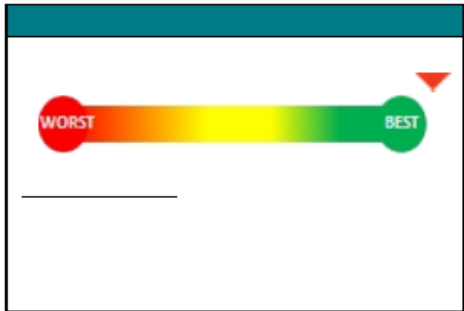


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	✓	✓	✓	✓	✓	✗

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Report No.

Date

:

:

:

2023-03-31 14:22:58

:

:

Attention

Account

Tel

Strictly Confidential

CTOS SCORE REPORT

Name (Your input)

DHARULL NAIM BIN DRAMAN

New ID / Old ID (Your input)

811105146129 / -

Name

DHARULL NAIM BIN DRAMAN

New ID

811105146129

Old ID

-

Date of Birth

05-11-1981

Nationality

MALAYSIAN Source: CTOS DATABASES AND

OTHER SOURCES

Address 1

-

Address 2

-

Ref No

-

Bankruptcy Proceedings Record

NO

Newspaper/Gazette

0

0

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

Availability of Legal Records

NO

BNM

Special Attention Accounts

NO

BNM

11,960.00

Outstanding credit facilities

- Number

- Value

- Installments in arrears in past 12 months

1

BNM

NO

Credit applications in past 12 months

- Total

- Approved

- Pending

1

1

0

BNM

No Information Available

648

Factors that influence the Score

1.

There is serious delinquency on the accounts, adverse record or collection filed on the credit report.

2.

Number of accounts with delinquency on the credit report is high relative to the other applicants scored.

3.

Lack of recent revolving/charge account information on the credit report.

4.

Time since derogatory adverse record or collection on the credit report is too short relative to the other applicants scored.

0000

9999

0000

Index Description

00

Clean

0

Not applicable

0

Number of records

ID

SSM

IL

LGL

A

B

-

-

BPH

C

Section

Selected

Available

TR

-

Notes on various sections

- ID refers to data from CTOS identify database

- SSM refers to data from Suruhanjaya Syarikat Malaysia

- BPH refers to data from Bank Negara Malaysia

- LGL refers to data from CTOS litigation database

- TR refers to trade reference data submitted by merchants

- IL refers to your own internal list (if provided to CTOS)

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