



Strictly Confidential

Report No. : CI-7713-20190806192044

Attention : selfcheckcids (SELF CHECK_CDS)

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

Date : 2019-08-06 19:20:44

MyCTOS SCORE REPORT

@ the request of MUHAMMAD ZAHIR BIN YUSOF (920218025369)

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(920218025369)

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 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.
- 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 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 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.
- 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 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.

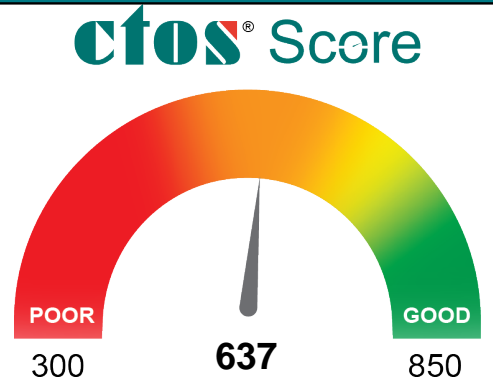
Signature (Name) :

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

A: SNAPSHOT		MyCTOS Score	
ID Verification		 <p>The gauge shows a score of 637, which is in the yellow-green range, indicating a moderate credit standing. The scale ranges from 300 (POOR) to 850 (GOOD).</p>	
Name (Your input)	MUHAMMAD ZAHIR BIN YUSOF		
New ID / Old ID (Your input)	920218025369 / -		
Name	MUHAMMAD ZAHIR BIN YUSOF		
New ID	920218025369		
Old ID	-		
Date of Birth	18-02-1992		
Nationality	MALAYSIAN Source: NRD		
Address 1	NO 22-C, JALAN SEKOLAH KAMPUNG KUBANG PISANG KUBUR PANJANG Source: NRD		
Address 2	-		

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
Availability of Dishonoured Cheques	BNM	NO
Outstanding credit facilities - Number - Value - Installments in arrears in past 12 months	BNM	1 50,209.00 NO
Credit applications in past 12 months - Total - Approved - Pending	BNM	1 1 0
Availability of Trade Referee Listing	CTOS	NO

What is affecting my Score?

1. There is a lack of observable recent revolving/charge account behaviour.
2. You have recently applied for too many accounts on the credit report.
3. The date of last enquiry on your report is too recent to affect your score.
4. The length of time accounts have been established on the credit report is short relative to the other applicants scored.

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 22-C, JALAN SEKOLAH KAMPUNG KUBANG PISANG KUBUR PANJANG	26-11-2016	NRD
NO. 22-C, JALAN SEKOLAH, KAMPUNG KUBANG PISANG, KUBUR PANJANG, POKOK SENA, KEDAH	04-08-2019	BNM
KEDAH	16-06-2019	BNM
NO 22-C JALAN SEKOLAH, KG KUBANG PISANG, KUBUR PANJANG, 0221	16-06-2019	BNM

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

Subject Status	-		
CCRIS SUMMARY			
Credit Applications	No of Applications	Amount Applied	
Approved in past 12 months	1	10,500.00	
Pending	0	-	
Summary of Potential & Current Liabilities	Outstanding	Total Limit	FEC Limit
As Borrower	50,209.00	55,384.00	-
As Guarantor* <i>*Guarantor information is not included in free MyCTOS Score report</i>	-	-	-
Total	50,209.00	55,384.00	-
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	
											2019												2018		
Outstanding Credit											A	J	J	M	A	M	F	J	D	N	O	S			
1	28-05-2018		Own	RHB Islamic				55,384.00																	
		O			PCPASCAR	50,209.00	30-06-2019	720.00	MTH				0	0	0	0	0	0	0	0	0				
					Total Outstanding Balance:	50,209.00	Total Limit:	55,384.00																	
Special Attention Account																									
Credit Application																									
1	04-07-2019	T	Own	Citibank				10,500.00																	

REMARK LEGEND

FACILITY:

PCPASCAR – Purchase Of Passenger Cars

LOAN INFORMATION STATUS:

O – Outstanding

CREDIT APPLICATION STATUS:

T – Approved by FI, Pending Customer Acceptance

CCRIS DERIVATIVES

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Earliest known facility	Date of application	13-05-2011
	Facility type	OTLNFNCE - Other Term Loans/Financing
Secured facilities	# of facilities	0
	Total outstanding balance (RM)	-
	Total outstanding as % of total limit	0%
	Average number of installments in arrears	0.0
Unsecured facilities	# of facilities	1
	Total outstanding balance (RM)	50,209.00
	Total outstanding as % of total limit	90%
	Average number of installments in arrears	0.0

C2: DISHONoured CHEQUES (Please note that DCHEQS system is only available from 9am - 10pm)

No Banking Payment History Records Detected

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 -