issues for which the funds were not yet available for use by the Customer (known as "<u>Effects Not Cleared</u>"); or</p> <p>c) A cheque issued on an <u>account which has been closed</u> for reasons other than being closed due to bankruptcy, or the account has been frozen arising from Court Order.</p> |

LEGAL CASES (subject as defendant)

SUMMARY (LEGAL)

| D1: LEGAL CASES (SUBJECT AS DEFENDANT) | | | | | |
|--|-------------------------------|---------|--|--------------------------|-----------------|
| SUMMARY | | | | | |
| No | Case Type | Amount | Plaintiff | Status as of last update | Subject Comment |
| 1 | SUMMONS - PARTY NAMED IN SUIT | 104,934 | JUEN TING SDN BHD | Settled | Y |
| 2 | SUMMONS - DIRECTED TO | 39,481 | AMBANK – RETAIL COLLECTIONS CENTRE, KL | Pending | N |

| Section | Section Description |
|---------|---|
| Summary | Listing of all available legal cases reported to the subject. |

LEGAL DETAILS

Record Type

Company Name / Individual Name that is being sued.

Company Name / Individual that is taking action.

The solicitor details & case reference

Comment by subject

| 1. SUMMONS - PARTY NAMED IN SUIT | | | | |
|----------------------------------|---|-----|--------------------------|--|
| RESPONDENT | SURETO FAIL20 SDN BHD | | | |
| LOCAL NO | 98888720 (LC MATCH) | | | |
| ADDRESS | EMR 5217, LOT 3530, 11 . MILES, JLN KAPAR, BEG BERKUNCI, 213 KAPAR, SEL | | | |
| OBJECT | - | | | |
| INCORPORATION DATE | - | | | |
| AUTHORISED CAPITAL | - | | | |
| PETITIONER | AFFIN BANK | | | |
| CASE NO | 52-52467-2009 HIGH COURT JOHOR BAHRU | | | |
| PETITION DATE | 23-02-2010 STRAITS TIMES 03-03-2010 | | | |
| ORDER DATE | 31-03-2010 MALAY MAIL 21-02-2011 | | | |
| HEARING DATE | 23-10-2011 | | | |
| AMOUNT | 104,934 | | | |
| SOLICITOR | KENGTEEN & CO SUITES 3 & 4, 15TH FLOOR, KOMPLEKS PERDANA | Tel | 07-24235266/ 22442368 | |
| | | REF | | |
| LIQUIDATOR | THE OFFICIAL RECEIVER PEGAWAI PEMEGANG HARTA MALAYSIA 7 & 8, BANGUNAN PERTAMA COMPLEX, JALAN TUANKU ABDUL RAHMAN, 50100 KUALA LUMPUR | | | |
| SUBJECT COMMENT | I have made a police report on this fraud case, as my IC was use to obtain this facility. | | | |
| CRA COMMENT | | | | |

LEGAL CASES (subject as plaintiff)

Company Name / Individual Name that is being sued.

The solicitor details & case reference

| D2: LEGAL CASES (SUBJECT AS PLAINTIFF) | | | |
|--|---|-----------------|-------------|
| | | | |
| 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 |

ENQUIRY HISTORY

| HISTORICAL ENQUIRY | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--------------------|--------|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|--|
| | | 2013 | | | | | | | | | | | | 2014 | | | | | | | | | | | | |
| | | 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 | |

| Section | Section Description |
|-----------------|--|
| Enquiry History | The total number of searches/report extraction done in the past 24 months by CTOS subscribers. |

TRADE REFERENCE

| | | | | | |
|--|--|---|-------------------|----------------------------|-----------------|
| This trade reference information was submitted by | | INTER_MILANO SDN BHD | | | |
| Subject of Reference : WENDALL KOON KOON KOON (760528913131) | | | | | |
| Your request of 2015-01-28 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. These information is used at your own risk and we are not liable for any loss or damage, if any that may arise. | | | | | |
| The Following Information are in relation to Account No | | T0001 | | | |
| 1. | Relationship | Subject as customer | Start Date | 30 th June 2011 | |
| 2. | Aging Information | As at Statement Date : 2015 - 01 - 28 | | | |
| | Name of Debtor | WENDALL KOON KOON KOON (760528913131) | | | |
| | 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 |
| | | 589.00 | | | |
| The above was accurate as at the statement date indicate above. | | | | | |
| | Account Conduct | Not Provided | Excellent | Good | Satisfactory |
| | | | | | |
| 3. | Returned Cheque Experience : Details as provided below | | | | |
| | Cheques No | Account No | Bank | Amount (RM) | Date Returned |
| | 963963 | 77584320 | EBB | 500.00 | 2014-12-25 |
| | | | | | Reason |
| | | | | | Refer to Drawer |
| | | | | | Cheque Issuer |
| | | | | | 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 | | | | |
| | Our Contact is | Please ask the subject to contact us. | | | |
| | Address | Rosie Lee _Credit Department | | | |
| | Our Reference | Lot 331M, Jalan Dalgang, Taman Ehsan, Kepong K.L. | | | |
| | Tel. | WEND2011 | | | |
| | Nature of Business | 03-87777777 | | | |
| | | 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. | | | | | |

| Section | Section Description |
|--|--|
| The section contains Subject's non-bank credit data submitted by creditors to the bureau. It contains details as follows | |
| Relationship | This section explains the relation between the Referee & Subject |
| Start Date | Start date of transaction |

| | |
|---|---|
| Aging Information | <p>This section will display the following</p> <ul style="list-style-type: none"> a) Statement Date b) Credit Term c) Name of debtor d) Account status e) Address f) Nature of Debt g) Account Conduct |
| Returned Cheque Experience | <p>This section will indicate in the event a cheque could not be cleared.</p> |
| Reminders/Letter of Demand for Payment/General Remarks | <p>This section will display remarks in the event any of the following has occurred;</p> <ul style="list-style-type: none"> a) Reminders b) Letter of Demand c) Referee's remarks |
| Referee's Request | <p>This section will display the Referee request to be contacted. Referee's contact details will be provided in this section accordingly.</p> |

INTERNAL LIST

| INTERNAL LIST | | | |
|--|--|--|------------|
| <p>Note</p> <p>This notation pertains to the information that you may receive below :</p> | | | |
| <p>1. Internal Lists:</p> <p>The information that appears under this heading are information that have been uploaded by your own company. Should you have any query or questions that appears here please refer to the relevant department in your company.</p> | | | |
| 1 | XMLUAT BANK – CTOS _Internal Listing_TESTING | | |
| | Name | SOO CHEONG SHUM | |
| | New ID | 601019075277 | ID |
| | Ref | | |
| | Remarks | Internal Testing 110513 | |
| | Amount | | |
| | Entry Date | 2013-05-13 | |
| 2 | XMLUAT BANK BHD – CTOS Internal List Bank | | |
| | Name | SOO CHEONG SHUM | |
| | New ID | 601019075277 | ID 5997469 |
| | Ref | Summons Directed to (52-11038-2012) | |
| | Remarks | Plaintiff-RHB Bank-Card Central, K.L. | |
| | | Action Dated : 21-03-2012 Hearing : 09-05-2012 | |
| | Amount | 191588 Source : | |
| | Entry Date | 2014-10-14 | |

- Internal List
 - This is for the subscriber's own information and reference.
- It relates to their own business experiences with their customers. Information here is only open to the subscriber's own personnel. No other subscribers have access to this information