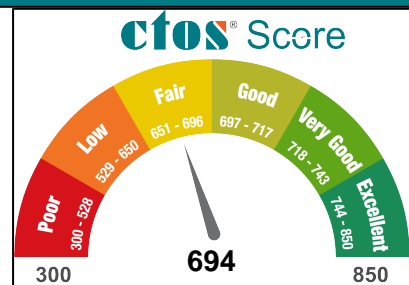


| A: SNAPSHOT                  |   |
|------------------------------|---|
| ID Verification              |   |
| Name (Your Input)            | NUR AFINI BINTI SHAMSHUDDIN                                     |
| New ID / Old ID (Your Input) | 960320086594  |
| Name                         | NUR AFINI BINTI SHAMSHUDDIN                                     |
| New ID                       | 960320086594  |
| Old ID                       | -   |
| Date of Birth                | 20-03-1996  |
| Nationality                  | MALAYSIA Source: CCRIS  |
| Address 1                    | PANGSAPURI SRI UTAMA, TMN PUCHONG UTAMA, SELANGOR Source: CCRIS |
| Address 2                    | -   |
| Ref No.                      | 230303100003  |



### Factors that influence the Score

1. Proportion of balance to limit on revolving/charge accounts on the credit report is too high relative to the other applicants scored.
2. Too many recent enquiries on the credit report.
3. The date of the last enquiry is too recent.
4. Proportion of loan balance to loan amount on the credit report is too high relative to the other applicants scored.

| Credit Info at a Glance   |                    |          |
|---|--------------------|----------|
| Credit Info   | Source             | Value    |
| Bankruptcy Proceedings Record   | Newspaper/ Gazette | NO       |
| Legal records in past 24 months (personal capacity)<br>- Number<br>- Value                          | CTOS               | 0        |
|   |                    | 0        |
| Legal records in past 24 months (non-personal capacity)<br>- Number<br>- Value                      | CTOS               | 0        |
|   |                    | 0        |
| Availability of Legal Records   | BNM                | NO       |
| Special Attention Accounts  | BNM                | NO       |
| Outstanding credit facilities<br>- Number<br>- Value<br>- Installments in arrears in past 15 months | BNM                | 2        |
|   |                    | 3,483.00 |
|   |                    | NO       |
| Credit applications in past 15 months<br>- Total<br>- Approved<br>- Pending                         | BNM                | 1        |
|   |                    | 1        |
|   |                    | 0        |

| CTOS Litigation Index |                   |
|-----------------------|-------------------|
| <p>9999 0000</p>      |                   |
| Index Description     |                   |
| 00                    | Clean             |
| 0                     | Not applicable    |
| 0                     | Number of records |

| 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 |
|---|--------------|--------|
| PANGSAPURI SRI UTAMA, TMN PUCHONG UTAMA, SELANGOR | 09-07-2023   | BNM    |

| C1: BANKING PAYMENT RECORDS (SOURCE: CCRIS, BANK NEGARA MALAYSIA) |                     |                |           |
|---|---------------------|----------------|-----------|
| CCRIS Entity Key  | 31002522            |                |           |
| Subject Status  | -                   |                |           |
| CCRIS SUMMARY   |                     |                |           |
| Credit Applications   | No. of Applications | Amount Applied |           |
| Approved in past 12 months  | 1                   | 1,000.00       |           |
| Pending   | 0                   | 0.00           |           |
| Summary of Potential & Current Liabilities                        | Outstanding         | Total Limit    | FEC Limit |
| As Borrower   | 3,483.00            | 6,000.00       | 0.00      |
| As Guarantor  | -                   | -              | -         |
| Total   | 3,483.00            | 6,000.00       | 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                                  |   |   |   |   |   | 2022 |   |   |
|                           |            |     |          |             |                            |                                |                      |                                 |                   |          | A                                     | J | J | M | A | M | F    | J | D |
| Outstanding Credit        |            |     |          |             |                            |                                |                      |                                 |                   |          | N                                     | O | S |   |   |   |      |   |   |
| 1                         | 25-10-2018 |     | Own      | CB          | CRDTCARD                   | 1,430.00                       | 30-06-2023           | 5,000.00                        | MTH               | 00       |                                       |   |   |   |   |   |      |   |   |
|                           |            | O   |          |             | CRDTCARD                   | 1,710.00                       | 30-06-2023           | 0.00                            | MTH               |          |                                       | 0 |   |   |   |   |      |   |   |
| 2                         | 02-05-2023 |     | Own      | CB          | PELNFNCE                   | 343.00                         | 30-06-2023           | 1,000.00                        | MTH               | 00       |                                       |   | 0 | 0 | 0 | 0 | 0    | 0 | 0 |
|                           |            | O   |          |             | PELNFNCE                   | 343.00                         | 30-06-2023           | 361.00                          | MTH               |          |                                       | 0 | 0 |   |   |   |      |   |   |
|                           |            |     |          |             | Total Outstanding Balance: | 3,483.00                       | Total Limit:         | 6,000.00                        |                   |          |                                       |   |   |   |   |   |      |   |   |
| Special Attention Account |            |     |          |             |                            |                                |                      |                                 |                   |          |                                       |   |   |   |   |   |      |   |   |
|                           |            |     |          |             |                            |                                |                      |                                 |                   |          |                                       |   |   |   |   |   |      |   |   |
| Credit Application        |            |     |          |             |                            |                                |                      |                                 |                   |          |                                       |   |   |   |   |   |      |   |   |
| 1                         | 03-05-2023 | A   | Own      | CB          |                            |                                |                      | 1,000.00                        |                   |          |                                       |   |   |   |   |   |      |   |   |

#### REMARK LEGEND

##### FACILITY:

CRDTCARD – Credit Card

PELNFNCE – Personal Loans/Financing

##### LOAN INFORMATION STATUS:

O – Outstanding

##### CREDIT APPLICATION STATUS:

A – Approved by FI

##### LEGAL STATUS:

| CCRIS DERIVATIVES       |   |                        |
|-------------------------|---|------------------------|
| Earliest known facility | Date of application                       | 25-10-2018             |
|                         | Facility type                             | CRDTCARD - Credit Card |
| 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                           | 2                      |
|                         | Total outstanding balance (RM)            | 3,483.00               |
|                         | Total outstanding as % of total limit     | 58%                    |
|                         | Average number of installments in arrears | 0.0                    |
| 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.  | PANGSAPURI SRI UTAMA, TMN PUCHONG UTAMA, SELANGOR | SELANGOR | 47140    | 09-07-2023   |

### CONTACT INFORMATION

| No.                      | Contact Number | Created Date |
|--------------------------|----------------|--------------|
| No Information Available |                |              |

### OCCUPATION INFORMATION

| No. | Occupation  | Employer                                | From Date | To Date | Created Date |
|-----|---|---|-----------|---------|--------------|
| 1.  | MEDICAL ASSISTANTS                                      | THE PERAK CHINESE MATERNITY ASSOCIATION |           |         | 09-07-2023   |
| 2.  | INFORMATION AND COMMUNICATIONS TECHNOLOGY PROFESSIONALS | Finology Sdn Bhd                        |           |         | 02-05-2023   |

### 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

No Information Available

### HISTORICAL ENQUIRY

|      | Month  | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
|------|--------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
|      | FI     | 0   | 0   | 0   | 0   | 2   | 1   | 0   | 0   | 0   | 0   | 0   | 0   |
| 2023 | Non-FI | 0   | 1   | 1   | 1   | 0   | 0   | 1   | 0   | 0   | 0   | 0   | 0   |
|      | Lawyer | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   |
|      | Total  | 0   | 1   | 1   | 1   | 2   | 1   | 1   | 0   | 0   | 0   | 0   | 0   |
| 2022 | Month  | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
|      | FI     | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   |
|      | Non-FI | 0   | 0   | 0   | 1   | 0   | 0   | 0   | 0   | 0   | 0   | 2   | 1   |
|      | Lawyer | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   |
|      | Total  | 0   | 0   | 0   | 1   | 0   | 0   | 0   | 0   | 0   | 0   | 2   | 1   |

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**- End of Report -**