



Report Date	:	25 Aug 2018
PCRP No.	:	115972561
Report From	:	www.mycreditinfo.com.my

Personal Credit Report Plus (PCRP)

PERSONAL INFORMATION	
Name of Subject	LAM XXXX MING
I/C No. (New)	7607XX-08-896X
I/C No. (Old) / Passport No. / Other ID	A1234567
Address	XX, JALAN PUTERI, TAMAN XXXX PUTERI, 47170 KUALA LUMPUR

i-SCORE

CREDIT SCORE																					
<p><i>NOTE: The i-SCORE is a credit score, which is a numeric representation of an individual's credit worthiness, based on prevailing information available on the credit files at the time of scoring. The majority of credit grantors use some sort of credit scoring model to help predict what kind of credit risk you may be. Other factors, such as your salary and length of employment, may also be considered by credit grantors when you apply for a loan. As a risk assessment tool, i-SCORE does not provide any conclusive, evaluation or credit decisions for credit grantors.</i></p>																					
i-SCORE	361																				
Risk Grade	<table border="1"> <tr> <td>Higher Risk</td> <td colspan="4">WEAK</td> <td>FAIR</td> <td>GOOD</td> <td>STRONG</td> <td>Lower Risk</td> </tr> <tr> <td></td> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> <td>6</td> <td>7</td> <td>8</td> <td>9</td> <td>10</td> </tr> </table>	Higher Risk	WEAK				FAIR	GOOD	STRONG	Lower Risk		1	2	3	4	5	6	7	8	9	10
Higher Risk	WEAK				FAIR	GOOD	STRONG	Lower Risk													
	1	2	3	4	5	6	7	8	9	10											
Key Contributing Factors (Why the Score is not Higher?)	<ul style="list-style-type: none"> Time Since Most Recent Delinquency Legal History Trace 																				

Credit Score & Risk Grade

i-SCORE	Risk Grade
<360	1
361-420	2
421-460	3
461-540	4
541-580	5
581-620	6
621-660	7
661-700	8
701-740	9
>740	10

Boosting Your Credit Score –	
<p>Your credit score changes when new information is reported by your creditors. Your score will improve over time when you manage your credit responsibly. Here are some general ways to improve your credit score:</p>	
<ul style="list-style-type: none"> ✓ Pay your bills on time ✓ Do not have any overdue accounts or information such as bankruptcy and legal action on your credit report ✓ Keep balances low on credit cards 	<ul style="list-style-type: none"> ✓ Apply for and open new credit accounts only when you need them ✓ Check your credit report regularly for accuracy ✓ If you have missed payments, get current and stay current ✓ Pay off debt rather than moving it between credit cards

Improving Your Credit Score Can Help You:	
<ul style="list-style-type: none"> ✓ Lower your interest rates ✓ Speed up credit application approvals 	<ul style="list-style-type: none"> ✓ Reduce deposits required by Telcos, utilities, etc. ✓ Get better offers for credit card, housing loan, car loan, mortgage, etc.

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BANKING CREDIT INFORMATION - CCRIS

Note: The following information has been extracted from Bank Negara Malaysia. The information is confidential and shall not be disclosed to any other person. We do not warrant as to its accuracy, correctness or completeness. If there is any inconsistency, inaccuracies or missing details or information, please contact Experian Consumer Support Department for assistance.

Subject Status

Warning Remark : NIL

No.	Approval Date / R&R	Status	Capacity	Lender	Branch Code	Facility	Total Outstanding Balance (RM)	Date Balance Updated	Limit / Instalment Amount (RM)	Principal Repayment Term	Collateral Type	Instalment In Arrears for Last 12 Months												Legal Status	Date Status Updated							
												2018						2017														
												Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug									
CREDIT ACCOUNTS (Including Subject's own/ joint/ sole-proprietor/ partnership accounts)																																
1	06/08/2015	OUTSTANDING	OWN	OCBC	14XXX	CREDIT CARD	23,090.00	31/07/2017	50,000.00	MONTHLY	CLEAN																					
2	27/10/2015	OUTSTANDING	OWN	UOB	13XXX	PURCHASE OF PASSENGER CAR	43,899.00	31/07/2017	50,000.00	MONTHLY	MOTOR VEHICLES (REGISTERED WITH JPJ)	0	0	0	4	3	2	1	0	0	0	0	0									
3	18/05/2016	OUTSTANDING	OWN	PTPTN	14001	PTPTN	22,021.25	31/07/2017	52,000.00	MONTHLY	CLEAN	87	86	85	84																	
4	13/03/2017	OUTSTANDING	OWN	PUBLIC	140XX	HOUSING LOANS/FINANCING	698,478.25	31/07/2017	720,000.00	MONTHLY	PROPERTIES	3	2	1	0																	
						TOTAL OUTSTANDING BALANCE	787,488.50	TOTAL LIMIT	852,000.00																							
SPECIAL ATTENTION ACCOUNT																																
5	03/04/2013		JOINT	OCBC	14XXX	HOUSING LOANS/FINANCING		31/07/2017																								
APPLICATION FOR CREDIT																																
6	17/08/2017	PENDING DECISION BY FI	OWN	OCBC	14XXX				50,000.00																							

NOTES

Branch Code:

OCBC

14XXX – TAMAN OUG BRANCH

UOB

13XXX – JALAN AMPANG (MAIN BRANCH)

PUBLIC

140XX – TAMAN MALURI BRANCH

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SHAREHOLDING / DIRECTORSHIPS AND BUSINESS INTERESTS

Note: The following information relating to shareholding/ directorship interest by the Subject may not be current. There may be changes which may not be currently available in Experian databank.

No.	Company Name (Company No)	Position	Appointed	Business Expiry Date	Shareholding	%	Last Updated by Experian
1.	XXXX SDN BHD (5XX878-T)	DIRECTOR / SHAREHOLDER	18-Mar-2013	-	185,000.00	45.60	2018-07-31
2.	XXXX SDN BHD (123XX9-U)	DIRECTOR	29-Nov-2006	-	250,000.00	50.00	2018-07-31



ANGKASA SPGA INFORMATION

Month of Deduction: Jul 2018

Name of Subject I/C No. (Old) / Passport No. / Other ID New IC No.	LAM XXXX MING A1234567 7607XX-08-896X	Status Remarks Account ID / Reference Salary No.	Aktif (A) BERCUTI TANPA GAJI - 06809685
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ANGKASA MONTHLY DEDUCTION

NOTE: The following information is provided by third party sources for your reference. ANGKASA does not guarantee the accuracy of the information. Please check with the Creditors for confirmation. Users should NOT treat the information as conclusive factor for evaluation purpose.

No	Organization	Code	Type	Account Status	Begin	End	Deduction Amount	Total Deduction
1	BANK	BRTXX	Pinjaman(6014)	Aktif (A)	11/2012	04/2032	845.00	845.00
			Pinjaman(6014)		11/2012	04/2032	845.00	
TOTAL DEDUCTION (RM)							845.00	

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PENDING DEDUCTION

No	Organization	Code	Status	Begin	Deduction Amount (RM)
1	KOPERASI A	KAXXX	IN TRANSIT	08/2017	657.00
2	KOPERASI B	KBXXX	IN TRANSIT	09/2017	543.00

PAYMENT HISTORY

Code	Deduction Month	Jul 18	Jun 18	May 18	Apr 18	Mar 18	Feb 18
BRTXXX	Date Process	31 Jul 18	30 Jun 18	31 May 18	30 Apr 18	31 Mar 18	28 Feb 18
	Amount	845.00	845.00	845.00	845.00	845.00	845.00

LEGAL ACTION

Note: The following information on legal/winding-up/bankruptcy proceedings may not be current. This suit(s) may have been dismissed, withdrawn or struck-off (e.g. it may have been held that the Subject is not liable as alleged in the claim, if at all or the case against a Defendant may have been struck-off or the alleged debt may have been settled after the entry of the information in our database).

Defendant Name	LAM XXXX MING	I/C No. (New)	7607XX-08-896X
Defendant Address	38-9, XXXX Height, Jalan Imbi, Taman Bukit Mas 2, 46000 Petaling Jaya, Selangor.	I/C No. (Old) /Passport	A1234567
Case No.	XX-9982-2017 High Court Selangor	Solicitor	XXXXX Wong & Dennis
Notice Date	28-XXX-2017	Solicitor Address	Level XX, Menara TH Perdana, No. XXXX, Jalan Sultan Ismail, 50250 Kuala Lumpur.
Notice Ref	STAR XX-XXX-2017	Solicitor Tel	03-XXXX 5678
Plaintiff	XXXX Sdn Bhd	Solicitor Fax	03-9876 XXXX
Plaintiff Address	XX, Plaza Emas, Persiaran Surian, XXXX Damansara, 53800 Kuala Lumpur.	Solicitor Ref	HAA/KL/L-GHY-XXXX
Amount Claimed	RM184,389.00	Solicitor Email	syh@XXX.com.my
Nature of Claim	CREDIT RELATED	Case Status	HEARING
		Hearing Date	XX-XXX-2017

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Suit Ref	STAR / XX-XXX-2017
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BANKRUPTCY ACTION

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NO INFORMATION AVAILABLE

NON-BANK LENDER CREDIT INFORMATION (NLCI)

No.	Approved Date	Capacity	Lender Name	Lender Type	Facility	Limit (RM)	Instalment Amount (RM)	Instalment Tenor (MTH)	Date Balance Updated	Total Outstanding Balance (RM)	Prin Repym t Term	Col Type	Conduct of Account for the last 12 months												Status	Date Status Update
													2018						2017							
OUTSTANDING CREDIT													J	J	M	A	M	F	J	D	N	O	S	A		
1	23/06/2017	OWN	PEOL	P2P	TF	10,000.00	382.50	36	31/07/2018	14,797.22	MTH	CLE	0	0	3	2	1	0	0	0	0	0	0			
2	02/02/2017	JOINT	COU	CRLS	GS	3,000.00	113.00	24	31/07/2018	4,100.00	MTH	CLE	9	8	7	6	5	4	3	2	1	0	0	0	LEGAL	15/09/2017
3	16/04/2017	OWN	WP0248	COOP	TL	12,000.00	432.00	57	15/07/2018	16,922.47	MTH	OAS	16	15	14	13	12	11	10	9	8	7	7	6	NPL	
					TOTAL	25,000.00			TOTAL	35,819.69																

NOTES

CAPACITY	LENDER NAME	LENDER TYPE	FACILITY	REPAYMENT TERM	COLLATERAL TYPE	STATUS
OWN - OWN	PEOL - PEOPLENDER SDN. BHD. (03-77258255)	P2P - P2P LENDER	TF - TRADE FACILITIES	MTH - MONTHLY	CLE - CLEAN	LEGAL - LEGAL
JOINT - JOINT ACCOUNT	COU - COURTS (MALAYSIA) SDN BHD (03-40268787)	CRLS - CREDIT & LEASING	GS - GOODS & SERVICES RENDERED		OAS - OTHER ASSETS	NPL - NON-PERFORMING LOAN

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WP0248	KOPERASI WAWASAN PEKERJA-PEKERJA BERHAD (03-40482111)	COOP	KOPERASI / CO-OPERATIVE	TL	TERM LOAN			
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TRADE BUREAU / CREDIT REFERENCE

Note: The following information is provided by third party sources for your reference. Searched Subject will also be listed if he/she is in guarantor capacity. Experian does not guarantee the accuracy of the information. Please check with the creditors for confirmation as alleged debts may have been settled since recorded. Users should NOT treat the information as conclusive factor for evaluation purpose.

Subject Name	LAM XXXX MING	Subject ID	XX99-00-87/HU87656
Creditor Name	XXXX Service Malaysia Sdn Bhd	Solicitor Name	Jason & XX Co.
Industry	RETAIL FINANCE	Solicitor Address	67, XXX AHL, Jalan Tebrau, Taman XXXX, 32789 Kuala Lumpur.
Creditor Ref	GY-XX64-KJ	Solicitor Contact	03-XXXX 8899
Amount Due	RM7,008.91 (AS AT 20 XXX 2015)	LOD/NOD Date (if any)	LOD (XX-Mar-2017)
Aging Days	> 180 days		
Debt Type	Loan		

ENQUIRIES MADE ON YOU

Note: Enquiries made on you refer to search enquiries made by Experian subscribers which consists of banks businesses and companies, government and statutory bodies, clubs, cooperatives, commercial banks, financial institutions, trading and commercial companies, employment agencies, professionals e.g. lawyers, accountants, property valuers etc. amongst others.

No.	Enquirer Business Sector	Date Search
1.	FINANCE BANKING	2018-02-23
2.	FINANCE BANKING	2018-08-17

-END OF REPORT-

EXPERIAN Internal Reference:

Date: 2018-08-25 Time: 10:22:46 User ID: MYC10