

## A: SNAPSHOT

### ID Verification

Name (Your input)	CHOW KAH FEI
New ID / Old ID (Your input)	851014085291 / -
Name	CHOW KAH FEI
New ID	851014085291
Old ID	-
Date of Birth	14-10-1985
Nationality	MALAYSIAN Source: NRD
Address 1	B6 KAMPUNG BARU,,,35350,TEMOH,Perak, MALAYSIA Source: NRD
Address 2	-
Ref No	-



### 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. Lack of recent auto loan information on the credit report.

#### 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.

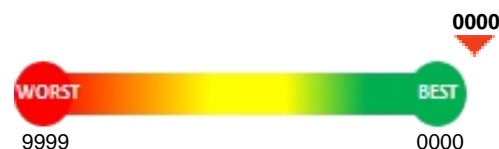
### Credit Info at a Glance

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 12 months	BNM	3 64,428.00 NO
Credit applications in past 12 months - Total - Approved - Pending	BNM	0 0 0

### eTR Plus at a Glance

This section is for eTR Plus contributor only. To find out how you can contribute to get access, please contact us at [etrplus@ctos.com.my](mailto:etrplus@ctos.com.my)

### CTOS Litigation Index



### Index Description

- 00 Clean
- 0 Not applicable
- 0 Number of records

### Section Summary

Data Element	Selected	Refer to
ID	YES	A
SSM	YES	B
LGL	YES	D
TR	YES	E2
Additional Add-on		
BPH	YES	C1
CCRIS LAG	NO	-
CCRIS SUP	NO	-
ANGKASA	NO	-
AI	NO	-
ETR PLUS	NO	-

B1: DIRECTORSHIPS AND BUSINESS INTERESTS		
No Information Available		

B2: ADDRESS RECORDS		
ADDRESS	LAST UPDATED	SOURCE
B6 KAMPUNG BARU,,,35350,TEMOH,Perak,MALAYSIA	20-06-2017	SSM

C1: BANKING PAYMENT RECORDS (SOURCE: CCRIS, BANK NEGARA MALAYSIA)			
CCRIS Entity Key	21934577		
Subject Status	-		
CCRIS SUMMARY			
Credit Applications	No of Applications	Amount Applied	
Approved in past 12 months	0	-	
Pending	0	-	
Summary of Potential & Current Liabilities	Outstanding	Total Limit	FEC Limit
As Borrower	64,428.00	79,000.00	-
As Guarantor	-	-	-
Total	64,428.00	79,000.00	-
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/ Installment Amount (RM)	Prin. Repmt. Term	Col Type	Conduct Of Account For Last 12 Months												LGL STS	Date Status Updated
											2025 <span style="float:right">2024</span>													
Outstanding Credit											O	S	A	J	J	M	A	M	F	J	D	N		
1	18-12-2014		Own	CB				7,500.00		00														
		O			CRDTCARD	3,642.00	30-09-2025	0.00	MTH			0	0	0	0	0	0	0	0	0	0			
		O			CRDTCARD	0.00	30-09-2025	0.00	MTH			0	0	0	0	0	0	0	0	0	0			
		O			CRDTCARD	2,260.00	30-09-2025	0.00	MTH			0	0	0	0	0	0	0	0	0	0			
		O			CRDTCARD	0.00	30-09-2025	0.00	MTH			0	0	0	0	0	0	0	0	0	0			
2	28-01-2015		Own	CB				39,500.00		00														
		O			CRDTCARD	28,238.00	30-09-2025	0.00	MTH			0	0	0	0	0	0	0	0	0	0			
3	14-08-2023		Own	CB				32,000.00																
		O			CRDTCARD	30,288.00	30-09-2025	803.00	MTH			0	0	0	0	0	0	0	0	0	0			
					Total Outstanding Balance:	64,428.00	Total Limit:	79,000.00																
Special Attention Account																								
Credit Application																								

## REMARK LEGEND

**FACILITY:**  
 CRDTCARD – Credit Card

**LOAN INFORMATION STATUS:**  
 O – Outstanding

**COLLATERAL TYPE:**

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00 – Clean

CREDIT APPLICATION STATUS:

LEGAL STATUS:

CCRIS DERIVATIVES		
Earliest known facility	Date of application	28-09-2007
	Facility type	HRPCSCGD - HIRE PURCHASE FOR SCHEDULED GOODS
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	3
	Total outstanding balance (RM)	64,428.00
	Total outstanding as % of total limit	81%
	Average number of installments in arrears	0.0
Credit Card	Average Utilisation Last 6 Months	95.74%
Other Revolving Credits	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	4
Foreign Lenders	Number of Accounts	2

C2: CCRIS SUPPLEMENTARY INFORMATION
Not Selected

C3: SISTEM POTONGAN GAJI ANGKASA (SPGA) INFORMATION
Not Selected

D1: LEGAL CASES (SUBJECT AS DEFENDANT)
No Information Available

D2: LEGAL CASES (SUBJECT AS PLAINTIFF)
No Information Available

D3: AMLA (ANTI MONEY LAUNDERING ACT)
No Information Available

D4: LEGAL CASES (NON PERSONAL CAPACITY)
No Information Available

E1: ETR PLUS (NON-BANK PAYMENT HISTORY)
<p>ETR Plus is 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.</p> <p>Note: The following information is provided by 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.</p> <p>This section is for eTR Plus contributor only. To find out how you can contribute to get access, please contact us at <a href="mailto:etrplus@ctos.com.my">etrplus@ctos.com.my</a></p>

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## E2: TRADE REFERENCE

No Information Available

## HISTORICAL ENQUIRY

	Month	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	FI	1	1	1	1	0	0	1	1	0	0	0	0
	Non-FI	1	2	0	0	2	1	1	1	2	0	0	0
	Lawyer	0	0	0	0	0	0	0	0	0	0	0	0
	Total	2	3	1	1	2	1	2	2	2	0	0	0
	Month	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	FI	2	0	2	1	0	4	1	3	1	0	2	1
	Non-FI	0	0	1	1	1	1	1	2	0	0	2	0
	Lawyer	0	0	0	0	0	0	0	0	0	0	0	0
	Total	2	0	3	2	1	5	2	5	1	0	4	1

## REPORT LEGEND

### 1. Section Summary

**Section A** : Snapshot (Highlights of entire report)

**Section B** : Company Profile (SSM information - inclusive of Directorship, Shareholding, Company Charges, Financial Statements, Directorship & Business Parties, Address Records, Financial Health Indicator)

**Section C** : Banking Payments History (CCRIS Summary, CCRIS Details, CCRIS Derivatives and CCRIS

**Section D** : Litigation Information

**Section E** : Trade Reference Information

### 2. Add-on Summary

**BPH** : Refers to Central Credit Reference Information System (CCRIS), is a statement of all your credit/loans with the bank

**CCRIS LAG** : Refers to the liability as guarantor information from Bank Negara Malaysia (BNM)

**CCRIS SUP** : CCRIS Supplementary is the Customer Supplementary Information that provides details of the borrower's address, telephone number and employment history from Bank Negara Malaysia

**ANGKASA** : Refers to Sistem Potongan Gaji ANGKASA (SPGA), is a system where all the deductions of cooperatives and other organizations are managed through one channel in order to facilitate the matter of deductions from members' salaries processed by government departments or private

**AI** : The CTOS Affordability Insight reflects the data subject's ability to make monthly repayments and it is calculated based on the credit information from CCRIS

**ETR PLUS** : The eTR Plus provides a balanced representation of the subject credit history which are submitted by merchants

- End of Report -