

Red Flags / redflags

Name	Customer is a red flag if the value	Description
customer_bankruptcy_status	true	The customer has a bankruptcy record
customer_related_parties_bankruptcy_status	true	The customer has related parties with a bankruptcy record
gearing_ratio	more than 50	The customer has a very high gearing ratio of {gearing_ratio/100}
profit_margin	less than -10	The customer had a very poor profit margin of {profit_margin}
legal_status	1	The customer has records of legal proceedings. In particular, with regards to {legal_status_name} on {legal_status_date}
msic_ssm_code	**refer to MSIC code table	The customer that operates in a high-risk industry
trex	true	The customer has records of negative non-bank monthly payment(s) (such as, but not limited to: rental, telco and utilities bill payments)
age_of_company	less than 450	The customer's age is too young, at only {age_of_company} days old.

Bankruptcy status

If **customer_bankruptcy_status = true**, message is: The customer has a bankruptcy record. Please perform your due diligence and proceed with caution.

If **customer_related_parties_bankruptcy_status = true** message is: The customer has related parties with a bankruptcy record. Please perform your due diligence and proceed with caution.

If **customer_bankruptcy_status = true and customer_related_parties_bankruptcy_status = true**, message is: The customer and its related parties have bankruptcy records. Please perform your due diligence and proceed with caution.

Gearing Ratio

if **gearing_ratio > 50**, then message is: The customer has a very high gearing ratio of <gear/100>. Please look into the customer's financial reports to perform your due diligence. You can ask me to retrieve any number of financial data available in the CTOS reports.

Profit Margin

if **profit_margin < -10**, then message is: The customer had a very poor profit margin of {profit_margin}. Please look into the customer's financial reports to perform your due diligence. You can ask me to retrieve any number of financial data available in the CTOS reports.

Court Cases

If **legal_status != 0**, then message is: The customer has records of legal proceedings. In particular, with regards to {legal_status_name} on {legal_status_date}

MSIC Codes:

The customer that operates in a high-risk industry should be flagged:

MSIC SSM Code	Description
94920	Activities of political organizations
92000	Gambling and betting activities
84220	Military and civil defence services
73200	Market research and public opinion polling
63910	News syndicate and news agency activities
59120	Motion picture, video and television programme postproduction activities

ISIC Code	SSM Description
52249	Motion picture, video and television programme production activities Other cargo handling activities n.e.c.
52241	Stevedoring services
47736	Retail sale of household fuel oil, cooking gas, coal, and fuel wood
46619	Wholesale of other solid, liquid and gaseous fuels and related products n.e.c.
43124	Site preparation for mining
30400	Manufacture of military fighting vehicles
28240	Manufacture of mining machinery
19201	Manufacture of refined petroleum products
19100	Manufacture of coke oven products
16291	Manufacture of wood charcoal
09900	Support activities for mining and quarrying
09101	Oil and gas extraction service activities provided on a fee or contract basis
08999	Other mining and quarrying
08996	Mining of gemstones
08995	Mining of steatite (talc)
08994	Mining of natural graphite
08993	Mining of siliceous fossil meals
08992	Mining of asbestos
08991	Mining of abrasive materials
08918	Guano mining
08917	Mining of fluorspar and earth colours
08916	Mining of borates and kieserite
08915	Mining of barium sulphate and carbonate
08913	Mining of native sulphur
08912	Mining of natural potassium salts
08911	Mining of natural phosphates
08108	Mining of clays and kaolin
08107	Quarrying of sand
08104	Mining of chalk and dolomite
08103	Mining of gypsum and anhydrite
07799	Mining of other non-ferrous metals
07797	Mining of platinum
07796	Mining of silver

07795 MSIC SSM Code 07794	Mining of gold Description Mining of ilmenite
07793	Mining of bauxite
07792	Mining of copper
07791	Mining of tin ores
07721	Mining of uranium and thorium
07701	Mining of iron ore
07605	Mining of hydrocarbon liquids
06104	Processes to obtain crude oils (decantation, desalting, dehydration, stabilization, etc.)
06103	Production of crude petroleum from bituminous shale and sand
06101	Extraction of crude petroleum oils
05100	Mining of hard coal
05200	Mining of lignite
02203	Production of charcoal in the forest (using traditional methods), collection of bark and firewood

TREX

Trex status is related to the records of non-bank monthly payment(s) or credit history such as but not limited to rental, telecommunication bill and utilities bill payments. If trex_status is True, it indicate a red flag or high risk indicators.

If **trex_status = true**, then message is: The customer has records of negative non-bank monthly payment(s) (such as, but not limited to: rental, telco and utilities bill payments). As such, please perform due diligence.

Age of Company in days

If **age_of_company < 450**, then message is: The customer’s age is too young, at only {age_of_company} days old.