



Strictly Confidential

Report No. : CI-5532-20211215154631

Attention : selfcheckcbs (SELF CHECK\_CDS)

Account : CDS (CTOS DATA SYSTEMS SDN BHD SELF CHECK CDS)

Date : 2021-12-15 15:46:31

# MyCTOS SCORE REPORT

© the request of MOHAMAD FARIZUL BIN MOHAMED PUSSOR (861112235811)

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At the request of MOHAMAD FARIZUL BIN MOHAMED PUSSOR  
(861112235811)

Tuan / Puan,

Mengikut Akta CRA 2010, CTOS hendaklah memaklumkan anda apabila maklumat anda telah dikumpul, diterima & diproses. Laporan MyCTOS menunjukkan maklumat yang akan diberikan kepada pelanggan kami apabila diminta, yang mungkin termasuk; Institusi-institusi kewangan, syarikat multinasional, agensi kerajaan, perniagaan, firma undang-undang dan penjamin kredit. Pelanggan kami mungkin memerlukan laporan anda apabila anda / perniagaan / syarikat membuat transaksi dengan mereka secara langsung. Ia adalah penting bahawa anda memastikan laporan anda adalah tepat, terkini, lengkap dan tidak mengelirukan. Sila ambil perhatian bahawa kegagalan untuk menyediakan dokumentasi yang diperlukan untuk mengemas kini rekod anda, CTOS berhak untuk tidak mengeluarkan laporan anda kepada pembekal-pembekal kredit yang disenaraikan dalam Jadual Kedua Akta CRA, walaupun persetujuan telah

Maklumat Kredit yang dikumpulkan oleh CTOS adalah dari sumber-sumber seperti yang tertera dibawah:

- Surahanjaya Syarikat Malaysia (SSM).
- Sistem Maklumat Rujukan Kredit Pusat (CCRIS) dari Bank Negara Malaysia.
- Cek Dikembalikan dari Bank Negara Malaysia.
- Surat khabar.
- Penerbitan Warta.
- Jabatan Insolvensi Malaysia (JIM).

*(Sekiranya anda menemui apa-apa maklumat dalam laporan yang tidak tepat, tidak lengkap, dan mengelirukan anda boleh megemaskini maklumat tersebut dengan memberikan kami dokumen yang menyokong pembetulan tersebut.)*

Untuk maklumat lanjut mengenai Hak anda sebagai entiti komersial, sila layari laman web kami di [www.ctoscredit.com.my](http://www.ctoscredit.com.my) untuk memuat turun salinan Ringkasan Hak Akta CRA 2010.

Dear Sir / Madam,

In accordance to the CRA Act 2010, CTOS is required to notify you when your information has been collected, received & processed. MyCTOS Report shows information which may be provided to our subscribers upon request, which may include; Financial Institutions, Multinational Corporations, Government Agencies, Businesses, Legal Firms and Credit Grantors. Our subscribers may need your report when you / business / company deal or transact with them directly. It is important that you ensure your report is accurate, up-to-date, complete and not misleading. Please note that failure to provide the needed documentation to update your records, CTOS reserves the right to not release your report to a credit providers listed in the Second Schedule of the CRA Act, even though consent has been

The data sources from which CTOS collects credit information includes the below:

- Companies Commission of Malaysia (CCM).
- Central Credit Reference Information System (CCRIS) from Bank Negara Malaysia.
- Dishonoured Cheques from Bank Negara Malaysia.
- Newspapers.
- Gazette Publications.
- Malaysia Department of Insolvency (MDI).

*(In the event you find any information in the report to be inaccurate, incomplete, and not up-to-date or misleading you may amend the said accordingly by providing us with the necessary documentation. Contact details below.)*

For more information on your Rights as a commercial entity, kindly proceed to our website at [www.ctoscredit.com.my](http://www.ctoscredit.com.my) to download a copy of the CRA Act 2010 Summary of Rights.

To: The Manager, CTOS

I, the subject of this self-check report hereby confirm and acknowledge the following:-

- I have received my MyCTOS Report.
- I was informed about how I may update my records with a settlement mark.
- I have been informed of the Statutory Notification (below).
- The procedure of how I may provide my comments and how it will be displayed to a recipient of my credit report was explained to me.

Signature (Name) :

Date :

CTOS Data Systems Sdn Bhd

Unit 01-12, Level 9 Tower A, Vertical Business Suite, Avenue 3, Bangsar South, No. 8, Jalan Kerinchi, 59200, Kuala Lumpur.

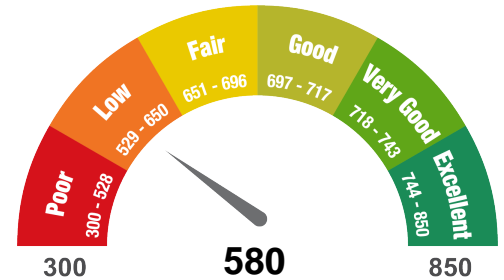
Tel: 03-2722 8833 Fax: 03-2722 8822 Email: [sarus@ctos.com.my](mailto:sarus@ctos.com.my)

## A: SNAPSHOT

### ID Verification

|                              |  |
|------------------------------|--|
| Name (Your input)            | MOHAMAD FARIZUL BIN MOHAMED PUSSOR                       |
| New ID / Old ID (Your input) | 861112235811 / -   |
| Name                         | MOHAMAD FARIZUL BIN MOHAMED PUSSOR                       |
| New ID                       | 861112235811   |
| Old ID                       | -  |
| Date of Birth                | 12-11-1986   |
| Nationality                  | MALAYSIAN Source: NRD                                    |
| Address 1                    | NO 18,JALAN SAHIR,KAMPUNG SUNGAI<br>GATOM<br>Source: NRD |
| Address 2                    | -  |

## ctos® Score



### What is affecting my Score?

1. There is delinquency (past due with no minimum payment) in your credit report.
2. You have a higher number of outstanding loans than the average credit user.
3. You have recently applied for too many accounts on the credit report.
4. It seems that you have recently missed one or more loan repayments.

### 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 12 months | BNM               | 8          |
|   |                   | 508,030.00 |
|   |                   | NO         |
| Credit applications in past 12 months<br>- Total<br>- Approved<br>- Pending                         | BNM               | 2          |
|   |                   | 2          |
|   |                   | 0          |
| Availability of Trade Referee Listing   | CTOS              | NO         |

### Top 5 Directorships & Business Interests

| Company | Position | Appoint Date | Resign Date | Profit After Tax (RM) | Year | Status | Shareholding (%) |
|---------|----------|--------------|-------------|-----------------------|------|--------|------------------|
| -       | -        | -            | -           | -                     | -    | -      | -                |
| -       | -        | -            | -           | -                     | -    | -      | -                |
| -       | -        | -            | -           | -                     | -    | -      | -                |
| -       | -        | -            | -           | -                     | -    | -      | -                |
| -       | -        | -            | -           | -                     | -    | -      | -                |



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## B1: DIRECTORSHIPS AND BUSINESS INTERESTS

No Information Available

## B2: ADDRESS RECORDS

| ADDRESS                                | LAST UPDATED | SOURCE |
|--|--------------|--------|
| NO 18,JALAN SAHIR,KAMPUNG SUNGAI GATOM | 30-03-2016   | NRD    |

## C1: BANKING PAYMENT RECORDS (SOURCE: CCRIS, BANK NEGARA MALAYSIA)

|  |                    |                |           |
|--|--------------------|----------------|-----------|
| CCRIS Entity Key                           | 23775045           |                |           |
| Subject Status                             | -                  |                |           |
| CCRIS SUMMARY                              |                    |                |           |
| Credit Applications                        | No of Applications | Amount Applied |           |
| Approved in past 12 months                 | 2                  | 55,000.00      |           |
| Pending                                    | 0                  | -              |           |
| Summary of Potential & Current Liabilities | Outstanding        | Total Limit    | FEC Limit |
| As Borrower                                | 508,030.00         | 530,988.00     | -         |
| As Guarantor                               | -                  | -              | -         |
| Total                                      | 508,030.00         | 530,988.00     | -         |
| Legal Action Taken                         | N                  |                |           |
| Special Attention Account                  | N                  |                |           |

## CCRIS DETAILS

| Loan Information          |            |     |          |                 |                            |                                |                      |            |                   |          |                                       |   |   |   |   |   |      |   |   |   |   |  |         |                     |
|---------------------------|------------|-----|----------|-----------------|----------------------------|--------------------------------|----------------------|------------|-------------------|----------|---------------------------------------|---|---|---|---|---|------|---|---|---|---|--|---------|---------------------|
| No                        | Date       | Sts | Capacity | Lender Type     | Facility                   | Total Outstanding Balance (RM) | Date Balance Updated | Limit (RM) | Prin. Repmt. Term | Col Type | Conduct Of Account For Last 12 Months |   |   |   |   |   |      |   |   |   |   |  | LGL STS | Date Status Updated |
|                           |            |     |          |                 |                            |                                |                      |            |                   |          | 2021                                  |   |   |   |   |   | 2021 |   |   |   |   |  |         |                     |
| Outstanding Credit        |            |     |          |                 |                            |                                |                      |            |                   |          | D                                     | N | O | S | A | J | M    | A | M | F | J |  |         |                     |
| 1                         | 23-05-2012 |     | Own      | Hong Leong Bank |                            |                                |                      | 12,000.00  |                   | 00       |                                       |   |   |   |   |   |      |   |   |   |   |  |         |                     |
|                           |            | O   |          |                 | PELNFNCE                   | 299.00                         | 30-11-2021           | 299.00     | MTH               |          |                                       | 0 | 0 | 0 | 0 | 0 | 0    | 0 | 0 | 0 | 0 |  |         |                     |
| 2                         | 10-11-2016 |     | Own      | CIMB            |                            |                                |                      | 7,500.00   |                   | 00       |                                       |   |   |   |   |   |      |   |   |   |   |  |         |                     |
|                           |            | O   |          |                 | CRDTCARD                   | 0.00                           | 30-11-2021           | 0.00       | MTH               |          |                                       | 0 | 0 | 0 | 0 | 0 | 0    | 0 | 0 | 0 | 0 |  |         |                     |
|                           |            | O   |          |                 | CRDTCARD                   | 4,754.00                       | 30-11-2021           | 0.00       | MTH               |          |                                       | 0 | 0 | 0 | 0 |   |      |   |   |   |   |  |         |                     |
| 3                         | 02-05-2017 |     | Own      | CIMB Islamic    |                            |                                |                      | 54,388.00  |                   | 23       |                                       |   |   |   |   |   |      |   |   |   |   |  |         |                     |
|                           |            | O   |          |                 | OTLNFNCE                   | 51,296.00                      | 30-11-2021           | 258.00     | MTH               |          |                                       | 0 | 0 | 0 | 0 | 0 | 0    | 0 | 0 | 0 | 0 |  |         |                     |
| 4                         | 25-06-2019 |     | Own      | CIMB            |                            |                                |                      | 18,000.00  |                   | 00       |                                       |   |   |   |   |   |      |   |   |   |   |  |         |                     |
|                           |            | O   |          |                 | PELNFNCE                   | 11,827.00                      | 30-11-2021           | 404.00     | MTH               |          |                                       | 0 | 0 | 0 | 0 | 0 | 0    | 0 | 0 | 0 | 0 |  |         |                     |
| 5                         | 20-06-2019 |     | Own      | BSN             |                            |                                |                      | 377,900.00 |                   |          |                                       |   |   |   |   |   |      |   |   |   |   |  |         |                     |
|                           |            | O   |          |                 | HSLNFNCE                   | 394,838.00                     | 30-11-2021           | 1,556.00   | MTH               | 10       |                                       | 0 | 0 | 0 | 0 | 0 | 0    | 0 | 0 | 0 | 0 |  |         |                     |
| 6                         | 04-08-2020 |     | Own      | Aeon Credit     |                            |                                |                      | 6,200.00   |                   |          |                                       |   |   |   |   |   |      |   |   |   |   |  |         |                     |
|                           |            | O   |          |                 | OHRPCREC                   | 4,054.00                       | 30-11-2021           | 224.00     | MTH               | 30       |                                       | 0 | 0 | 0 | 0 | 0 | 0    | 0 | 0 | 0 | 0 |  |         |                     |
| 7                         | 06-01-2021 |     | Own      | AmIslamic bank  |                            |                                |                      | 40,000.00  |                   | 30       |                                       |   |   |   |   |   |      |   |   |   |   |  |         |                     |
|                           |            | O   |          |                 | PCPASCAR                   | 37,696.00                      | 30-11-2021           | 474.00     | MTH               |          |                                       | 0 | 0 | 0 | 0 | 0 | 0    | 0 | 0 | 0 | 0 |  |         |                     |
| 8                         | 13-01-2021 |     | Own      | Maybank         |                            |                                |                      | 15,000.00  |                   | 00       |                                       |   |   |   |   |   |      |   |   |   |   |  |         |                     |
|                           |            | O   |          |                 | CRDTCARD                   | 3,266.00                       | 30-11-2021           | 0.00       | MTH               |          |                                       | 0 | 0 | 0 | 0 | 0 |      |   |   |   |   |  |         |                     |
|                           |            |     |          |                 |                            |                                |                      |            |                   |          |                                       |   |   |   |   |   |      |   |   |   |   |  |         |                     |
|                           |            |     |          |                 | Total Outstanding Balance: | 508,030.00                     | Total Limit:         | 530,988.00 |                   |          |                                       |   |   |   |   |   |      |   |   |   |   |  |         |                     |
| Special Attention Account |            |     |          |                 |                            |                                |                      |            |                   |          |                                       |   |   |   |   |   |      |   |   |   |   |  |         |                     |
|                           |            |     |          |                 |                            |                                |                      |            |                   |          |                                       |   |   |   |   |   |      |   |   |   |   |  |         |                     |

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| Credit Application |            |   |     |                |          |  |  |           |  |
|--------------------|------------|---|-----|----------------|----------|--|--|-----------|--|
| 1                  | 06-01-2021 | A | Own | Amlslamic bank | PCPASCAR |  |  | 40,000.00 |  |
| 2                  | 13-01-2021 | A | Own | Maybank        | CRDTCARD |  |  | 15,000.00 |  |

**REMARK LEGEND****FACILITY:**

PELNFNCE – Personal Loans/Financing

CRDTCARD – Credit Card

OTLNFNCE – Other Term Loans/Financing

HSLNFNCE – Housing Loans/Financing

OHRPCREC – Other Hire Purchase Receivables

PCPASCAR – Purchase Of Passenger Cars

**LOAN INFORMATION STATUS:**

O – Outstanding

**CREDIT APPLICATION STATUS:**

A – Approved by FI

| CCRIS DERIVATIVES       |   |                                       |
|-------------------------|---|---------------------------------------|
| Earliest known facility | Date of application                       | 28-01-2005                            |
|                         | Facility type                             | OTLNFNCE - Other Term Loans/Financing |
| Secured facilities      | # of facilities                           | 4                                     |
|                         | Total outstanding balance (RM)            | 487,884.00                            |
|                         | Total outstanding as % of total limit     | 101%                                  |
|                         | Average number of installments in arrears | 0.0                                   |
|                         |   |                                       |
| Unsecured facilities    | # of facilities                           | 4                                     |
|                         | Total outstanding balance (RM)            | 20,146.00                             |
|                         | Total outstanding as % of total limit     | 38%                                   |
|                         | Average number of installments in arrears | 0.0                                   |
| Credit Card             | Average Utilisation Last 6 Months         | 36.13%                                |
| Other Revolving         | Average Utilisation Last 6 Months         | 0.00%                                 |
| Charge Card             | Min Utilisation Last 12 Months (RM)       | RM -                                  |
|                         | Max Utilisation Last 12 Months (RM)       | RM -                                  |
| PTPTN                   | Number of Accounts                        | 0                                     |
| Local Lenders           | Number of Accounts                        | 9                                     |
| Foreign                 | Number of Accounts                        | 0                                     |

**D1: LEGAL CASES (SUBJECT AS DEFENDENT)**

No Information Available

**D2: LEGAL CASES (SUBJECT AS PLAINTIFF)**

No Information Available

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

No Information Available

**E: TRADE REFERENCE**

No Information Available

- End of Report -