

I-RISK SCORE INTELLIGENCE – (IRISS)

SECTION 1: SUMMARY

PARTICULARS OF THE SUBJECT PROVIDED BY YOU	
Name Of Subject	NOORUL A NIAH BINTI NIDZIR
IC / PP No	
New IC No	890901-05-5218
Your Ref. No	25021100012ALANSIEW05426
Nationality	MY

INFORMATION IN OUR DATABANK	
Name Of Subject	NOORUL A'NIAH BINTI NIDZIR
IC / PP No	
New IC No	890901-05-5218

ADDRESS (S) IN BANKING & EXPERIAN DATABANK		
NOTE: The address (s) stated below may not be the current or last known address of the subject		
Address	Date Captured	Source
A8-206,WANGSAMAJU SEKSYEN 1, 53300 KUALA LUMPUR KUALA LUMPUR, WP	19 Jun 2018	EXPERIAN
F11-303, WANGSAMAJU, SEKSYEN 1,KUALA LUMPUR, 53300 WP, W.P. KUALA LUMPUR	06 Jan 2025	BANKING
NEGERI SEMBILAN	03 Dec 2024	BANKING
W.P. KUALA LUMPUR	15 Nov 2024	BANKING
F11-2-303, SEKSYEN 1,, WANGSA MAJU, KUALA LUMPUR, W.P. KUALA LUMPUR	02 Aug 2023	BANKING
A8-206, WANGSAMAJU SEKSYEN 1, KUALA LUMPUR, KUALA LUMPUR, W.P. KUALA LUMPUR	09 May 2017	BANKING
BLOK A8/206 WANGSA MAJU SEK 1, SETAPAK, W.P. KUALA LUMPUR	10 Jan 2017	BANKING
BLOK 4-22 P/PURI CASMARIA, JALAN SAMUDERA, BATU CAVES, SELANGOR	09 Mar 2016	BANKING
BLOK F4-22 P/PURI CASMARIA, JALAN SAMUDERA, BATU CAVES, BATU CAVES, SELANGOR	05 Feb 2016	BANKING
301 BLOK F10, WANGSA MAJU, SETAPAK, W.P. KUALA LUMPUR	09 Apr 2015	BANKING
NO 32, TMN HARAPAN BARU, JLN RASAH, SEREMBAN, NEGERI SEMBILAN	05 Dec 2014	BANKING

SUMMARY CREDIT INFORMATION			
By Banking Info		By Experian	
Credit Applications Approved for Last 12 months	1	Bankruptcy Record	0
Credit Applications Pending	2	Legal Suits	0
Special Attention account	0	Trade / Credit Reference	1
Legal Action taken (from Banking)	0	Total Enquiries for Last 12 months	2
Existing No. of Facility (from Banking)	3	Total Companies/Businesses Interest	0

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i-SCORE

CREDIT SCORE

Note: The i-SCORE is a credit score, which is a numeric representation of an individual or corporate's credit worthiness, based on prevailing information available on the credit files at the time of scoring. i-SCORE does not provide any conclusive evaluation or credit decisions for credit grantors.

i-SCORE	613									
Risk Grade	Higher Risk	WEAK			FAIR		GOOD		STRONG	
		1	2	3	4	5	6	7	8	9
Key Contributing Factors (Why the Score is not Higher>	<ul style="list-style-type: none"> • Short duration of credit history in CCRIS • Higher proportions of unsecured facility(ies) compared to total facility(ies) 									

SHAREHOLDING INTEREST

NOTE: The following information relating to shareholding/directorship interest by the Subject may not be current. There may be changes which may not be currently available in our databank

NO INFORMATION AVAILABLE

PREVIOUS KNOWN COMPANIES / BUSINESSES

Note: The following information relating to shareholding/directorship interest by the Subject is as available from our databank.

NO INFORMATION AVAILABLE

SECTION 2: BANKING CREDIT INFORMATION

Note: The following information has been extracted from Bank Negara Malaysia. The information is confidential and shall not be disclosed to any other person. We do not warrant as to its accuracy, correctness or completeness. If there is any inconsistency, inaccuracies or missing details or information, please contact Experian customer service for assistance.

CCRIS ENTITY SELECTED BY YOU	
Entity Name	NOORUL A'NIAH BINTI NIDZIR
Entity ID No. 1	890901-05-5218
Entity ID No. 2	NIL
CCRIS Entity Key	27942518

Subject Status

Warning Remark	NIL
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KEY STATISTICS

Earliest Approved Facilities (Facility Type / Date Approved)	PURCHASE OF PASSENGER CARS	16-06-2023
Latest 3 Approved Facilities (Facility Type / Date Approved)	OTHER TERM LOANS/FINANCING	13-12-2024
	PERSONAL LOANS/FINANCING	31-05-2024
	PURCHASE OF PASSENGER CARS	16-06-2023
Secured Facilities	No. of Facilities	1
	Total Outstanding Balance (RM)	49584
	Total Outstanding Balance Against Total Limit	130.48%
	Highest No. of Installments Arrears Last 12 months	0

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Order ID : 216600484
CrediTrack by Experian
Order Date : 2025-11-12 22:39:22
User Name : ALAN SIEW HON ...

Unsecured Facilities	No. of Facilities	1
	Total Outstanding Balance (RM)	75043
	Total Outstanding Balance Against Total Limit	93.80%
	Highest No. of Installments Arrears Last 12 months	0
Credit Card	Average Utilisation Last 6 months	0%
Other Revolving Credits	Average Utilisation Last 6 months	0%
Charge Card	Min Utilisation Last 12 months (RM)	NIL
	Max Utilisation Last 12 months (RM)	NIL
National Higher Educational Financing	No. of Accounts	0
Local Lenders	No. of Accounts	2
Foreign Lenders	No. of Accounts	1

SUMMARY OF BANKING INFORMATION

SUMMARY CREDIT REPORT

Total no. of Credit Applications

	No. of Applications	Total Amount (RM)
A. Approved for past 12 months	1	80,000.00
B. Pending	2	14,000.00

SUMMARY OF POTENTIAL & CURRENT LIABILITIES

	Outstanding (RM) (Exclude FEC)	Total Limit (RM) (Exclude FEC)	FEC Limit (RM)
As Borrower	160,187.00	158,000.00	0.00
Legal Action Taken	N		
Special Attention Account	N		

DETAILED CREDIT REPORT (BANKING ACCOUNTS)

No.	Date	Sts	Capacity	Lender Type	Facility	Total Outstanding Balance (RM)	Date Balance Updated	Limit / Inst.Amt (RM)	Prin Repymt Term	Col Type	Conduct of Account for the last 12 months								Legal Sts	Date Status Update					
												2025				2024									
OUTSTANDING CREDIT												N	O	S	A	J	J	M	A	M	F	J	D		
1	16/06/2023	OWN	OTH	PCPASCAR				38,000.00																	
		O			PCPASCAR	49,584.00	31/10/2025	622.00	MTH	MOTOR V (JPJ)		0	0	0	0	0	0	0	0	0	0	0			
2	31/05/2024	OWN	OWN	PELNFNCE				40,000.00																	
		O			PELNFNCE	35,560.00	31/10/2025	760.00	MTH			0	0	0	0	0	0	0	0	0	0	0	0		
3	13/12/2024	OWN	CB	OTLNFNCE				80,000.00		CLEAN															
		O			OTLNFNCE	75,043.00	31/10/2025	881.00	MTH			0	0	0	0	0	0	0	0	0	0	0	0		
					TOTAL OUTSTANDING BALANCE:	160,187.00	TOTAL LIMIT:	158,000.00																	
CREDIT APPLICATION																									
			Lender		Total Outstanding	Date Balance		Prin Repymt															Legal	Date	

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Order ID : 216600484
CrediTrack by Experian
Order Date : 2025-11-12 22:39:22
User Name : ALAN SIEW HON ...

No.	Date	Sts	Capacity	Type	Facility	Balance (RM)	Updated	Limit (RM)	Term	Col Type	Conduct of Account for the last 12 months	Sts	Status Update
1	18/12/2024	A	OWN	CB	PELNFNCE	0		80,000.00	N/A	N/A			
2	11/11/2025	P	OWN	CB	PELNFNCE	0		7,000.00	N/A	N/A			
3	11/11/2025	P	OWN	CB	PELNFNCE	0		7,000.00	N/A	N/A			
							TOTAL LIMIT:	94,000.00					
SPECIAL ATTENTION ACCOUNT													
No.	Date	Sts	Capacity	Lender Type	Facility	Total Outstanding Balance (RM)	Date Balance Updated	Limit (RM)	Prin Repymt Term	Col Type	Conduct of Account for the last 12 months	Legal Sts	Date Status Update

REMARK LEGEND**FACILITY****STATUS**

PCPASCAR - PURCHASE OF PASSENGER CARS
OTLNFNE - OTHER TERM LOANS/FINANCING
PELNFNCE - PERSONAL LOANS/FINANCING

O - Outstanding
A - Accepted by Customer
P - Pending Decision by FI

SECTION 3: LITIGATION INFORMATION

LEGAL ACTION

Note: The following information on legal / winding up / bankruptcy proceedings may not be current. This Suit(s) may have been dismissed, withdrawn or struck off (eg: it may have been held that the subject is not liable as alleged in the claim, if at all or the case against a Defendant may have been struck off or the alleged debt may have been settled after the entry of the information in our database). The person or company listed as the litigant in the suit may have a similar name as the subject whom/which you seek information on. Whilst the Subject's IC number (if available) or Company Number (if available) or other identification may indicate that the person named in the action is the Subject, we cannot determine or confirm that the litigant is in fact the subject on whom/which information is sought. Please check with subject(s) concerned for confirmation.

LEGAL SUITS - SUBJECT AS DEFENDANT**Total: 0**

NO INFORMATION AVAILABLE

LEGAL SUITS - SUBJECT AS PLAINTIFF**Total: 0**

NO INFORMATION AVAILABLE

BANKRUPTCY ACTION

Note: The following information on legal / winding up / bankruptcy proceedings may not be current. This Suit(s) may have been dismissed, withdrawn or struck off (eg: it may have been held that the subject is not liable as alleged in the claim, if at all or the case against a Defendant may have been struck off or the alleged debt may have been settled after the entry of the information in our database). The person or company listed as the litigant in the suit may have a similar name as the subject whom/which you seek information on. Whilst the Subject's IC number (if available) or Company Number (if available) or other identification may indicate that the person named in the action is the Subject, we cannot determine or confirm that the litigant is in fact the subject on whom/which information is sought. Please check with subject(s) concerned for confirmation.

Total: 0

NO INFORMATION AVAILABLE

SECTION 4: TRADE BUREAU / OTHER CREDIT REFERENCE

TRADE BUREAU / CREDIT REFERENCE (CR)

NOTE: The following information is provided by third party sources for your reference. Searched Subject will also be listed if he/she is in Guarantor capacity. Experian does not guarantee the accuracy of the information. Please check with the Creditors for confirmation as alleged debts may have been settled since recorded. Users should NOT treat the information as conclusive factor for evaluation purpose.

ACCOUNT PAYMENT PROFILE

This section is available only for Payment Profile contributors. You can contact us at bureau-my@experian.com to find out more details.

PAYMENT TREND (12 Months Period)**COMMERCIAL CONFIDENTIAL**

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Order ID : 216600484

CrediTrack by Experian

Order Date : 2025-11-12 22:39:22

User Name : ALAN SIEW HON ...

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NON-BANK LENDER CREDIT INFORMATION (NLCI)

No.	Aprv date	Capacity	Acc Status	Lender Type	Facility	Limit (RM)	Instalment Amount (RM)	Instalment Tenor (MTH)	Date Balance Updated	Total Outstanding Balance (RM)	Prin Repymt Term	Col Type	Conduct of Account for the last 12 months												Legal Status	Date Status Update
														2025				2024								
OUTSTANDING CREDIT														N	O	S	A	J	J	M	A	M	F	J	D	
1	10/01/2025	OWN	O	BNPL	PL	506.00	68.92	9	30/09/2025	68.92	MTH	CLEAN		0	0	0	0	0	0	1	0	0				
2	07/05/2025	OWN	O	BNPL	PL	34.00	4.67	9	30/09/2025	23.15	MTH	CLEAN		0	0	0	0	0								
3	06/05/2025	OWN	O	BNPL	PL	63.00	6.89	12	30/09/2025	54.56	MTH	CLEAN		0	0	0	0	0								
4	05/05/2025	OWN	O	BNPL	PL	59.00	8.01	9	30/09/2025	39.97	MTH	CLEAN		0	0	0	0	0								
5	05/05/2025	OWN	O	BNPL	PL	50.00	9.58	6	30/09/2025	19.16	MTH	CLEAN		0	0	0	0	0								
6	07/06/2025	OWN	O	BNPL	PL	19.00	3.69	6	30/09/2025	11.05	MTH	CLEAN		0	0	0	0									
7	10/06/2025	OWN	O	BNPL	PL	32.00	4.49	9	30/09/2025	26.54	MTH	CLEAN		0	0	0	0									
8	09/06/2025	OWN	O	BNPL	PL	35.00	8.22	6	30/09/2025	20.08	MTH	CLEAN		0	0	0	0									
9	20/06/2025	OWN	O	BNPL	PL	44.00	8.38	6	30/09/2025	25.14	MTH	CLEAN		0	0	0	0									
10	20/07/2025	OWN	O	BNPL	PL	108.00	11.76	12	30/09/2025	117.33	MTH	CLEAN		0	0	0										
11	07/08/2025	OWN	O	BNPL	PL	23.00	8.37	3	30/09/2025	8.37	MTH	CLEAN		0	0											
12	02/09/2025	OWN	O	BNPL	PL	116.00	12.56	12	30/09/2025	137.86	MTH	CLEAN		0												
13	25/09/2025	OWN	O	BNPL	PL	71.00	13.70	6	30/09/2025	87.20	MTH	CLEAN		0												
14	03/09/2025	OWN	O	BNPL	PL	38.00	7.19	6	30/09/2025	35.95	MTH	CLEAN		0												
						TOTAL	1,198.00			TOTAL	675.28															
WRITTEN-OFF ACCOUNT																										
No.	Aprv date	Capacity	Acc Status	Lender Type	Facility	Limit (RM)	Instalment Amount (RM)	Instalment Tenor (MTH)	Date Balance Updated	Total Outstanding Balance (RM)	Prin Repymt Term	Col Type	Conduct of Account for the last 12 months												Legal Status	Date Status Update

REMARK LEGEND

CAPACITY	ACC STATUS	LENDER TYPE	FACILITY	REPAYMENT TERM	COLLATERAL TYPE	LEGAL STATUS
OWN - OWN	O - OUTSTANDING	BNPL - BUY NOW PAY LATER	PL - PERSONAL LOAN	MTH - MONTHLY	CLEAN - CLEAN	-

TRADE / CREDIT REFERENCE (CR)

Subject Name	NOORUL A'NIAH BINTI NIDZIR	Subject ID	890901-05-5218
Creditor's Name	COWAY (MALAYSIA) SDN. BHD.	Amount Due	728.00 (AS AT 09 JAN 2025)
Creditor's Contact	03-20591000	Aging Days	OVER 180 DAYS
Ref No	3766161	Debt Type	GOODS / SERVICES SOLD
Industry	RETAIL FINANCE	Document/Status Date	NOD (01 DEC 2024)
Solicitor's Name		Solicitor's Contact	
Guarantor / Owner	NIL	Remark	

LEGEND: LOD - Letter of Demand issued by a Lawyer (Legal Firm)

NOD - Notice of Demand issued by internally (Company)

BO - Bounced Cheque

FORM J - Licensed Money Lender (LML) FORM J

AML / Sanction List

Note: The following information is based on Name Match only, against database compiled from the following sources (a) Bank Negara Malaysia website (b) UN Security Council resolution 1267 list (c) United States Dept. of the Treasury Specially Designated Nationals (d) Ministry of Home Affairs website for your reference and may not be current. There may be changes which may not be currently available in our databank. Kindly conduct further checking with relevant source for detailed information. For international coverage which cover Enforcements, Sanctions, Politically Exposed Persons (PEP) listing, of more than 35,000 data sources globally, please conduct [Customer Due-D check](#)

No.	IC / PP No.	Individual Name	Trace Case	Company Name	Date Listed by Source(s)	Name Match

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NO RECORD FOUND

Trace Case	Date Listed by Source(s)	Name Match
AML/CFT - Anti-Money Laundering and Anti-Terrorism Financing Act 2001	-	NOT MATCHED
BAFIA - Banking and Financial Institutions Act 1989	-	NOT MATCHED
KDN - KDN Sanction List	-	NOT MATCHED
MSBA - Money Services Business Act 2011	-	NOT MATCHED
UN - UN Sanction List	-	NOT MATCHED

SECTION 5: ENQUIRIES

FINANCIAL RELATED SEARCH COUNT

(The number of times that the Subject has been searched by Financial Institutions via CrediTrack)

Year	Total	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	1	0	0	0	0	0	0	0	0	0	0	1	0
2024	3	0	0	0	0	2	0	0	0	0	0	1	0
2023	0	0	0	0	0	0	0	0	0	0	0	0	0

COMMERCIAL RELATED SEARCH COUNT

(The number of times that the Subject has been searched by Business Corporations via CrediTrack)

Year	Total	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	0	0	0	0	0	0	0	0	0	0	0	0	0
2024	3	1	0	0	0	0	0	0	0	0	0	2	0
2023	0	0	0	0	0	0	0	0	0	0	0	0	0

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LEGENDS:

SECTION 1: SUMMARY - SCORE INTERPRETATION

Score	Risk Grade	Probability of Default %	
<360	1	Weak	> 80%
361-420	2		> 60% to 80%
421-460	3		> 50% to 60%
461-540	4		> 20% to 50%
541-580	5	Fair	> 10% to 20%
581-620	6		> 5% to 10%
621-660	7	Good	> 2.5% to 5%
661-700	8		> 1.5% to 2.5%
701-740	9	Strong	> 1% to 1.5%
>741	10		< 1%

Explanation

i-SCORE

i-SCORE is a credit score, which is a numeric representation of an individual or corporation's credit worthiness, based on prevailing information available on the credit files at the time of scoring. The i-SCORE is calculated using advanced statistical modelling techniques, encapsulates comprehensive credit information (both banking and non-banking) from Experian to give you a simple 3 digits number to objectively assess your customers, business partners, vendors and others, for a better credit decision - the higher the number, the better the individual or corporation's credit worthiness.

Risk Grade

Risk Grade is risk segmentation for i-SCORE range for easy understanding and application. It has 10 risk grades from 1 to 10. A risk grade of "10" is considering the best.

For non-scored individual, the Risk Grade will be "N/A" as well.

Probability of Default (%)

It is the predicted likelihood of an individual or corporation not able to repay its debts within the next 12 months.

An individual with a higher probability of default is more risky than one with lower percentage.

Key Contributing Factors (KCF)

Key Contributing Factors are the key factors that have impact on why the individual or corporation's i-SCORE cannot be higher. It lists out the top 2 factors that lower the credit score.

Non-Scored Segment

The following are 3 scenarios that entity will fall under non-scored segment with i-SCORE = N/A:

i-SCORE	Risk Grade	Key Contributing Factors (KCF)
A "N/A" will be shown	A "N/A" will be shown	Entity has insufficient or no CCRIS and Experian data available for the scoring
		Entity is below the age of 18 years old
		Entity has bankruptcy status as per CCRIS or Experian record

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SECTION 2: BANKING CREDIT INFORMATION

Banking Information Warning

From the system, the user may see CCRIS Warning Message with the meaning as per below:

1. Pending Verification - the profile force added by a user awaiting verification by NRD/ROC/ROB of the profile.
2. Rejected - the profile had been submitted to NRD for verification but it was rejected due to non-existence of record in the NRD database.
3. Deceased - the profile had been submitted to NRD for verification but according to the NRD records, the individual is already "deceased".
4. Wound-up - the company had been reported as wound-up by ROC.

Secured Facility

Refer to loan which the borrower pledges some asset as collateral for the loan, which then becomes a secured debt owed to the creditor who gives the loan.

Unsecured Facility

Refer to loan that is not collateralized by a lien on specific assets of the borrower.

Credit Card average utilization last 6 months

$[(\text{monthly credit card total outstanding balance} / \text{total limit}) \text{ for last 6 months}] * 100$
The ratio of credit card utilized amount compared to your credit limit for the last 6 months.

Other Revolving Credits average utilization last 6 months

$[(\text{monthly other revolving credits facility total outstanding balance} / \text{total limit}) \text{ for last 6 months}] * 100$
The ratio of all other revolving loans outstanding amount compared to the total limit for the last 6 months. It includes Overdraft, revolving credit facility, share margin financing facility and other such revolving facilities.

Capacity

Refers to whether the loan is taken directly or indirectly by the customer

1. Own = the credit facility is obtained by the borrower himself.
2. Joint = the credit facility is obtained by the borrower himself one of the borrowers in a joint application, eg. in a joint housing loan.
3. Sole = the credit facility is obtained by the sole proprietorship in which the borrower is the owner.
4. Partner = the credit facility is obtained by the partnership in which the borrower is one of the partners.
5. 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.

For more legends, please refer to User Guide

-END OF REPORT-

SUBSCRIBER NAME: AL RAJHI BANKING & INVESTMENT CORPORATION (MALAYSIA) BHD.
USER NAME: ALAN SIEW HON LOON

ORDER DATE: 2025-11-12
ORDER TIME: 22:39:22

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