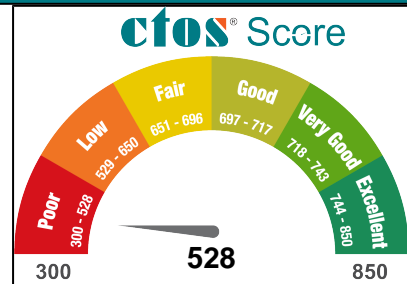


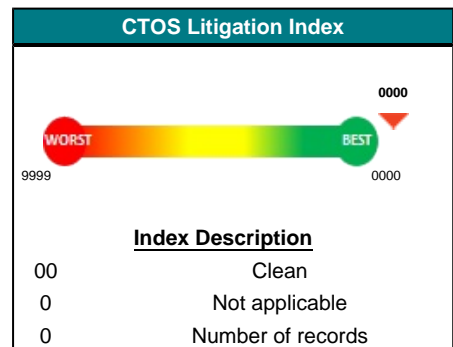
A: SNAPSHOT	
ID Verification	
Name (Your Input)	ZAMIR ZAKWAN BIN AB AZIS
New ID / Old ID (Your Input)	981103045457
Name	ZAMIR ZAKWAN BIN AB AZIS
New ID	981103045457
Old ID	-
Date of Birth	03-11-1998
Nationality	MALAYSIA Source: CCRIS
Address 1	PULAU PINANG Source: CCRIS
Address 2	PULAU PINANG Source: CCRIS
Ref No.	23062301731



Factors that influence the Score

1. There is serious delinquency on the accounts, adverse record or collection filed on the credit report.
2. Accounts last reported are in delinquent status on credit report.
3. Number of accounts with delinquency on the credit report is high relative to the other applicants scored.
4. Lack of recent revolving/charge account information on the credit report.

Credit Info at a Glance		
Credit Info	Source	Value
Bankruptcy Proceedings Record	Newspaper/ Gazette	NO
Legal records in past 24 months (personal capacity) - Number - Value	CTOS	0
		0
Legal records in past 24 months (non-personal capacity) - Number - Value	CTOS	0
		0
Availability of Legal Records	BNM	NO
Special Attention Accounts	BNM	NO
Outstanding credit facilities - Number - Value - Installments in arrears in past 15 months	BNM	1
		609.00
		YES
Credit applications in past 15 months - Total - Approved - Pending	BNM	2
		1
		1



eTR Plus at a Glance
No Information Available

Section Summary						
CTOS						Others
Section	ID	SSM	BPH	LGL	TR	IL
Selected	✓	✓	✓	✓	✓	✗
Available	A	B	C	-	-	-

Notes on various sections

- ID refers to data from CTOS' identify database
- SSM refers to data from Suruhanjaya Syarikat Malaysia
- BPH refers to data from Bank Negara Malaysia
- LGL refers to data from CTOS' litigation database
- TR refers to trade reference data submitted by merchants
- IL refers to your own internal list (if provided to CTOS)

B1: DIRECTORSHIPS AND BUSINESS INTERESTS
No Information Available

B2: ADDRESS RECORDS

Address	Last Updated	Source
PULAU PINANG	26-06-2023	BNM
PULAU PINANG	18-05-2023	BNM
PULAU PINANG	17-05-2023	BNM
548 MK 3, SUNGAI RUSA, BALIK PULAU, PULAU PINANG	07-12-2022	BNM
548 MK 3, SUNGAI RUSA, PULAU PINANG	29-11-2022	BNM
PULAU PINANG	28-11-2022	BNM

C1: BANKING PAYMENT RECORDS (SOURCE: CCRIS, BANK NEGARA MALAYSIA)			
CCRIS Entity Key	33358568		
Subject Status	-		
CCRIS SUMMARY			
Credit Applications	No. of Applications	Amount Applied	
Approved in past 12 months	1	1,000.00	
Pending	1	12,000.00	
Summary of Potential & Current Liabilities	Outstanding	Total Limit	FEC Limit
As Borrower	609.00	1,000.00	0.00
As Guarantor	-	-	-
Total	609.00	1,000.00	0.00
Legal Action Taken	N		
Special Attention Account	N		

CCRIS DETAILS																
Loan Information																
No.	Date / R&R	Sts	Capacity	Lender Type	Facility	Total Outstanding Balance (RM)	Date Balance Updated	Limit / Installment Amount (RM)	Prin. Repmt. Term	Col Type	Conduct Of Account For Last 12 Months					
											2023					
											J	M	A	M	F	J
											D	N	O	S	A	J
											2022					
											J	M	A	M	F	J
1	28-11-2022		O	Own	CB	PELNFNCE	609.00	31-05-2023	1,000.00	00						
											1	1	1	1	0	0
						Total Outstanding Balance:	609.00	Total Limit:	1,000.00							
Special Attention Account																
Credit Application																
1	28-11-2022	A	Own	CB				1,000.00								
2	23-06-2023	P	Own	Own				12,000.00								

REMARK LEGEND

FACILITY:

PELNFNCE – Personal Loans/Financing

LOAN INFORMATION STATUS:

O – Outstanding

CREDIT APPLICATION STATUS:

A – Approved by FI

P – Pending decision by FI

LEGAL STATUS:

CCRIS DERIVATIVES		
Earliest known facility	Date of application	28-11-2022
	Facility type	PELNFNCE - Personal Loans/Financing
Secured facilities	# of facilities	0
	Total outstanding balance (RM)	0.00
	Total outstanding as % of total limit	0%
	Average number of installments in arrears	0.0
Unsecured facilities	# of facilities	1
	Total outstanding balance (RM)	609.00
	Total outstanding as % of total limit	60%
	Average number of	

	installments in arrears	1.0
Credit Card	Average Utilisation Last 6 Months	%
Other Revolving Credits	Average Utilisation Last 6 Months	%
Charge Card	Min Utilisation Last 12 Months (RM)	RM -
	Max Utilisation Last 12 Months (RM)	RM -
PTPTN	Number of Accounts	
Local Lenders	Number of Accounts	
Foreign Lenders	Number of Accounts	

C2: CCRIS SUPPLEMENTARY INFORMATION				
ADDRESS INFORMATION				
No.	Address	State	Postcode	Created Date
1.	PULAU PINANG	PULAU PINANG	11600	26-06-2023
2.	PULAU PINANG	PULAU PINANG	11600	18-05-2023
3.	PULAU PINANG	PULAU PINANG	11600	17-05-2023
4.	548 MK 3, SUNGAI RUSA, BALIK PULAU, PULAU PINANG	PULAU PINANG	11010	07-12-2022
5.	548 MK 3, SUNGAI RUSA, PULAU PINANG	PULAU PINANG	11010	29-11-2022
6.	PULAU PINANG	PULAU PINANG	11010	28-11-2022

CONTACT INFORMATION		
No.	Contact Number	Created Date
1.	0195571293	07-12-2022
2.	2944852	07-12-2022

OCCUPATION INFORMATION					
No.	Occupation	Employer	From Date	To Date	Created Date
1.	BUSINESS AND ADMINISTRATIONS ASSOCIATE PROFESSIONALS	KFF PLT			26-06-2023
2.	BUSINESS AND ADMINISTRATIONS ASSOCIATE PROFESSIONALS	KFF PLT			18-05-2023
3.	BUSINESS AND ADMINISTRATIONS ASSOCIATE PROFESSIONALS	KFF PLT			17-05-2023
4.	BUSINESS AND ADMINISTRATIONS ASSOCIATE PROFESSIONALS	QATTA HOLDING SDN BHD			28-11-2022
5.	BUSINESS AND ADMINISTRATIONS ASSOCIATE PROFESSIONALS	QATTA HOLDING SDN BHD			28-11-2022

D1: LEGAL CASES (SUBJECT AS DEFENDENT)
No Information Available

D2: LEGAL CASES (SUBJECT AS PLAINTIFF)
No Information Available

D3: AMLA (ANTI MONEY LAUNDERING ACT)
No Information Available

E1: ETR PLUS (NON-BANK PAYMENT HISTORY)
ETR Plus is a non-bank payment information shared by third party sources. It serves as additional information (other than banking payment history) to help in your credit assessment.

Note: The following information is provided by the third party sources for your reference. Searched Subject will also include transaction(s) that are under Guarantor capacity. CTOS does not guarantee the accuracy of the information as listed debts may have been settled since recorded.

No Information Available

E2: TRADE REFERENCE

The following information are in relation to Account No: R001435

1. Relationship	Subject is Hire Purchase Customer	Relationship Start Date	Not Provided		
To the best of our knowledge, we have the following info:					
No.	Name	New ID / Old ID	Type	Source	Date
1.	ZAMIR ZAKWAN BIN AB AZIS	981103045457	Guarantor	-	-

2. Aging Information	As At Statement Date: 2019-11-19		
Name of Debtor			
Credit Terms	CASH	Credit Limit	0
Account Status	None		
Address	-		
Nature of Debt	Others		

Outstanding		Default				
0-30 Days	31-60 Days	61-90 Days	91-120 Days	121-150 Days	151-180 Days	> 180 Days
0.00	0.00	387.00	129.00	0.00	0.00	0.00
<i>The above was accurate as at the statement date indicate above.</i>						

Account Conduct				
Not Provided	Excellent	Good	Satisfactory	Unsatisfactory
X				

3. Returned Cheque History

No Information Available

4. Reminders / Letter of Demand for Payment / General Remarks

No Information Available

5. CRA Comment

No Information Available

6. Subject's Comment

No Information Available

7. Referee's Information

Referee	LIM KOK TONG MOTORS SDN BHD
Contact Name	-
Address	N0 15, PEKAN TANAH MERAH PENDANG KEDAH
Telephone	04-7591279
Nature of Business	MOTORCYCLES DEALER
Remarks	

HISTORICAL ENQUIRY

	Month	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	FI	0	0	0	0	1	0	0	0	0	0	0	0
	Non-FI	1	0	1	1	2	2	0	0	0	0	0	0
	Lawyer	0	0	0	0	0	0	0	0	0	0	0	0
	Total	1	0	1	1	3	2	0	0	0	0	0	0
	Month	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec

2022	FI	0	0	0	0	0	0	0	0	0	0	0	0
	Non-FI	0	1	0	0	0	0	0	0	0	0	1	0
	Lawyer	0	0	0	0	0	0	0	0	0	0	0	0
	Total	0	1	0	0	0	0	0	0	0	0	1	0

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- End of Report -