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INDAH 55100 KUALA LUMPUR
general@absklconsultant.com
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03 - 4288 1465

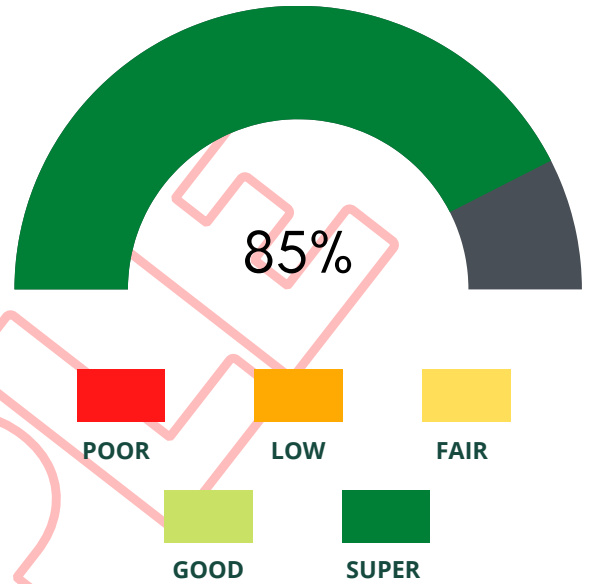
MyLoan Report

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Personal Information:

Name:	AHMAD BIN KAMARUDDIN
Age:	36 YEARS OLD
IC No:	870812-14-XXXX
Address:	LOT 45 JALAN ENGGANG TAMAN KERAMAT 54200 KUALA LUMPUR
Email:	ahmadkamaruddin@gmail.com
Contact No:	011 1111 1111

MyLoan Score:



Monthly Income Information:

DSR

(Debt-Service Ratio)

85.00%

Gross Income:

RM13,000

Allowance:

RM1,000

Net Income (after EPF & SOCSO deduction):

RM13,606.35

Maximum Commitment for Banking Facilities:

RM478,709.00

Total Existing Commitment:

RM389,296.00

Credit Information:

Bankruptcy Record



0

Legal Suit
(Defendant/Plaintiff)



0

Legal Action From Bank



0

Trade / Credit Reference



2

Special Attention Account



2

Existing No of Facility
(CCRIS)



3

Existing No of Facility
with ANGKASA



0

Existing No of Facility
with Non-Bank



0

Credit Application(s)
(in 12 months)



1

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Section A: Credit Information Summary

1. Bankrupt Record

Bankruptcy record means you are not eligible to apply any credit facilities.

-No information can be found for this individual-	0
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2. Legal Suits

Some parties take legal action against you or vice versa.

-No information can be found for this individual-	0
---	---

3. Legal Action From Bank

Banks take legal action against you due to missing or late repayments for any credit facilities like credit cards, loans etc.

-No information can be found for this individual-	0
---	---

4. Trade / Credit Reference

Missing or late repayments to agencies registered with credit companies.

	1. Coway (M) SDN BHD 2. Yayasan Hijrah	2
--	---	---

5. Special Attention Account

Credit facilities classified as Non-Performing Loan (NPL) or under monitoring by Credit Counseling and Debt Management Agency (AKPK).

-No information can be found for this individual-	0
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Section A: Credit Information Summary

1. Existing No of Facility (CCRIS)

<ul style="list-style-type: none">Housing LoanCar LoanPersonal LoanCredit CardPTPTNOther	1 1 0 1 0 0	3
---	----------------------------	---

2. Existing No of Facility with ANGKASA

<ul style="list-style-type: none">Housing LoanPersonal LoanOther	0 0 0	0
--	-------------	---

3. Existing No of Facility with Non-Bank

<ul style="list-style-type: none">Personal LoanOther	0 0	0
---	--------	---

4. Credit Application (in 12 months)

<ul style="list-style-type: none">Approved for the last 12 monthsPending approval	0 1	1
--	--------	---

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Section B: CCRIS Data

CCRIS Summary

Credit Applications	No of Applications	Amount Applied	
Approved in past 12 months	0		
Pending	1	20,000.00	
Summary of Potential & Current Liabilities	Outstanding	Total Limit	FEC Limit
As Borrower	389,296.00	478,709.00	-
As Guarantor	-		-
Total	389,296.00	478,709.00	-

Total Commitments Monthly : RM 3,232.85

Credit Card

No	Approve Date	Status	Type of Facility	Limit	Current Outstanding Balance	Monthly Instalment	Conduct account for the last 12 months														
							J	D	N	O	S	A	J	J	M	A	M	F			
1	23-05-2014	O	Credit Card	RM 15,000.00	RM 8,577.00	RM 427.85		0	0	0	0	0	0	0	0	0	0	0	0	0	0

Car Loan

No	Approve Date	Status	Type of Facility	Limit	Current Outstanding Balance	Monthly Instalment	Conduct account for the last 12 months														
							J	D	N	O	S	A	J	J	M	A	M	F			
1	12-01-2016	O	Car Loan	RM 90,000.00	RM 39,320.00	RM 1,048.00		2	1	0	0	0	0	0	0	0	0	0	0	0	0

Housing Loan

No	Approve Date	Status	Type of Facility	Limit	Current Outstanding Balance	Monthly Instalment	Conduct account for the last 12 months														
							J	D	N	O	S	A	J	J	M	A	M	F			
1	14-02-2019	O	Housing Loan	RM 373,709.00	RM 341,399.00	RM 1,757.00		0	0	0	0	0	0	0	0	0	0	0	0	0	0

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Section B: CCRIS Data

Credit Application(s) (in the past 12 months)

No	Approve Date	Status	Type of Facility	Limit				
1	30-01-2023	P	Personal Loan	RM 20,000.00				

SAMPLE

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Section C: CTOS Data

Referee's Information	Details
Referee	Coway (M) SDN BHD
Amount	RM5,310.20
Contact Name	Lee Ming Fei
Address	Suite 6-3 Level 6 Wisma UOA 11 JLN Pinang KL
Telephone No	03-2059 0000
Nature Of Business	Electronic Application
Default Days	>180 Days

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Referee's Information	Details
Referee	Yayasan Hijrah Selangor
Amount	RM12,150.00
Contact Name	Amir
Address	Aras 4, Kompleks Generasi Muda & Sukan Negeri Selangor, Jalan Platinum 7/52, Seksyen 7, 40000 Shah Alam, Selangor
Telephone No	03-2059 0000
Nature Of Business	Credit Related
Default Days	>60 Days

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Section E: Credit Facility Eligibility

Net Income (after EPF & SOCSO deduction)	RM13,606.35
Maximum Commitment for Banking Facilities	RM7,260.39
Total Existing Commitment	RM3,233.00
Eligibility for Loan	RM4,027.39
Debt Service Ratio:	85%

List of Maximum Credit Facility Eligibility:

Credit Facility	Tenure	Max Credit Facility
Housing Loan	34 years	RM589,225 (3.80%)
Car Loan	9 years	RM330,246 (3.80%)
Personal Loan (Gov)	10 years	RM275,876 (3.00%)
Personal Loan (Private)	7 years	RM 150,000 (15.00%)
Credit Card	-	RM21,000
Business Loan	10 years	RM 0

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Section F: Conclusion

HELLO MR MUHAMMAD BIN ALI! Based on MyLoan.my review on your credit history, this is your summary:

1	Bankruptcy	No
2	AKPK	No
3	Legal Issues	0
4	Legal Issues from Bank	0
5	Special Attention Account	0
6	Trade Bureau	0
7	DSR	85%
8	Net Income	RM13,606.35
9	Total Commitment Amount	RM 3,233
10	Max Eligible Housing Loan	RM589,225
11	Max Eligible Car Loan	RM330,246
12	Max Eligible Personal (Gov) Loan	RM275,876
13	Max Eligible Personal (Private) Loan	RM 150,000
14	Max Eligible Credit Card	RM 21,000
15	Max Eligible Business Loan	RM 0

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Section D: Conclusion

HELLO MR Ahmad Bin Kamaruddin! These are some tips from MyLoan.my for you on your credit summary:



You should clear your Coway debt before apply any loan



You should clear Your Hijrah Selangor loan before apply any loan

-End of report-

SAMPLE