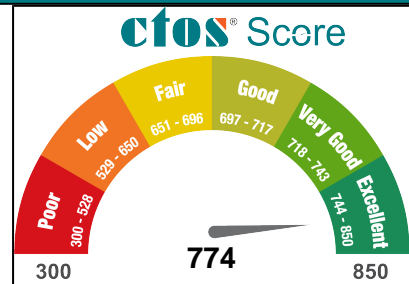


# CTOS SCORE REPORT

A: SNAPSHOT	
ID Verification	
Name (Your Input)	TANG TAN
New ID / Old ID (Your Input)	810228103324
Name	TANG TAN
New ID	810228103324
Old ID	-
Date of Birth	20-04-1964
Nationality	MALAYSIA Source: CCRIS
Address 1	50, JALAN TEKNOKRAT 20, PRIMA 8, 63000 CYBERJAYA, 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. Proportion of loan balance to loan amount on the credit report is too high relative to the other applicants scored.
3. Lack of recent auto loan 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	3
		10,400.00
		NO
Credit applications in past 15 months - Total - Approved - Pending	BNM	0
		0
		0

CTOS Litigation Index	
Index Description	
00	Clean
0	Not applicable
0	Number of records

eTR Plus at a Glance
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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

CCRIS Entity Key	00000044004		
Subject Status	Pending Verification		
CCRIS SUMMARY			
Credit Applications	No. of Applications	Amount Applied	
Approved in past 12 months	0	0.00	
Pending	0	0.00	
Summary of Potential & Current Liabilities	Outstanding	Total Limit	FEC Limit
As Borrower	10,400.00	16,000.00	0.00
As Guarantor	-	-	-
Total	10,400.00	16,000.00	0.00
Legal Action Taken	N		
Special Attention Account	N		

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												LGL STS	Date Status Updated	
											2023												2022		
Outstanding Credit											A	J	J	M	A	M	F	J	D	N	O	S			
	02-01-2003		Own	Oth				5,000.00																	
		O			OTLNFNCE	4,000.00	31-07-2023	1,000.00	MTH	00		0	0	0	0	0	0	0	0	0	0				
2	20-06-2008		Own	CB				3,000.00																	
		O			CRDTCARD	400.00	31-07-2023	0.00	MTH	00		0	0	0	0	0	0	0	0	0	0				
3	20-08-2010		Own	Oth				8,000.00																	
		O			RVVGCGRDT	6,000.00	31-07-2023	1,200.00	MTH	81		0	0	0	0	0	0	0	0	0	0				
					Total Outstanding Balance:	10,400.00	Total Limit:	16,000.00																	
Special Attention Account																									
Credit Application																									
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	A	J	J	M	A	M	F	J	D	N	O	S		Date Status Updated	

**LEGAL STATUS:**

CCRIS DERIVATIVES		
Earliest known facility	Date of application	02-01-2003
	Facility type	OTLNFNCE - Other Term Loans/Financing
Secured facilities	# of facilities	1
	Total outstanding balance (RM)	6,000.00
	Total outstanding as % of total limit	75%
	Average number of installments in arrears	0.0
Unsecured facilities	# of facilities	2
	Total outstanding balance (RM)	4,400.00
	Total outstanding as % of total limit	55%
	Average number of installments in arrears	0.0
Credit Card	Average Utilisation Last 6 Months	%
Other Revolving Credits	Average Utilisation Last 6 Months	%
	Min Utilisation Last 12	

Charge Card	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.	50, JALAN TEKOKRAT 20, PRIMA 8, 63000 CYBERJAYA, SELANGOR	SELANGOR	63000	10-08-2017

## CONTACT INFORMATION

No.	Contact Number	Created Date
1.	0127336788	11-11-2017

## OCCUPATION INFORMATION

No.	Occupation	Employer	From Date	To Date	Created Date
1.	FINANCE ANALYST	BT GLOBAL TECHNOLOGY (M) SDN BHD W /PERSEKUTUAN			10-08-2017

## 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

#### D4: LEGAL CASES (NON PERSONAL CAPACITY)

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.

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## E2: TRADE REFERENCE

No Information Available

## HISTORICAL ENQUIRY

2023	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	0	0	0	0	0	0	0	0	0
	Lawyer	0	0	0	0	0	0	0	0	0	0	0	0
	Total	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0	0	0	0
	Lawyer	0	0	0	0	0	0	0	0	0	0	0	0
	Total	0	0	0	0	0	0	0	0	0	0	0	0
	Month	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec

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**- End of Report -**