

I-RISK SCORE INTELLIGENCE – (IRISS)

SECTION 1: SUMMARY

PARTICULARS OF THE SUBJECT PROVIDED BY YOU	
Name Of Subject	CHAN WAI WENN
IC / PP No	
New IC No	940508-14-5113
Your Ref. No	2502080025ALANSIEW05181
Nationality	MY

INFORMATION IN OUR DATABANK	
Name Of Subject	CHAN WAI WENN
IC / PP No	
New IC No	940508-14-5113

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
NO 3 JALAN BS 5/16, TAMAN BUKIT SERDANG, SERI KEMBANGAN, SELANGOR	02 Apr 2019	BANKING
NO 3 JLN BS 5/16, 43300 SERI KEMBANGAN, SERI KEMBANGAN, SELANGOR	09 Jul 2018	BANKING
TAMAN BUKIT SERDANG, JALAN MAWAR SEKSYEN 8, TAMAN BUKIT SERDANG, SERI KEMBANGAN SL MY, SELANGOR	04 Jan 2018	BANKING
1-4-3 MEGARIA ORKID, JALAN MAWAR SEKSYEN 8, TAMAN BUKIT SERDANG, SERI KEMBANGAN SL, SELANGOR	07 Dec 2016	BANKING
A-1-4-3 MEGARIA ORKID, JALAN MAWAR SEKSYEN 8, TAMAN BUKIT SERDANG, SERI KEMBANGAN, SELANGOR	11 Jun 2014	BANKING
NO.376 JLN SK7/8, 43300 SERI KEMBANGAN SELANGOR, SERI KEMBANGAN, SELANGOR	11 Jun 2014	BANKING

SUMMARY CREDIT INFORMATION			
By Banking Info		By Experian	
Credit Applications Approved for Last 12 months	2	Bankruptcy Record	0
Credit Applications Pending	0	Legal Suits	0
Special Attention account	0	Trade / Credit Reference	0
Legal Action taken (from Banking)	0	Total Enquiries for Last 12 months	7
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	520										
Risk Grade	Higher Risk	WEAK				FAIR		GOOD		STRONG	
		1	2	3	4	5	6	7	8	9	10
Key Contributing Factors (Why the Score is not Higher>)	<ul style="list-style-type: none"> • Previous known adverse credit history 										

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	Registration No	Name	Incorporated Date	Status	Position	Cessation Date	Last Updated Date
1	201803199480 (2839425 - K)	MAXX ENGINEERING TRADING		BUSINESS EXPIRED	SOLE-PROPRIETOR	N/A	17 May 2018

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	CHAN WAI WENN
Entity ID No. 1	940508-14-5113
Entity ID No. 2	NIL
CCRIS Entity Key	27636318

Subject Status	
Warning Remark	NIL

KEY STATISTICS		
Earliest Approved Facilities (Facility Type / Date Approved)	CREDIT CARD	28-03-2019
Latest 3 Approved Facilities (Facility Type / Date Approved)	PERSONAL LOANS/FINANCING	05-06-2025
	PERSONAL LOANS/FINANCING	15-11-2024
	CREDIT CARD	28-03-2019
	No. of Facilities	0
	Total Outstanding Balance (RM)	0

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Order ID : 211793608
CrediTrack by Experian
Order Date : 2025-08-25 11:12:55
User Name : ALAN SIEW HON ...

Secured Facilities	Total Outstanding Balance Against Total Limit	0%
	Highest No. of Installments Arrears Last 12 months	NIL
Unsecured Facilities	No. of Facilities	3
	Total Outstanding Balance (RM)	84712
	Total Outstanding Balance Against Total Limit	97.04%
	Highest No. of Installments Arrears Last 12 months	0
Credit Card	Average Utilisation Last 6 months	61.48%
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	3
Foreign Lenders	No. of Accounts	0

SUMMARY OF BANKING INFORMATION

SUMMARY CREDIT REPORT		
Total no. of Credit Applications		
	No. of Applications	Total Amount (RM)
A. Approved for past 12 months	2	82,300.00
B. Pending	0	0.00

SUMMARY OF POTENTIAL & CURRENT LIABILITIES			
	Outstanding (RM) (Exclude FEC)	Total Limit (RM) (Exclude FEC)	FEC Limit (RM)
As Borrower	84,712.00	87,300.00	0.00
Legal Action Taken	N		
Special Attention Account	N		

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
											A	J	J	M	A	M	F	J	D	N	O	S
OUTSTANDING CREDIT														2025		2024						
1	28/03/2019	OWN	CB		CRDTCARD	5,014.00	31/07/2025	0.00	MTH	CLEAN	0	0	0	0	0	0	0	0	0	0	0	
2	15/11/2024	OWN	CB		PELNFNCE	57,123.00	31/07/2025	1,004.00	MTH	CLEAN	0	0	0	0	0	0	0	0	0	0	0	
3	05/06/2025	OWN	CB		PELNFNCE	22,575.00	31/07/2025	704.00	MTH	CLEAN	0	0										
					TOTAL OUTSTANDING	84,712.00	TOTAL	87,300.00														

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REMARK LEGEND

<u>FACILITY</u>	<u>STATUS</u>
PELNFNCE - PERSONAL LOANS/FINANCING	O - Outstanding
CRDTCARD - CREDIT CARD	A - Accepted by Customer

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

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-mv@experian.com to find out more details.

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CrediTrack by Experian
Order Date : 2025-08-25 11:12:55
User Name : ALAN SIEW HON ...

PAYMENT TREND (12 Months Period)

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

NON-BANK LENDER CREDIT INFORMATION (NLCI)

NO INFORMATION AVAILABLE.

REMARK LEGEND

CAPACITY	ACC STATUS	LENDER TYPE	FACILITY	REPAYMENT TERM	COLLATERAL TYPE	LEGAL STATUS
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TRADE / CREDIT REFERENCE (CR)

NO INFORMATION AVAILABLE.

AML / Sanction List

Note: The following information is based on Name Match only, against database complied 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
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	1	0	0	0	0
2024	1	0	0	0	0	0	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	3	0	0	0	1	0	0	1	1	0	0	0	0
2024	2	0	0	0	0	0	0	0	0	0	1	1	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: 2025-08-25
ORDER TIME: 11:12:55

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