

CTOS SCORE REPORT

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	D-4-07,, PANGSAPURI SRI UTAMA, TMN PUCHONG UTAMA, PUCHONG SELANGOR, SELANGOR Source: CCRIS
Address 2	-
Ref No.	230303100003



Factors that influence the Score

1. Too many recent enquiries on the credit report.
2. The date of the last enquiry is too recent.
3. Proportion of balance to limit on revolving/charge accounts on the credit report is too high relative to the other applicants scored.
4. The length of time accounts have been established on the credit report is short 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) - 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
		999.00
		NO
Credit applications in past 15 months - Total - Approved - Pending	BNM	2
		1
		1

CTOS Litigation Index	
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
D-4-07,, PANGSAPURI SRI UTAMA, TMN PUCHONG UTAMA, PUCHONG SELANGOR, SELANGOR	10-08-2023	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	1	4,000.00	
Summary of Potential & Current Liabilities	Outstanding	Total Limit	FEC Limit
As Borrower	999.00	5,000.00	0.00
As Guarantor	-	-	-
Total	999.00	5,000.00	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												LGL STS	Date Status Updated
											2023													
											O	S	A	J	J	M	A	M	F	J	D	N		
1	25-10-2018		Own	CB				5,000.00		00														
		O			CRDTCARD	0.00	30-09-2023	0.00	MTH			0	0	0	0									
		O			CRDTCARD	999.00	30-09-2023	0.00	MTH			0	0	0	0	0	0	0	0	0	0			
					Total Outstanding Balance:	999.00	Total Limit:	5,000.00																
Special Attention Account																								
Credit Application																								
1	03-05-2023	A	Own	CB				1,000.00																
2	05-10-2023	P	Own	CB				4,000.00																

REMARK LEGEND

FACILITY:

CRDTCARD – Credit Card

LOAN INFOMATION 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	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	1
	Total outstanding balance (RM)	999.00
	Total outstanding as % of total limit	19%
	Average number of installments in arrears	0.0
Credit Card	Average Utilisation Last 6 Months	%
	Average Utilisation	

Other Revolving Credits	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.	D-4-07,, PANGSAPURI SRI UTAMA, TMN PUCHONG UTAMA, PUCHONG SELANGOR, SELANGOR	SELANGOR	47140	10-08-2023

CONTACT INFORMATION		
No.	Contact Number	Created Date
No Information Available		

OCCUPATION INFORMATION					
No.	Occupation	Employer	From Date	To Date	Created Date
1.	SCIENCE AND ENGINEERING PROFESSIONALS	Finology Sdn Bhd			05-10-2023
2.	MEDICAL ASSISTANTS	THE PERAK CHINESE MATERNITY ASSOCIATION			09-09-2023
3.	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)
<p>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.</p> <p>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.</p>
No Information Available

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	2	1	0	1	1	1	0	0
	Non-FI	0	1	1	1	0	0	1	0	1	0	0	0
	Lawyer	0	0	0	0	0	0	0	0	0	0	0	0
	Total	0	1	1	1	2	1	1	1	2	1	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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