

# I-RISK SCORE INTELLIGENCE – (IRISS)

## SECTION 1: SUMMARY

PARTICULARS OF THE SUBJECT PROVIDED BY YOU	
Name Of Subject	MOHAMAD IZZAT HAFIFI BIN MAZLAN
IC / PP No	
New IC No	941027-07-6123
Your Ref. No	25021100012ALANSIEW05426
Nationality	MY

INFORMATION IN OUR DATABANK	
Name Of Subject	MOHAMAD IZZAT HAFIFI BIN MAZLAN
IC / PP No	
New IC No	941027-07-6123

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
A-4-8, TIARA FABER CONDOMINIUM JALAN, DESA UTAMA, TAMAN DESA, W.P. KUALA LUMPUR	05 Aug 2025	BANKING
W.P. KUALA LUMPUR	17 Jul 2025	BANKING
18 TAMAN TERATAI JINGGA FASA II, PERSIARAN SULTAN ABDUL HAMID, ALOR SETAR, KEDAH	07 Sep 2022	BANKING
NO 70 JALAN MAWAR 8A, D'MAWAR RESIDENSI, 43900 SEPANG, SEPANG, SELANGOR	01 Dec 2020	BANKING

SUMMARY CREDIT INFORMATION			
By Banking Info		By Experian	
Credit Applications Approved for Last 12 months	4	Bankruptcy Record	0
Credit Applications Pending	2	Legal Suits	0
Special Attention account	0	Trade / Credit Reference	0
Legal Action taken (from Banking)	0	Total Enquiries for Last 12 months	6
Existing No. of Facility (from Banking)	10	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	586											
Risk Grade	Higher Risk	WEAK				FAIR		GOOD		STRONG		Lower Risk
		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"><li>• High utilization of credit limits across account(s)</li><li>• Higher proportions of unsecured facility(ies) compared to total facility(ies)</li></ul>										

## 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

<b>Entity Name</b>	MOHAMAD IZZAT HAFIFI BIN MAZLAN
<b>Entity ID No. 1</b>	941027-07-6123
<b>Entity ID No. 2</b>	NIL
<b>CCRIS Entity Key</b>	31106663

### Subject Status

<b>Warning Remark</b>	NIL
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### KEY STATISTICS

<b>Earliest Approved Facilities</b> (Facility Type / Date Approved)	NATIONAL HIGHER EDUCATION FINANCING	20-04-2017
<b>Latest 3 Approved Facilities</b> (Facility Type / Date Approved)	BUY NOW PAY LATER	28-10-2025
	REVOLVING CREDIT	17-07-2025
	PERSONAL LOANS/FINANCING	19-02-2025
<b>Secured Facilities</b>	No. of Facilities	3
	Total Outstanding Balance (RM)	119694
	Total Outstanding Balance Against Total Limit	72.90%
	Highest No. of Installments Arrears Last 12 months	0

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Unsecured Facilities	No. of Facilities	19
	Total Outstanding Balance (RM)	126676
	Total Outstanding Balance Against Total Limit	96.41%
	Highest No. of Installments Arrears Last 12 months	43
Credit Card	Average Utilisation Last 6 months	61.45%
Other Revolving Credits	Average Utilisation Last 6 months	115.13%
Charge Card	Min Utilisation Last 12 months (RM)	NIL
	Max Utilisation Last 12 months (RM)	NIL
National Higher Educational Financing	No. of Accounts	1
Local Lenders	No. of Accounts	6
Foreign Lenders	No. of Accounts	3

## SUMMARY OF BANKING INFORMATION

SUMMARY CREDIT REPORT		
Total no. of Credit Applications		
	No. of Applications	Total Amount (RM)
A. Approved for past 12 months	4	92,899.00
B. Pending	2	160,000.00

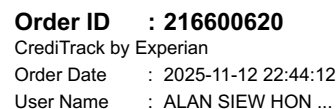
SUMMARY OF POTENTIAL & CURRENT LIABILITIES			
	Outstanding (RM) (Exclude FEC)	Total Limit (RM) (Exclude FEC)	FEC Limit (RM)
As Borrower	255,017.00	304,577.00	0.00
Legal Action Taken	N		
Special Attention Account	N		

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	04/01/2019		OWN	CB				33,500.00		FIN. GTEE															
										MOTOR V (JPJ)															
		O			PCPASCAR	14,463.00	31/10/2025	403.00	MTH			0	0	0	0	0	0	0	0	0	0	0			
2	20/04/2017		OWN	OTH				28,495.00																	
		O			NHEDFNCE	27,356.00	31/10/2025	182.00	MTH	CLEAN		43	43	43	43	43	43	43	43	43	43	43			
3	09/07/2022		OWN	CB				80,600.00		MOTOR V (JPJ)															
		O			PCPASCAR	56,508.00	31/10/2025	923.00	MTH			0	0	0	0	0	0	0	0	0	0	0			
4	26/09/2022		OWN	CB				50,083.00		UNIT TRUST															
		O			OTLNFNCE	48,723.00	31/10/2025	224.00	MTH			0	0	0	0	0	0	0	0	0	0	0			
5	10/07/2023		OWN	CB				9,000.00																	
		O			CRDTCARD	8,647.00	31/10/2025	313.00	MTH			0	0	0	0	0	0	0	0	0	0	0			

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REMARK LEGEND	
<u>FACILITY</u>	<u>STATUS</u>
RWVGCRDT - REVOLVING CREDIT	O - Outstanding
PCPASCAR - PURCHASE OF PASSENGER CARS	A - Accepted by Customer
OTLNFNCE - OTHER TERM LOANS/FINANCING	P - Pending Decision by FI
PELNFNCE - PERSONAL LOANS/FINANCING	
CRDTCARD - CREDIT CARD	
BUYNPAYL - BUY NOW PAY LATER	
NHEDFNCE - NATIONAL HIGHER EDUCATION FINANCING	

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.

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<b>LEGAL SUITS - SUBJECT AS DEFENDANT</b>	<b>Total: 0</b>
NO INFORMATION AVAILABLE	

<b>LEGAL SUITS - SUBJECT AS PLAINTIFF</b>	<b>Total: 0</b>
NO INFORMATION AVAILABLE	

<b>BANKRUPTCY ACTION</b>
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<b>Total: 0</b>
NO INFORMATION AVAILABLE

## SECTION 4: TRADE BUREAU / OTHER CREDIT REFERENCE

<b>TRADE BUREAU / CREDIT REFERENCE (CR)</b>
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.

<b>ACCOUNT PAYMENT PROFILE</b>
This section is available only for Payment Profile contributors. You can contact us at bureau-my@experian.com to find out more details.

<b>PAYMENT TREND (12 Months Period)</b>
This section is available only for Payment Profile contributors. You can contact us at bureau-my@experian.com to find out more details.

<b>NON-BANK LENDER CREDIT INFORMATION (NLCI)</b>
NO INFORMATION AVAILABLE.

REMARK LEGEND						
<u>CAPACITY</u>	<u>ACC STATUS</u>	<u>LENDER TYPE</u>	<u>FACILITY</u>	<u>REPAYMENT TERM</u>	<u>COLLATERAL TYPE</u>	<u>LEGAL STATUS</u>
-	-	-	-	-	-	-

<b>TRADE / CREDIT REFERENCE (CR)</b>
NO INFORMATION AVAILABLE.

<b>AML / Sanction List</b>
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 <a href="#">Customer Due-D</a> <a href="#">check</a>

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
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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	2	0	2	0	0	0	0	0	0	0	0	0	0
2024	0	0	0	0	0	0	0	0	0	0	0	0	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	1	1	0	0	0	0	0	0	0	1	0	0
2024	4	0	0	1	1	0	0	0	0	0	1	0	1
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: 22:44:12

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