

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. 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. 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
		3,564.00
		NO
Credit applications in past 15 months - Total - Approved - Pending	BNM	1
		1
		0

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

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
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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	0	0.00	
Summary of Potential & Current Liabilities	Outstanding	Total Limit	FEC Limit
As Borrower	3,564.00	5,000.00	0.00
As Guarantor	-	-	-
Total	3,564.00	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				
											2023				
											S	A	J	J	M
1	25-10-2018		Own	CB				5,000.00		00					
		O			CRDTCARD	1,580.00	31-07-2023	0.00	MTH			0	0		
		O			CRDTCARD	1,984.00	31-07-2023	0.00	MTH			0	0	0	0
					Total Outstanding Balance:	3,564.00	Total Limit:	5,000.00							
Special Attention Account															
Credit Application															
1	03-05-2023	A	Own	CB				1,000.00							

#### REMARK LEGEND

##### FACILITY:

CRDTCARD – Credit Card

##### 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	1
	Total outstanding balance (RM)	3,564.00
	Total outstanding as % of total limit	71%
	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.	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.	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	1	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	1	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 -**