

SPEKAR SCORE– (SPKCC-S)

SECTION 1: SUMMARY

PARTICULARS OF THE SUBJECT PROVIDED BY YOU			
Name Of Subject	XXX		
IC / PP No	A0001759		
New IC No	780528-06-5778		
Your Ref. No	COMPANY NAME REF-NO: 1234 STAFF-NO: 1234 STAFF-DEPT: BUSINESS		
INFORMATION IN OUR DATABANK			
Name Of Subject	XXXXXXXX XXNTI ABAS		
IC / PP No	A0001759		
New IC No	660607-01-3980		
NOTE: The particulars of subject provided by you DO NOT MATCH with the Information in our databank.			
ADDRESS (S) IN ANGKASA, EXPERIAN & BANKING DATABANK			
NOTE: The address (s) stated below may not be the current or last known address of the subject			
Address		Date Captured	Source
JABATAN BEKALAN AIR NEGERI SEMBILAN (IBU PEJABAT) WISMA NEGERI, TKT.BAWAH BLOK "B" 70503 SEREMBAN, NG.SEMBILAN.		-	ANGKASA
605 TAMAN DESA SRI PONTIAN JALAN ALSAGOFF PONTIAN. 82000 PONTIAN JOHOR		21 Sep 2015	Experian
SUMMARY CREDIT INFORMATION			
By Banking Info		By Experian	
Credit Applications Approved for Last 12 months	0	Bankruptcy Record	6
Credit Applications Pending	0	Legal Suits	3
Special Attention account	0	Trade / Credit Reference	2
Legal Action taken (from Banking)	0	Total Enquiries for Last 12 months	0
Existing No. of Facility (from Banking)	2	Total Companies/Businesses Interest	7
		Total ANGKASA (BPA) Deduction	0

i-SCORE

CREDIT SCORE												
Note: The i-SCORE is a credit score, which is a numeric representation of an individual or corporate's credit worthiness, based on prevailing information available on the credit files at the time of scoring. i-SCORE does not provide any conclusive evaluation or credit decisions for credit grantors.												
i-SCORE		600										
Risk Grade	Higher Risk	WEAK				FAIR		GOOD		STRONG		Lower Risk
		1	2	3	4	5	6	7	8	9	10	
Key Contributing Factors (Why the Score is not Higher>)		<ul style="list-style-type: none">• Accounts with Delinquency Status• Time Since Most Recent Delinquency										

SHAREHOLDING INTEREST								
NOTE: The following information relating to shareholding/directorship interest by the Subject may not be current. There may be changes which may not be currently available in our databank								
INTEREST IN COMPANY / BUSINESS								
No	Name	Position	Appointed	Business Expiry Date	Shareholding	%	Remark	Last Updated by Experian
1	AKSHARA ENTERPRISE (200403150017 (1515428-D)) Incorporation: 27 Sep 2004 Activity: MANUFACTURING OF READY MIX CONCRETE, TRADING IN BLDG MATERIALS &	SOLE PROPRIETOR	27 Sep 2004	05 Oct 2005				02 Nov 2004
2	CRESCO TRAINING & CONSULTANCY (200703063260 (PG0195692-U)) Incorporation: 06 Apr 2007	PARTNER	06 Apr 2007	05 Apr 2014			BFM	07 Mar 2014
3	FORWARD TOGETHER ENTERPRISE (201003247156 (SA0173196-M)) Incorporation: 30 Nov 2010 Activity: MEMBUAT, MENJAHIT DAN MEMBEKAL PAKAIAN, MENCUCI BANGUNAN,		30 Nov 2010	29 Nov 2017				17 Oct 2013
4	J & J SYSTEM RESOURCES (201003145717 (1965121-T)) Incorporation: 08 Jul 2010 Activity: CONSTRUCTION & RENOVATION WORKS	SOLE PROPRIETORSHIP	08 Jul 2010	20 May 2013				24 May 2012
5	JB PLASTER CEILING ENTERPRISE (201303327172 (UT0003298-D)) Incorporation: 30 Dec 2013		30 Dec 2013	29 Dec 2017				12 Feb 2014
6	SAF-T-QUIP SDN. BHD. (199001010315 (196889-P)) Incorporation: 19 Apr 1990 Paidup: 250,000.00 Activity: SALE OF INDUSTRIAL SAFETY PRODUCTS	SHAREHOLDER			250,000.00	33.33		13 Jan 2015
7	STARMAX SIGNCRAFTS (201103251166 (2083711-K)) Incorporation: 16 Nov 2011 Activity: ADVERTISING	SOLE PROPRIETOR	16 Nov 2011	15 Nov 2012				13 Dec 2012

BAFIA RELATED CASE	
Subject as the PARTNER and CRESCO TRAINING & CONSULTANCY were charged (BFM) KUALA LUMPUR SESSIONS COURT for an offences under Banking and Financial Institutions Act (BAFIA) as at 19 Nov 2014.	

REMARK LEGEND
Company Status as per SSM record: WU - Winding-Up, DS - Dissolved

PREVIOUS KNOWN COMPANIES / BUSINESSES						
Note: The following information relating to shareholding/directorship interest by the Subject is as available from our databank.						
No	Registration No	Name	Incorporated Date	Status	Position	Cessation Date
1	199301022992 (269656-U)	SECTION M & E CONTRACTOR SDN. BHD.	12 Jul 1993	DISSOLVED	DIRECTOR	N/A
2	199503032572 (1010496-X)	LIANG FATT MACHINERY HARDWARE TRADING		BUSINESS EXPIRED		N/A
3	200103088155 (1311244-D)	AZAG ENTERPRISE		BUSINESS EXPIRED	ORDINARY PARTNERSHIP	N/A
4	200103118352 (1323343-U)	FOCUS SYNERGY ENTERPRISE		BUSINESS EXPIRED	SP	N/A
5	200903187100 (1878502-W)	GALAXIE IT SOLUTIONS		BUSINESS EXPIRED	P	N/A
6	198703045985 (737582-D)	UNIVERSAL AIR-COND COMPANY		BUSINESS EXPIRED	P	N/A
7	200103106234 (CA0055264-U)	LISOON MARKETING		BUSINESS EXPIRED	SINGLE OWNER	N/A
8	200903177182 (JM0547729-W)	KSJ ENGINEERING TRADING		BUSINESS EXPIRED	P	N/A
9	200503046240 (TR0056886-X)	S TWO N ENTERPRISE		BUSINESS EXPIRED	P	N/A

SECTION 1A: SPGA DEDUCTION

ACCOUNT STATUS			
			Month of Deduction: Mar 2023
Status	Tidak Aktif (C)	Account ID / Reference	
Remarks		Salary No	6262

ANGKASA MONTHLY DEDUCTION	
NOTE: The following information is provided by third party sources for your reference. ANGKASA does not guarantee the accuracy of the information. Please check with the Creditors for confirmation. Users should NOT treat the information as conclusive factor for evaluation purpose.	
NO INFORMATION AVAILABLE	

PENDING DEDUCTION	
NO INFORMATION AVAILABLE	

PAYMENT HISTORY	
NO INFORMATION AVAILABLE	

SECTION 2: BANKING CREDIT INFORMATION

Note: The following information has been extracted from Bank Negara Malaysia. The information is confidential and shall not be disclosed to any other person. We do not warrant as to its accuracy, correctness or completeness. If there is any inconsistency, inaccuracies or missing details or information, please contact Experian customer service for assistance.

CCRIS ENTITY SELECTED BY YOU		
Entity Name	XXX	
Entity ID No. 1	780528-06-5778	
Entity ID No. 2	A0001759	
CCRIS Entity Key	2144447	

Subject Status		
Warning Remark	NIL	

KEY STATISTICS		
Earliest Approved Facilities (Facility Type / Date Approved)	CREDIT CARD	01-01-2000
Latest 3 Approved Facilities (Facility Type / Date Approved)	CREDIT CARD	01-01-2000
	NIL	NIL
	NIL	NIL
Secured Facilities	No. of Facilities	0
	Total Outstanding Balance (RM)	0
	Total Outstanding Balance Against Total Limit	0%
	Highest No. of Installments Arrears Last 12 months	NIL
Unsecured Facilities	No. of Facilities	2
	Total Outstanding Balance (RM)	0
	Total Outstanding Balance Against Total Limit	0%
	Highest No. of Installments Arrears Last 12 months	2
Credit Card	Average Utilisation Last 6 months	0.00%
Other Revolving Credits	Average Utilisation Last 6 months	0%
Charge Card	Min Utilisation Last 12 months (RM)	NIL
	Max Utilisation Last 12 months (RM)	NIL
National Higher Educational Financing	No. of Accounts	0
Local Lenders	No. of Accounts	0
Foreign Lenders	No. of Accounts	2

SUMMARY OF BANKING INFORMATION

SUMMARY CREDIT REPORT		
Total no. of Credit Applications		
	No. of Applications	Total Amount (RM)
A. Approved for past 12 months	0	0.00
B. Pending	0	0.00

SUMMARY OF POTENTIAL & CURRENT LIABILITIES			
	Outstanding (RM) (Exclude FEC)	Total Limit (RM) (Exclude FEC)	FEC Limit (RM)
As Borrower	0.00	200,000.00	0.00
Legal Action Taken	N		
Special Attention Account	N		

DETAILED CREDIT REPORT (BANKING ACCOUNTS)																								
No.	Apvr date / R&R date	Sts	Capacity	Lender Type	Facility	Total Outstanding Balance (RM)	Date Balance Updated	Limit / Inst.Amt (RM)	Prin Repymt Term	Col Type	Conduct of Account for the last 12 months												Legal Sts	Date Status Update
											2023						2022							
											M	F	J	D	N	O	S	A	J	J	M	A		
OUTSTANDING CREDIT																								
1	01/01/2000		OWN	CB				100,000.00		CLEAN														
		O			CRDTCARD	0.00	28/02/2023	0.00	MTH		0	1	2	2	2	1	0	0	0	0	0			
2	01/01/2000		OWN	CB				100,000.00		CLEAN														
		O			CRDTCARD	0.00	28/02/2023	0.00	MTH		0	0	0	0	1	2	2	2	1	0	0			
					TOTAL OUTSTANDING BALANCE:	0.00		TOTAL LIMIT:	200,000.00															
CREDIT APPLICATION																								
No.	Apvr date	Sts	Capacity	Lender Type	Facility	Total Outstanding Balance (RM)	Date Balance Updated	Limit (RM)	Prin Repymt Term	Col Type	Conduct of Account for the last 12 months												Legal Sts	Date Status Update
NO RECORD ON FILE																								
SPECIAL ATTENTION ACCOUNT																								
No.	Apvr date	Sts	Capacity	Lender Type	Facility	Total Outstanding Balance (RM)	Date Balance Updated	Limit (RM)	Prin Repymt Term	Col Type	Conduct of Account for the last 12 months												Legal Sts	Date Status Update

REMARK LEGEND	
<u>FACILITY</u>	<u>STATUS</u>
CRDTCARD - CREDIT CARD	O - Outstanding

SECTION 3: LITIGATION INFORMATION

LEGAL ACTION

Note: The following information on legal / winding up / bankruptcy proceedings may not be current. This Suit(s) may have been dismissed, withdrawn or struck off (eg: it may have been held that the subject is not liable as alleged in the claim, if at all or the case against a Defendant may have been struck off or the alleged debt may have been settled after the entry of the information in our database). The person or company listed as the litigant in the suit may have a similar name as the subject whom/which you seek information on. Whilst the Subject's IC number (if available) or Company Number (if available) or other identification may indicate that the person named in the action is the Subject, we cannot determine or confirm that the litigant is in fact the subject on whom/which information is sought. Please check with subject(s) concerned for confirmation.

LEGAL SUITS - SUBJECT AS DEFENDANT**Total: 2****1. CASE PENDING**

Defendant Name	XXXXXXX XXNTI ABA	ID/ IC No	660607-01-3980 / NA
Defendant Address	21 JLN 6/7, TMN DAGANG 68000, AMPANG, SELANGOR		
Case No.	1112-1112A-2019 HIGH COURT KUALA LUMPUR		
Solicitor	KINGTON & TAN		
Solicitor Address	SUITE A-10-1, MEGAN AVENUE 1, 189 JLN TUN RAZAK 50400 KUALA LUMPUR		
Solicitor Tel	03-27751081	Solicitor Fax	03-21613667
Solicitor Email	office@kington-tan.com	Solicitor Ref.	20061107
Case Status	SUMMONS	Summon Date	01 Jan 2019
Case Status	HEARING	Hearing Date	01 Jan 2019
Case Status	JUDGEMENT	Judgement Date	01 Jan 2019
Case Status	JUDGEMENT IN CONSENT	JIC Date	01 Jan 2022
Case Status	JUDGEMENT IN DEFAULT	JID Date	01 Jan 2022
Case Status	CASE PENDING	As at Date	01 Jan 2022
Suit Ref.	COURT LIST / 07 Nov 2006		
Special Remark	PENDING COURT		

2. CASE PENDING

Defendant Name	XXXXXXX XXNTI ABA	ID/ IC No	660607-01-3980 / NA
Defendant Address	21 JLN 6/7, TMN DAGANG 68000, AMPANG, SELANGOR		
Case No.	1112-1112A-2019 HIGH COURT KUALA LUMPUR		
Solicitor	KINGTON & TAN		
Solicitor Address	SUITE A-10-1, MEGAN AVENUE 1, 189 JLN TUN RAZAK 50400 KUALA LUMPUR		
Solicitor Tel	03-27751081	Solicitor Fax	03-21613667
Solicitor Email	office@kington-tan.com	Solicitor Ref.	20061107
Plaintiff	XXX	ID/ IC No	700303-12-5394
Plaintiff Address	123 51200 KUALA LUMPUR KUALA LUMPUR		
Amount Claimed	1,480,167.59		
Claim Category	CONTRACT & SERVICE RELATED		
Case Status	SUMMONS	Summon Date	01 Jan 2019
Case Status	HEARING	Hearing Date	01 Jan 2019
Case Status	JUDGEMENT	Judgement Date	01 Jan 2019
Case Status	JUDGEMENT IN CONSENT	JIC Date	01 Jan 2022
Case Status	JUDGEMENT IN DEFAULT	JID Date	01 Jan 2022
Case Status	PENDING	Pending Date	01 Oct 2020
Suit Ref.	COURT LIST / 07 Nov 2006		

PROCLAMATION OF SALE		Total: 1	
1. CASE WITHDRAWN / SETTLED			
Defendant Name	XXXXXXX XXNTI ABA	ID/ IC No	660607-01-3980 / NA
Defendant Address	21 JLN 6/7, TMN DAGANG 68000, AMPANG, SELANGOR		
Case No.	2-28-269-03-2012 HIGH COURT MALACCA		
Solicitor	H S CHEW & CO.		
Solicitor Address	543A TMN MELAKA RAYA, 1ST FLR 75000, MALACCA		
Solicitor Tel	06-2838293/7278	Solicitor Fax	06-2838368
Solicitor Email	wkchew@tm.net.my	Solicitor Ref.	HSC/L/11/33/2-2012
Case Status	SUMMONS	Summon Date	04 Dec 2018
Case Status	HEARING	Hearing Date	17 Nov 2018
Case Status	JUDGEMENT	Judgement Date	01 Jan 2022
Case Status	JUDGEMENT IN CONSENT	JIC Date	01 Jan 2022
Case Status	JUDGEMENT IN DEFAULT	JID Date	01 Jan 2022
Case Status	WITHDRAWN	Withdrawn Date	01 Jan 2022
Suit Ref.	Others / 19 Oct 2012		
Special Remark	123		
Property Location	50, JLN 2/B/ SEKSYEN 5, BDR RUNCHING 43500 SEMENYIH SELANGOR MALAYSIA		
Property Description	Shophouse		
Auctioneer	VJ RESOURCES AUCTIONEER (03-22732620)		
Reserve Price 1	RM190,000.00	Auction Date 1	26 Nov 2014
Suit Ref. 1	MALAY MAIL / 13 Nov 2014		
Reserve Price 2	RM190,000.00	Auction Date 2	13 Nov 2018
Suit Ref. 2	HARIAN METRO / 13 Nov 2018		
Reserve Price 3	RM190,000.00	Auction Date 3	13 Nov 2019
Suit Ref. 3	BERITA HARIAN / 13 Nov 2019		

BANKRUPTCY ACTION

Note: The following information on legal / winding up / bankruptcy proceedings may not be current. This Suit(s) may have been dismissed, withdrawn or struck off (eg: it may have been held that the subject is not liable as alleged in the claim, if at all or the case against a Defendant may have been struck off or the alleged debt may have been settled after the entry of the information in our database). The person or company listed as the litigant in the suit may have a similar name as the subject whom/which you seek information on. Whilst the Subject's IC number (if available) or Company Number (if available) or other identification may indicate that the person named in the action is the Subject, we cannot determine or confirm that the litigant is in fact the subject on whom/which information is sought. Please check with subject(s) concerned for confirmation.

Total: 6

1. CASE WITHDRAWN / SETTLED			
Defendant Name	XXXXXXX XXNTI ABAS	New IC No.	660607-01-3980
IC / PP No	NA		
Special Remark	Bankrupt		
Case No	29-NCC-210-2014 HIGH COURT TAWAU		
Solicitor	YONG & RAKAN-RAKAN		
Solicitor Address	NO. 12-1 (1st FLOOR) JALAN TIARA 2D/KU1 BANDAR BARU KLANG 41150 KELANG, SELANGOR		
Solicitor Tel	03-33427207/9		
Solicitor Email	yrr@tm.net.my		
Notice Date	03 Dec 2011		
Petition Date	12 Nov 2019		
Hearing Date	12 Nov 2017		
Receiving Order Date			
Adjudication Order Date	12 Nov 2017	Adjudication Order Date Ref	JABATAN INSOLVENS! MALAYSIA (JIM) 12 Nov 2017
Discharge Date	12 Nov 2021	Withdrawn Date	11 Oct 2020
Discharge Date Ref	12 Nov 2021		
Status	WITHDRAWN		
1. DISCHARGED OF ADJUDICATION ORDER			
Defendant Name	XXXXXXX XXNTI ABAS	New IC No.	660607-01-3980
IC / PP No	NA		
Special Remark	Bankrupt		
Case No	29-NCC-210-2014 HIGH COURT TAWAU		
Solicitor	YONG & RAKAN-RAKAN		
Solicitor Address	NO. 12-1 (1st FLOOR) JALAN TIARA 2D/KU1 BANDAR BARU KLANG 41150 KELANG, SELANGOR		
Solicitor Tel	03-33427207/9		
Solicitor Email	yrr@tm.net.my		
Notice Date	03 Dec 2011		
Petition Date	12 Nov 2019		
Hearing Date	12 Nov 2017		
Receiving Order Date			

Adjudication Order Date	12 Nov 2017	Adjudication Order Date Ref	JABATAN INSOLVENSII MALAYSIA (JIM) 12 Nov 2017
Discharge Date	12 Nov 2021		
Discharge Date Ref	12 Nov 2021		
Status	WITHDRAWN	Withdrawn Letter Date	11 Oct 2020
Creditor(s) mentioned in the case above: 29-NCC-210-2014 HIGH COURT TAWAU			
Name	IC/PP No/Local No/RegNo		
MALAYAN BANKING BHD XXXXXXXXXX	3813 480515-06-5176 / 1475528		
2. DISCHARGED OF ADJUDICATION ORDER			
Defendant Name	XXXXXXX XXNTI ABAS	New IC No.	660607-01-3980
IC / PP No	NA		
Special Remark	Bankrupt		
Case No	29-NCC-210-2014 HIGH COURT TAWAU		
Solicitor	YONG & RAKAN-RAKAN		
Solicitor Address	NO. 12-1 (1st FLOOR) JALAN TIARA 2D/KU1 BANDAR BARU KLANG 41150 KELANG, SELANGOR		
Solicitor Tel	03-33427207/9	Solicitor Fax	03-33414202
Solicitor Email	yr@tm.net.my	Solicitor Ref	MBB(LMCKL)AM(BN)/22828/2008/G(3)GTL/NURUL
Notice Date	03 Dec 2011	Notice Ref	BERITA HARIAN 18 May 2011
Petition Date	12 Nov 2019	Petition Ref	AB
Hearing Date	12 Nov 2017		
Receiving Order Date		Receiving Order Date Ref	11 May 2020
Adjudication Order Date	12 Nov 2017	Adjudication Order Date Ref	JABATAN INSOLVENSII MALAYSIA (JIM) 12 Nov 2017
Discharge Date	12 Nov 2021		
Discharge Date Ref	12 Nov 2021		
Status	PENDING	Pending Date	11 Oct 2020
Remark	NOTICE EXTEND UNTIL 14/02/2015 NOTICE EXTEND UNTIL 14/02/2015		
1. RECEIVING ORDER			
Defendant Name	XXXXXXX XXNTI ABAS	New IC No.	660607-01-3980
IC / PP No	NA		
Case No	29-NCC-210-2014 HIGH COURT TAWAU		
Receiving Order Date	01 Oct 2020	Receiving Order Date Ref	REGISTRAR
Adjudication Order Date		Adjudication Order Date Ref	JABATAN INSOLVENSII MALAYSIA (JIM)
1. ADJUDICATION ORDER			
Defendant Name	XXXXXXX XXNTI ABAS	New IC No.	660607-01-3980
IC / PP No	NA		
Case No	29-NCC-210-2014 HIGH COURT TAWAU		
Adjudication Order Date	12 Nov 2019	Adjudication Order Date Ref	JABATAN INSOLVENSII MALAYSIA (JIM)
2. ADJUDICATION ORDER			
Defendant Name	XXXXXXX XXNTI ABAS	New IC No.	660607-01-3980
IC / PP No	NA		
Case No	29-NCC-210-2014 HIGH COURT TAWAU		
Adjudication Order Date	12 Nov 2019	Adjudication Order Date Ref	JABATAN INSOLVENSII MALAYSIA (JIM)
Remark: The Bankruptcy adjudication order status may have been discharged. Please conduct Official Assignee Search to confirm the current status.			
OFFICIAL ASSIGNEE SEARCH			
Official Assignee search last updated by Experian on 29 Dec 2009 on NRIC: 660607-01-3980 OLD IC: A0001759 confirmed that subject is NOT a bankrupt.			

SECTION 4: TRADE BUREAU / OTHER CREDIT REFERENCE

TRADE BUREAU / CREDIT REFERENCE

NOTE: The following information is provided by third party sources for your reference. Searched Subject will also be listed if he/she is in Guarantor capacity. Experian does not guarantee the accuracy of the information. Please check with the Creditors for confirmation as alleged debts may have been settled since recorded. Users should NOT treat the information as conclusive factor for evaluation purpose.

ACCOUNT PAYMENT PROFILE

This section is available only for Payment Profile contributors. You can contact us at bureau-my@experian.com to find out more details.

PAYMENT TREND (12 Months Period)

This section is available only for Payment Profile contributors. You can contact us at bureau-my@experian.com to find out more details.

NON-BANK LENDER CREDIT INFORMATION (NLCI)

No.	Aprv date	Capacity	Acc Status	Lender Type	Facility	Limit (RM)	Instalment Amount (RM)	Instalment Tenor (MTH)	Date Balance Updated	Total Outstanding Balance (RM)	Prin Repymt Term	Col Type	Conduct of Account for the last 12 months	Legal Status	Date Status Update
													2023	2022	
													M F J D N O S A J J M A		
1	02/12/2015	OWN	O	COOP	PL	10,000.00	119.00	120	31/08/2022	10,273.00	MTH	CLEAN	1 1 1	NPL	
		JOINT	O	CRLS	TL	6,000.00	210.00	48	31/12/2022	1,000.00	MTH	CLE	1	O	
						TOTAL	16,000.00		TOTAL	11,273.00					
WRITTEN-OFF ACCOUNT															
No.	Aprv date	Capacity	Acc Status	Lender Type	Facility	Limit (RM)	Instalment Amount (RM)	Instalment Tenor (MTH)	Date Balance Updated	Total Outstanding Balance (RM)	Prin Repymt Term	Col Type	Conduct of Account for the last 12 months	Legal Status	Date Status Update
1	02/12/2022	JOINT	W	CRLS	TL				31/12/2022					O	

REMARK LEGEND

CAPACITY	ACC STATUS	LENDER TYPE	FACILITY	REPAYMENT TERM	COLLATERAL TYPE	LEGAL STATUS
OWN - OWN	O - OUTSTANDING	COOP - KOPERASI /	PL - PERSONAL	MTH - MONTHLY	-	-
JOINT - P2P LENDER	W - WRITTEN-OFF	CO- OPERATIVE	LOAN		CLE - CLEAN	
		CRLS - CREDIT & LEASING				

TRADE / CREDIT REFERENCE (CR)

Subject Name	XXXXX	Subject ID	740324-18-3631
Creditor's Name	TABUNG KUMPULAN WANG BIASISWA NEGERI SELANGOR	Amount Due	2,500.00
Creditor's Contact	03-55447634	Aging Days	OVER 180 DAYS
Ref No	40656/785	Debt Type	LOAN EXTENDED
Industry	EDUCATION	LOD/NOD Date (if any)	NOD (16 NOV 2011)
Solicitor's Name		Solicitor's Contact	
Guarantor	KOAKEELAN A/L V KARUPPIAH (590828-10-6079) XXXX XXXXX KHAL (771203-10-1101) XXXXXXXX XXNTI ABAS (660607-01-3980) KAROMECH SDN. BHD. (855037) SXXXXX BXXXX RXXXX (670508-08-5352)	Remark	DEFAULTED / ACCOUNT TERMINATED
Subject Name	XXX	Subject ID	660607-01-3980
Creditor's Name	DIGI TELECOMMUNICATIONS SDN BHD	Amount Due	1,000.00 (AS AT 07 NOV 2014)
Creditor's Contact	016-221 1800	Aging Days	DEFAULTED / ACCOUNT TERMINATED
Ref No	10111699	Debt Type	SERVICES RENDERED
Industry		LOD/NOD Date (if any)	29 AUG 2014
Solicitor's Name	DENNIS NIK & WONG	Solicitor's Contact	07-2353808
Guarantor	NIL	Remark	
For Motor Industry		Model	ARIEL
Registration No	AGH001	Engine No	A00712377
Chasis No	EE123		

LEGEND: LOD - Letter of Demand issued by a Lawyer (Legal Firm)
NOD - Notice of Demand issued by internally (Company)

AML / Sanction List

Note: The following information is based on Name Match only, against database compiled from the following sources (a) Bank Negara Malaysia website (b) UN Security Council resolution 1267 list (c) United States Dept. of the Treasury Specially Designated Nationals (d) Ministry of Home Affairs website for your reference and may not be current. There may be changes which may not be currently available in our databank. Kindly conduct further checking with relevant source for detailed information. For international coverage which cover Enforcements, Sanctions. Politically Exposed Persons (PEP) listing, of more than 35,000 data sources globally, please conduct [Customer Due-D check](#)

LEGENDS:

SECTION 1: SUMMARY - SCORE INTERPRETATION

Score	Risk Grade		Probability of Default %
<360	1	Weak	> 80%
361-420	2		> 60% to 80%
421-460	3		> 50% to 60%
461-540	4		> 20% to 50%
541-580	5	Fair	> 10% to 20%
581-620	6		> 5% to 10%
621-660	7	Good	> 2.5% to 5%
661-700	8		> 1.5% to 2.5%
701-740	9	Strong	> 1% to 1.5%
>741	10		< 1%

Explanation

i-SCORE

i-SCORE is a credit score, which is a numeric representation of an individual or corporation's credit worthiness, based on prevailing information available on the credit files at the time of scoring. The i-SCORE is calculated using advanced statistical modelling techniques, encapsulates comprehensive credit information (both banking and non-banking) from Experian to give you a simple 3 digits number to objectively assess your customers, business partners, vendors and others, for a better credit decision - the higher the number, the better the individual or corporation's credit worthiness.

Risk Grade

Risk Grade is risk segmentation for i-SCORE range for easy understanding and application. It has 10 risk grades from 1 to 10. A risk grade of "10" is considering the best.

For non-scored individual, the Risk Grade will be "N/A" as well.

Probability of Default (%)

It is the predicted likelihood of an individual or corporation not able to repay its debts within the next 12 months.

An individual with a higher probability of default is more risky than one with lower percentage.

Key Contributing Factors (KCF)

Key Contributing Factors are the key factors that have impact on why the individual or corporation's i-SCORE cannot be higher. It lists out the top 2 factors that lower the credit score.

Non-Scored Segment

The following are 3 scenarios that entity will fall under non-scored segment with i-SCORE = N/A:

i-SCORE	Risk Grade	Key Contributing Factors (KCF)
A "N/A" will be shown	A "N/A" will be shown	Entity has insufficient or no CCRIS and Experian data available for the scoring
		Entity is below the age of 18 years old
		Entity has bankruptcy status as per CCRIS or Experian record

SECTION 2: BANKING CREDIT INFORMATION

Banking Information Warning

From the system, the user may see CCRIS Warning Message with the meaning as per below:

1. Pending Verification - the profile force added by a user awaiting verification by NRD/ROC/ROB of the profile.
2. Rejected - the profile had been submitted to NRD for verification but it was rejected due to non-existence of record in the NRD database.
3. Deceased - the profile had been submitted to NRD for verification but according to the NRD records, the individual is already "deceased".
4. Wound-up - the company had been reported as wound-up by ROC.

Secured Facility

Refer to loan which the borrower pledges some asset as collateral for the loan, which then becomes a secured debt owed to the creditor who gives the loan.

Unsecured Facility

Refer to loan that is not collateralized by a lien on specific assets of the borrower.

Credit Card average utilization last 6 months

$[(\text{monthly credit card total outstanding balance} / \text{total limit}) \text{ for last 6 months}] * 100$
The ratio of credit card utilized amount compared to your credit limit for the last 6 months.

Other Revolving Credits average utilization last 6 months

$[(\text{monthly other revolving credits facility total outstanding balance} / \text{total limit}) \text{ for last 6 months}] * 100$
The ratio of all other revolving loans outstanding amount compared to the total limit for the last 6 months. It includes Overdraft, revolving credit facility, share margin financing facility and other such revolving facilities.

Capacity

Refers to whether the loan is taken directly or indirectly by the customer

1. Own = the credit facility is obtained by the borrower himself.
2. Joint = the credit facility is obtained by the borrower himself one of the borrowers in a joint application, eg. in a joint housing loan.
3. Sole = the credit facility is obtained by the sole proprietorship in which the borrower is the owner.
4. Partner = the credit facility is obtained by the partnership in which the borrower is one of the partners.
5. Prof = the credit facility is obtained by the professional body eg. (i.e. lawyers, doctors, accountants who are not registered with ROB) in which the borrower is one of the partners.

For more legends, please refer to User Guide

-END OF REPORT-

SUBSCRIBER NAME: RED ONE UAT
USER NAME: RED ONE UAT

ORDER DATE: 2023-03-07
ORDER TIME: 10:41:43

Experian Information Services (Malaysia) Sdn. Bhd. (532271-T) is certified to ISO/IEC 27001:2013, Cert. No: ISM 00290

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