



Strictly Confidential

Report No. : CI-0257-20250729115156

Attention : selfcheckapp (SELF CHECK_APP)

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

Date : 2025-07-29 11:51:56

MyCTOS SCORE REPORT

Knowledge Creates Confidence

@ the request of SALIYAN BINTI SARATVAL (820201715138)

At the request of SALIYAN BINTI SARATVAL
(820201715138)

Tuan / Puan,

Mengikut Akta Agensi Pelaporan Kredit 2010 (APK), CTOS hendaklah memaklumkan anda apabila maklumat anda telah dikumpul, diterima dan 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 mengemaskini rekod anda, CTOS berhak untuk tidak mengeluarkan laporan anda kepada pembekal-pembekal kredit yang disenaraikan dalam Jadual Kedua Akta APK, walaupun persetujuan telah diperolehi.

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.
- Surat khabar.
- Penerbitan Warta.
- Jabatan Insolvency 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 untuk memuat turun salinan Ringkasan Hak Akta CRA 2010.

Dear Sir / Madam,

In accordance to the Credit Reporting Agencies Act 2010 (CRA), CTOS is required to notify you when your information has been collected, received and 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 obtained.

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.
- 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 to download a copy of the CRA Act 2010 Summary of Rights.



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To: The Manager, CTOS Kepada: Pengurus, CTOS

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

Saya, subjek kepada laporan semakan sendiri ini dengan ini mengesahkan dan mengakui perkara berikut; -

a) **I have received my MyCTOS Report.**

Saya telah menerima Laporan MyCTOS saya.

b) **I was informed about how I may update my records with a settlement remark.**

Saya telah dimaklumkan tentang cara mengemaskini rekod dengan catatan penyelesaian.

c) **I have been informed of the Statutory Notification (below).**

Saya telah dimaklumkan tentang Notis Berkanun (di bawah).

d) **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.**

Saya telah dijelaskan tentang prosedur untuk memberi komen saya dan bagaimana ia akan dizahirkan kepada penerima laporan kredit saya.

Signature (Name) Tandatangan (Nama) :

Date Tarikh :

CTOS Data Systems Sdn Bhd

Level 9, Menara CelcomDigi, No 6, Persiaran Barat, Seksyen 52, 46200 Petaling Jaya, Selangor.

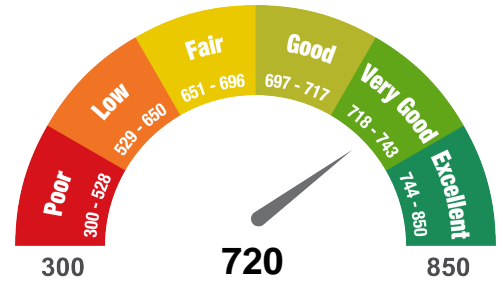
Tel: 03-2722 8833 Fax: 03-2722 8822 Email: sarus@ctos.com.my

A: SNAPSHOT GAMBARAN RINGKAS

ID Verification Pengesahan ID

Name (Your input) Nama (Input anda)	SALIYAN BINTI SARATVAL
New ID / Old ID (Your input) ID Baru / ID Lama (Input anda)	820201715138 / -
Name Nama	SALIYAN BINTI SARATVAL
New ID ID Baru	820201715138
Old ID ID Lama	-
Date of Birth Tarikh Lahir	01-02-1982
Nationality Kewarganegaraan	MALAYSIAN Source: CTOS DATABASES AND OTHER SOURCES
Address 1 Alamat 1	-
Address 2 Alamat 2	-

ctos® Score



What is affecting my Score?

Apakah yang menjejaskan Skor anda ?

- There is delinquency (past due with no minimum payment) in your credit report.**
Terdapat delinkuensi (tunggakan melangkaui tempoh tanpa bayaran minimum) dalam laporan kredit anda.
- It seems that you have recently missed one or more loan repayments.**
Nampaknya, anda terlepas satu atau lebih pembayaran balik pinjaman baru-baru ini.
- There is no recent revolving/charge balance reported on your credit report.**
Tiada baki pusingan/caj terkini dilaporkan dalam laporan kredit anda.
- Too few accounts on the credit report that are currently paid within terms.**
Terlalu sedikit akaun dalam laporan kredit yang dibayar mengikut terma.

Disclaimer Notice

CTOS Score is a credit score provided by CTOS using the assessment methodology adopted by CTOS. CTOS Score is calculated based on algorithm of selected data input and selected credit information. This data input and credit information on User are provided by and collated from various third parties' sources over a period of two years. While CTOS strives for accuracy and reliability, CTOS does not guarantee the completeness or suitability of CTOS Score for any specific purpose. User had acknowledged and accepted that CTOS Score may be different from the credit scores issued by financial institutions and is just one factor in assessing creditworthiness of User whereby that other determining factors may be relevant. By extracting this CTOS Score, User had fully and unconditionally agreed to the assessment methodology, the selection and type of data input and credit information considered and adopted by CTOS in generating CTOS Score. The User had further acknowledged that the User's credit score generated through CTOS Score may or may not be favourable to User which the User hereby had accepted the risk and agreed that CTOS shall not be held liable for result of User's credit score. Nothing herein stated shall limit the applicability of Section 30 and Section 31 of the Credit Reporting Agencies Act 2010.

Notis Penafian

CTOS Score ialah skor kredit yang disediakan oleh CTOS menggunakan metodologi penilaian yang diterima pakai oleh CTOS. CTOS Score dikira berdasarkan algoritma input data terpilih dan maklumat kredit terpilih. Input data dan maklumat kredit pada Pengguna ini disediakan dan dikumpulkan daripada pelbagai sumber pihak ketiga dalam tempoh dua tahun. Walaupun CTOS berusaha untuk ketepatan dan kebolehpercayaan, CTOS tidak menjamin kesempurnaan atau kesesuaian CTOS Score untuk sebarang tujuan tertentu. Pengguna mengakui dan menerima bahawa CTOS Score mungkin berbeza daripada skor kredit yang disediakan oleh institusi kewangan dan ia hanyalah satu faktor dalam menilai kelayakan kredit Pengguna di mana terdapat faktor-faktor penentu yang lain. Dengan mengekstrak CTOS Score, Pengguna dengan ini sepenuhnya dan tanpa syarat, bersetuju dengan metodologi penilaian, pemilihan dan jenis input data dan maklumat kredit yang dipertimbangkan dan diterima pakai oleh CTOS dalam menjana CTOS Score. Pengguna selanjutnya mengakui bahawa skor kredit Pengguna yang dijana melalui CTOS Score mungkin memihak atau tidak memihak kepada Pengguna yang mana Pengguna dengan ini menerima risiko dan bersetuju bahawa CTOS tidak akan bertanggungjawab atas keputusan skor kredit Pengguna. Tiada apa-apa yang dinyatakan di sini akan mengehadkan kebolehgunaan Seksyen 30 dan Seksyen 31 Akta Agensi Pelaporan Kredit 2010.

Credit Info at a Glance Ringkasan Maklumat Kredit

Credit Info Maklumat Kredit	Source Sumber	Value Nilai
Bankruptcy Proceedings Record Rekod Prosiding Kebankrapan	Newspaper/Gazette	NO
Legal records in past 24 months (personal capacity) Rekod undang-undang dalam tempoh 24 bulan yang lalu (Kapasiti peribadi) - Number Bilangan - Value Nilai	CTOS	0
		0
Legal records in past 24 months (non-personal capacity) Rekod undang-undang dalam tempoh 24 bulan yang lalu (Kapasiti bukan peribadi) - Number Bilangan - Value Nilai	CTOS	0
		0
Availability of Legal Records Rekod Undang-undang	BNM	NO
Special Attention Accounts Akaun di bawah Pemerhatian Khas	BNM	NO
Outstanding credit facilities Kemudahan Kredit Belum Jelas - Number Bilangan - Value Nilai - Installments in arrears in past 12 months Ansuran tertunggak dalam tempoh 12 bulan yang lalu	BNM	2 53,300.00 YES
Credit applications in past 12 months Permohonan Kredit dalam tempoh 12 bulan yang lalu - Total Jumlah - Approved Diluluskan - Pending Dalam pertimbangan	BNM	0
		0
		0
		0
Availability of Trade Referee Listing Rekod Rujukan Perdagangan	CTOS	NO

eTR Plus at a Glance

Top 5 Directorships & Business Interests 5 Pengarah & Kepentingan Teratas							
Company Syarikat	Position Jawatan	Appoint Date Tarikh Pelantikan	Resign Date Tarikh Letak Jawatan	Profit After Tax Keuntungan Selepas Cukai (RM)	Year Tahun	Status Status	Shareholding Pegangan Saham (%)
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-



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B1: DIRECTORSHIPS AND BUSINESS INTERESTS PENGARAH DAN KEPENTINGAN PERNIAGAAN

No Information Available *Tiada Maklumat*

B2: ADDRESS RECORDS REKOD ALAMAT

ADDRESS ALAMAT

LAST UPDATED
KEMASKINI TERAKHIR

SOURCE
SUMBER

No Information Available *Tiada Maklumat*

C1: BANKING PAYMENT RECORDS REKOD PEMBAYARAN PERBANKAN (SOURCE SUMBER: CCRIS, BANK NEGARA MALAYSIA)

CCRIS Entity Key Kunci Entiti CCRIS 19657831

Subject Status Status Subjek -

CCRIS SUMMARY RINGKASAN CCRIS

Credit Applications Permohonan Kredit	No of Applications Bilangan Permohonan	Amount Applied Jumlah Yang Dimohon	
Approved in past 12 months Diluluskan Dalam Tempoh 12 Bulan Yang Lalu	0	-	
Pending Dalam Pertimbangan	0	-	
Summary of Potential & Current Liabilities Ringkasan Potensi & Liabiliti Semasa	Outstanding Belum Jelas	Total Limit Had Jumlah	FEC Limit Had FEC
As Borrower Sebagai Peminjam	53,300.00	155,500.00	-
As Guarantor Sebagai Penjamin	-	-	-
Total Jumlah	53,300.00	155,500.00	-
Legal Action Taken Tindakan Undang-undang yang diambil	N		
Special Attention Account Akaun di Bawah Pemerhatian Khas	N		

CCRIS DETAILS MAKLUMAT CCRIS

Loan Information Maklumat Pinjaman

No No	Date Tarikh	Sts	Capacity Kapasiti	Lender Type Jenis Pemberi Pinjaman	Facility Kemudahan	Total Outstanding Balance Jumlah Baki Belum Jelas (RM)	Date Balance Updated Jumlah Baki Dikemaskini	Limit Had (RM)	Prin. Repmt. Term Terma Pembayaran Balik Prinsipal	Col Type Jenis Cagaran	Conduct Of Account For Last 12 Months Rekod Bayaran Sepanjang 12 Bulan Yang Lalu												LGL STS	Date Status Updated Tarikh Status Dikemaskini	
											20252024														
Outstanding Credit Kredit Belum Jelas											J	J	M	A	M	F	J	D	N	O	S	A			
1	08-09-2017		Own	CIMB Islamic				150,000.00		10															
		O			HSLNFNCE	53,300.00	30-06-2025	770.00	MTH			0	0	0	0	0	0	0	0	0	0	0			
2	15-08-2019		Own	United Overseas Bank				5,500.00																	
		O			CRDTCARD	0.00	30-06-2025	0.00	MTH			0	0	0	0	0	0	0	0	0	1	0			
					Total Outstanding Balance:	53,300.00	Total Limit:	155,500.00																	

Special Attention Account Akaun di Bawah Pemerhatian Khas

Credit Application Permohonan Kredit

REMARK LEGEND

FACILITY KEMUDAHAN:

HSLNFNCE – Housing Loans/Financing Pinjaman Perumahan

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CRDTCARD – Credit Card *Kad Kredit*

LOAN INFORMATION STATUS STATUS MAKLUMAT PINJAMAN:

O – Outstanding *Belum jelas*

COLLATERAL TYPE:

10 – Properties

CREDIT APPLICATION STATUS STATUS PERMOHONAN KREDIT:

LEGAL STATUS STATUS UNDANG-UNDANG:

CCRIS DERIVATIVES <i>DERIVATIF CCRIS</i>		
Earliest known facility <i>Kemudahan terawal yang diketahui</i>	Date of application <i>Tarikh Permohonan</i>	21-08-2007
	Facility type <i>Jenis Kemudahan</i>	OTLNFNCE - Other Term Loans/Financing
Secured facilities <i>Kemudahan bercagar</i>	# of facilities <i>Bilangan # kemudahan</i>	1
	Total outstanding balance (RM) <i>Jumlah baki tertunggak (RM)</i>	53,300.00
	Total outstanding as % of total limit <i>Jumlah baki belum jelas sebagai % daripada jumlah had</i>	35%
	Average number of installments in arrears <i>Purata bilangan ansuran tertunggak</i>	0.0
Unsecured facilities <i>Kemudahan tidak bercagar</i>	# of facilities <i># kemudahan</i>	1
	Total outstanding balance (RM) <i>Jumlah baki tertunggak (RM)</i>	-
	Total outstanding as % of total limit <i>Jumlah baki belum jelas sebagai % daripada jumlah had</i>	0%
	Average number of installments in arrears <i>Purata bilangan ansuran tertunggak</i>	0.0
Credit Card <i>Kad Kredit</i>	Average Utilisation Last 6 Months <i>Purata Penggunaan Sepanjang 6 bulan yang lalu</i>	0.00%
Other Revolving Credits <i>Kredit Pusingan Lain</i>	Average Utilisation Last 6 Months <i>Purata Penggunaan Sepanjang 6 bulan yang lalu</i>	0.00%
Charge Card <i>Kad Caj</i>	Min Utilisation Last 12 Months (RM) <i>Penggunaan Minima Sepanjang 12 Bulan yang Lalu (RM)</i>	RM -
	Max Utilisation Last 12 Months (RM) <i>Penggunaan Maksima 12 Bulan Terakhir (RM)</i>	RM -
PTPTN <i>PTPTN</i>	Number of Accounts <i>Bilangan Akaun</i>	0
Local Lenders <i>Pemberi Pinjaman Tempatan</i>	Number of Accounts <i>Bilangan Akaun</i>	1



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Foreign Lenders <i>Pemberi Pinjaman Asing</i>	Number of Accounts <i>Bilangan Akaun</i>	1
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D1: LEGAL CASES (SUBJECT AS DEFENDANT) KES UNDANG-UNDANG (SUBJEK SEBAGAI DEFENDAN)

No Information Available *Tiada Maklumat*

D2: LEGAL CASES (SUBJECT AS PLAINTIFF) KES UNDANG-UNDANG (SUBJEK SEBAGAI PLAINTIF)

No Information Available *Tiada Maklumat*

D4: LEGAL CASES (NON PERSONAL CAPACITY) KES UNDANG-UNDANG (BUKAN KAPASITI PERIBADI)

No Information Available *Tiada Maklumat*

E: TRADE REFERENCE RUJUKAN PERDAGANGAN

No Information Available *Tiada Maklumat*

- End of Report/Penghujung Laporan -