

Tuan /Puan,

Mengikut Akta CRA 2010 , CTOS hendaklah memaklumkan anda apabila maklumat anda telah dikumpul , diterima & diproses . Laporan skor 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:

- a) Surahanjaya Syarikat Malaysia (SSM)
- b) Sistem Maklumat Rujukan Kredit Pusat (CCRIS) dari Bank Negara Malaysia.
- c) Cek Dikembalikan dari Bank Negara Malaysia.
- d) Jabatan Pendaftaran Negara (JPN)
- d) Suratkhobar
- e) Penerbitan Warta
- f) 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 pembedulan tersebut.)

Untuk maklumat lanjut mengenai Hak anda sebagai entiti komersial, sila layari laman web kami di www.ctos.com.my untuk memuat turun salinan Ringkasan Hak Akta CRA 2010.

CTOS Data Systems Sdn Bhd

Unit A-8-4, Megan Avenue 1, No 189, Jalan Tun Razak, 50400 Kuala Lumpur.

Tel: 03-27228833 Fax: 03-27228822 Email : ctosid@cots.com.my

Dear Sir/Madam,

In accordance to the CRA Act 2010, CTOS is required to notify you when your information has been collected, received & processed . The MyCTOS Score 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:

- a) Companies Commission of Malaysia (CCM)
- b) Central Credit Reference Information System (CCRIS) from Bank Negara Malaysia.
- c) Dishonoured Cheques from Bank Negara Malaysia.
- d) Newspapers
- e) Gazette Publications
- f) 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.ctos.com.my to download a copy of the CRA Act 2010 Summary of Rights.

To: The Manager, CTOS

I, the subject of this MyCTOS Report hereby confirm and acknowledge the following:-

- a) I have receive my MyCTOS Report.
- b) I was informed about how I may update my records with a settlement mark .
- c) I have been informed of the Statutory Notification. (below)
- d) 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: _____



Strictly Confidential
 Report No: SC 1234567890
 Attention: John Smith
 Account: CDS
 Date: 2015 - 02- 28 @ 12.30pm

MyCTOS Score Report

@ the request of John Smith (861203355516)

Knowledge Creates Confidence

A : SNAPSHOT

Identity Verification		
Name/IC	John Smith/861203355516	
Name	John Smith	
New ID	861203355516	
Old ID	A123456	
Date of Birth	12/12/1968	
Nationality	Malaysian Source : CCRIS	
Address 1	127, Lorong Rusa 4, 34000, Taiping, Perak Source : CCRIS	
Address 2	27, Jalan Ketam, 34000, Taiping, Perak Source : CCRIS	
Credit Info at a Glance		
Credit info	Source	Value
Bankruptcy status	NEWSPAPERS/ GAZZTES	Clean
Active legal records in past 24 months (personal capacity)	SUBSCRIBER NEWSPAPERS MDI	2 200,000.00
Active legal records in past 24 months (non- personal capacity)	SUBSCRIBER NEWSPAPERS MDI	2 200,000.00
Availability of Legal Records	B.P.H.	3
Special Attention Accounts	B.P.H.	3
Availability of Dishonoured Cheques	DCHEQS	YES
Outstanding credit facilities	B.P.H	3 274,599.00 YES
Credit applications in past 12 months	B.P.H.	4 0 1
Availability of Trade Referee Listing	CTOS	YES

CTOS Score



CTOS Score Reason Codes

- Lack of recently established credit accounts on the credit report.
- No recent retail balance reported on credit report.
- Too few loan accounts on the credit report.
- Too few revolving /charge accounts with recent payment information on the credit report.

Directorships & Business Interests (Top 5 ranked by Profit After Tax)								
Company	Type	Position	Appoint Date	Resign Date	Profit After Tax	Profitable	Status	Shareholding (%)
Company Sdn Bhd	Company	DIR & SH	10/10/2011	-	50,00.00	Y	Existing	10%
CYZ Sdn Bhd	Company	DIR & SH	25/01/2011	-	40,00.00	Y	Existing	30%
ABC Sdn Bhd	Company	DIR	09/09/2012	-	10,00.00	Y	Existing	25%
DEF Sdn Bhd	Company	DIR	01/07/2013	-	-	-	Existing	70%
GHI Sdn Bhd	Company	DIR	02/07/2013	-	-	-	Existing	5%

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B1: DIRECTORSHIP & BUSINESS INTERESTS

Directorships & Business Interests								
Company	Type	Position	Appoint Date	Resign Date	Profit After Tax	Profitable	Status	Shareholding (%)
Company Sdn Bhd	Company	DIR & SH	10/10/2011		50,000.00	Y	Existing	10%
CYZ Sdn Bhd	Company	DIR & SH	25/01/2011		40,000.00	Y	Existing	10%
ABC Sdn Bhd	Company	DIR	09/09/2012		10,000.00	Y	Existing	10%
DEF Sdn Bhd	Company	DIR	01/07/2013		-	-	Existing	10%
GHI Sdn Bhd	Company	DIR	02/07/2013		-	-	Existing	10%
JKL Sdn Bhd	Company	DIR & SH	03/07/2013		-	-	Existing	10%

1. COMPANY SND BHD (123456P)

STATUS	EXISITNG		
NATURE OF BUSINESS	WHOLESALE OF A VARIETY OF GOOD WITHOUT ANY PARTICULAR SPECIALIZATION		
INCORPORATION	01/10/2011	PAID-UP	2.00
CCM DATED	-		
NAME	John Smith		
NEW ID/PASSPORT	861203355516	ID	-
POSITION	Directors	SHARES	-
APPOINTED	10/10/201	RESIGNED	-
ADDRESS	NO, 36 , Jalan Sepah Puteri 5/6, Seri Utama Seksyen 5		
REMARKS			

2. CYZ SDN BHD (334221W)

STATUS	EXISITNG		
NATURE OF BUSINESS	WHOLESALE OF A VARIETY OF GOOD WITHOUT ANY PARTICULAR SPECIALIZATION		
INCORPORATION	01/10/2011	PAID-UP	2.00
CCM DATED	-		
NAME	John Smith		
NEW ID/PASSPORT	861203355516	ID	-
POSITION	Directors	SHARES	-
APPOINTED	25/01/2011	RESIGNED	-
ADDRESS	NO, 36 , Jalan Sepah Puteri 5/6, Seri Utama Seksyen 5		
REMARKS			

2. ABC SDN BHD (334221W)

STATUS	EXISITNG		
NATURE OF BUSINESS	WHOLESALE OF A VARIETY OF GOOD WITHOUT ANY PARTICULAR SPECIALIZATION		
INCORPORATION	01/10/2011	PAID-UP	2.00
CCM DATED	-		
NAME	John Smith		
NEW ID/PASSPORT	861203355516	ID	-
POSITION	Directors	SHARES	-
APPOINTED	09/09/2012	RESIGNED	-
ADDRESS	NO, 36 , Jalan Sepah Puteri 5/6, Seri Utama Seksyen 5		
REMARKS			

3. DEF SDN BHD (554221W)

STATUS	EXISITNG		
NATURE OF BUSINESS	WHOLESALE OF A VARIETY OF GOOD WITHOUT ANY PARTICULAR SPECIALIZATION		
INCORPORATION	01/10/2011	PAID-UP	2.00
CCM DATED	-		
NAME	John Smith		
NEW ID/PASSPORT	861203355516	ID	-
POSITION	Directors	SHARES	-
APPOINTED	01/07/2013	RESIGNED	-
ADDRESS	NO, 36 , Jalan Sepah Puteri 5/6, Seri Utama Seksyen 5		
REMARKS			

4. GHI SDN BHD (554221W)

STATUS	EXISITNG		
NATURE OF BUSINESS	IMPORT & EXPORT		
INCORPORATION	01/10/2011	PAID-UP	2.00
CCM DATED	-		
NAME	John Smith		
NEW ID/PASSPORT	861203355516	ID	-
POSITION	Directors	SHARES	-
APPOINTED	02/07/2013	RESIGNED	-
ADDRESS	NO, 36 , Jalan Sepah Puteri 5/6, Seri Utama Seksyen 5		
REMARKS			

4. JKL SDN BHD (675221W)			
STATUS	EXISITNG		
NATURE OF BUSINESS	IMPORT & EXPORT		
INCORPORATION	01/10/2011	PAID-UP	2.00
CCM DATED	-		
NAME	John Smith		
NEW ID/PASSPORT	861203355516	ID	-
POSITION	Directors	SHARES	-
APPOINTED	03/07/2013	RESIGNED	-
ADDRESS	NO, 36 , Jalan Sepah Puteri 5/6, Seri Utama Seksyen 5		
REMARKS	-		

B2: ADDRESS RECORDS

Address Record	Data Source	Last Updated Date
Address	Source	Date
127, Lorong Rusa 4, 34000, Taiping, Perak	CCRIS	20/10/2013
127, Jalan Ketam, 34000, Taiping, Perak	CCRIS	20/10/2013
127, Jalan Buluh 2, 34000, Taiping, Perak	SSM (ABC SDN BHD/23456M)	10/03/2013
21, Lorong Buluh 12345, 46000, Petaling Jaya	CTOS User ID	20/10/2012
21, Lorong Buluh 12345, 46000, Petaling Jaya	CCRIS	01/01/2012
21, Lorong Buluh 12345, 46000, Petaling Jaya	NRD	30/09/2007
21, Lorong Buluh 12345, 46000, Petaling Jaya	CTOS	19/09/2005



Strictly Confidential
 Report No: SC 1234567890
 Attention: John Smith
 Account: CDS
 Date: 2015 - 02- 28 @ 12.30pm

MyCTOS Score Report

@ the request of John Smith (861203355516)

Knowledge Creates Confidence

C1 : BANKING PAYMENT HISTORY

Subject Status	Pending Verification		
CCRIS SUMMARY			
Credit Applications	No of Applications	Amount Applied	
Approved in past 12 months	-	-	
Pending	3	1,350,000.00	
Summary of Potential & Current Liabilities	Outstanding	Total Limit	FEC Limit
As Borrower	272,059.00	2,270,000.00	0.00
As Guarantor	-	0.00	0.00
Total	272,059.00	2,270,000.00	0.00
Legal Action Taken	Y		
Special Attention Account	Y		

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	
											2015						2014								
Outstanding Credit												M	F	J	D	N	O	S	A	J	J	M	A		
1	02/11/2011		Own	OCBC Bank				38,000.00		70														Summon	10/05/2014
		AKPK			Purchase of Passenger Car	34,488.00	28/02/2015		Monthly			0	0	0	0	1	0	0	0	0	0	1			
2	10/11/2014		Own	Public Bank				10,000.00		00															
		Outstanding			Credit Card	5,000.00	28/02/2015		Monthly			0	0	0	0	0	0	0	0	0	0	1			
					Total Outstanding Balance:	39,488.00		Total Limit:																	

Special Attention Account

1	10/11/2014			CRDTCARD																				10	09/01/2015
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Credit Application

1	02/01/2015	P	Own	Own				25,000.00																	
2	11/03/2015	A	Own	CB				15,000.00																	
3	02/02/2015	A	Joint	OTH				33,000.00																	

CCRIS DERIVATIVES

Earliest known facility	Date of application	09/06/2011
	Facility type	HRPCSGD – Hire purchase for scheduled goods
Secured facilities	# of facilities	2
	Total outstanding balance (RM)	272,059.00 (12.4 %)
	Average number of installments in arrears	4.4
Unsecured facilities	# of facilities	1
	Total outstanding balance (RM)	2,500.00 (3.1 %)
	Average number of installments in arrears	0

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C2 : DISHONoured CHEQUES (please note that DCHEQS system is only available from Mon – Fri , 9am – 10pm)

Dishonoured Cheque Information (Own Bank)				
Account No	Issuance Date	Cheque No	Amount	Remarks
70122182	10/05/2015	223455	5000.00	Account Closed

Dishonoured Cheque Information (Commercial Bank)			
Bank	Account No	Issuance Date	Remark
Maybank	1411238939242	05/05/2015	Account Closed

C3 : CCRIS SUBJECT COMMENTS

- No information available -

D1: LEGAL CASES (SUBJECT AS DEFENDENT)

SUMMARY

No	Case Type	Amount	Plaintiff	Status	Subjects Input
1	SUMMONS	8,744,596	Asian Finance Bank (KLANG BRANCH)	Pending	N
2	SUMMONS	8,744,596	Asian Finance Bank	Pending	N
3	DIRECTOR OF A COMPANY WITH PETITION OR WINDING-UP ORDER ISSUED	-	BONG FAILED READY-MIXED	Pending	N

CASE DETAILS

1. SUMMON

Note : The record below is NOT intended to reflect the 'current status' of the case. Any judgment, order or action where indicated, could have subsequently been settled, quashed, rescinded, revoked, set aside, annulled, struck off or dismissed.

NAME	John Smith		
ID	861203355516		
ADDRESS	POS 19, BT 11/2, J MINYAK BEKU, KG PETANI, BATU PAHAT		
FIRM	-		
PLANTIFF	ASIAN FINANCE BANK - JLN SULTAN ISMAIL, KL		
CASE NO	22K-91-88-2013 HIGH COURT KUALA LUMPUR		
ACTION DATE	01-10-2013 STAR 25-10-2013		
HEARING	10-10-2015		
AMOUNT	8744596		
SOLICITOR	S RAVI CHANDARAN & ASSOCIATES 1058, JLN SYED ABU BAKAR, 36000 TELUK INTAN, PERAK.	TEL	05-2437896/6233739
		REF	R13.L819.KL.AF B
SUBJECT COMMENT	-		

2. SUMMONS – DIRECTED TO

Note : The record below is NOT intended to reflect the 'current status' of the case. Any judgment, order or action where indicated, could have subsequently been settled, quashed, rescinded, revoked, set aside, annulled, struck off or dismissed.

NAME	John Smith		
ID	861203355516		
REMARK	PARTNER		
ADDRESS	POS 19, BT 11/2, J MINYAK BEKU, KG PETANI, BATU PAHAT		
FIRM			
PLAINTIFF	ASIAN FINANCE BANK - JLN SULTAN ISMAIL, KL		
CASE NO	22K-91-88-2013 HIGH COURT KUALA LUMPUR		
ACTION DATE	01-10-2014 STAR 25-10-2014		
AMOUNT	8744596		
SOLICITOR	BP AUCTION STRAT EGY SDN BHD 51, JLN GUNUNG LAMBAK 1, TMN GUNUNG LAMBAK, 86000 KLUANG, JOHOR.	Tel	05-2437896
		REF	JC/RHB/1203-2014
SUBJECT COMMENT	-		

4. DIRECTOR OF A COMPANY WITH PETITION OR WINDING-UP ORDER ISSUED

Note: The record below is NOT intended to reflect the 'current status' of the case. Any judgment, order or action where indicated, could have subsequently been settled, quashed, rescinded, revoked, set aside, annulled, struck off or dismissed.

NAME	John Smith		
ID	861203355516		
STATUS	DIRECTOR		
APPOINTED	09-09-2000		
ADDRESS	POS 19, BT 11/2, JMINYAK BEKU, KG PETANI, BATU PAHAT		
RESPONDANT	TEST-SCAN ASSOCIATES SDN BDH	LOCAL NO:	9999876
OBJECT	-		
INCORPORATION DATE	08-08-2011	RETURN DATE	09-09-2014
SHAREHOLDING	500000	CAPITAL	500000 PAID-UP 250000
PETITIONER	BONG FAILED READY-MIXED		
CASE NO	-		
PETITION DATE	16-12-2014 STAR21-01-2014	GAZETTE	9999876
HEARING DATE	-	INDEBTEDNESS	-
SEARCH DATE	-		
SOLICITOR	S RAVICHANDARAN & ASSOCIATES 1058, JLN SYED ABU BAKAR, 36000 TELUK INTAN, PERAK.	TEL	03-324124
REF			
EXPARTE	-	TEL	-
REF	-		
SUBJECT COMMENT	-		

RESERVED LEGAL CASES (SUBJECT AS DEFENDENT)

Note :
 The information below is **not available or presented for view / scrutiny by our subscribers** as the said information requires **updating**. Kindly contact our **Settlements and Records Updates (SARUS)** department in order to ensure that all of your information are up to date . Please refer below for the contact details :



CASE DETAILS

1. FORECLOSURE PROCEEDINGS-STATUTORY NOTICE ISSUED

Note : The record below is NOT intended to reflect the 'current status' of the case. Any judgment, order or action where indicated, could have subsequently been settled, quashed, rescinded, revoked, set aside, annulled, struck off or dismissed.

SPECIAL REMARK	Property Sold Liability		
NAME	John Smith		
ID	861203355516		
REMARK	-		
ADDRESS	POS 19, BT 11/2, J MINYAK BEKU, KG PETANI, BATU PAHAT		
CHARGE	ALLIANCE BANK		
NOTICE DATE	-		
OUTSTANDING AMOUNT	-		
PROPERTY LOCATION	LOT 6243, BLK1, LAMBIR LAND DISTRICT		
PROPERTY DESCRIPTION	FACTORY BUILDING		
REGISTERED OWNER	CARLOS WEIWEI WONG 1/3 SHARE		
SOLICITOR	S RAVICHANDARAN & ASSOCIATES 1058, JLN SYED ABU BAKAR, 36000 TELUK INTAN, PERAK.	Tel	05-2437896
SETTLEMENT	PROPERTY SOLD LIABILITY DISCHARGED		
SETTLEMENT DATE	04-05-2011		
SUBJECT COMMENT	-		

D2: LEGAL CASES (SUBJECT AS PLAINTIFF)

1. SUMMON			
REMARKS	-		
DEFENDANT	ABSOLUTE DISASTER SDN BHD		
ADDRESS	EMR 5217, LOT 3530, 11.MILES, JLN KAPAR, BEG BERKUNCI, 213 KAPAR, SEL		
OBJECT	0273303 (LC MATCH)		
INCORPORATED DATE	-		
LAST ANNUAL RETURN DATE	-		
AUTHORISED CAPITAL	-	PAID-UP CAPITAL	-
CASE NO	WU2-02-2015		
PETITION DATE	10-05-2015		
HEARING DATE	10-07-2015		
GAZETTE CCM SEARCH DATE	-		
AMOUNT	-		
SOLICITOR	KENGTEEN & CO SUITES 3&4, 15TH FLOOR, KOMPLEKS PERDANA	Tel	07-24325266
		Ref	123456

E : TRADE REFEREES & SUBJECT'S COMMENTS

The following are prepared to provide reference(s) on the subject or business / companies to which your subject is/was connected to. References are given independently and voluntarily by the referees and are strictly between you and the referees. CTOS does not endorse, verify, validate, agree or disagree with any views or information provided by the referee(s) or the subject of enquiry. Users must exercise their discretion and evaluate any information obtained accordingly.

Trade Referees & Subject Comment	
REFEREE	INTER-MILANO SDN BHD
REFEREE ID	123456
INCORPORATION DATE	12/12/2012
NATURE OF BUSINESS	TELECOMMUNICATIONS SERVICE PROVIDER
ADDRESS	BLOCK B, LEVEL 45, UNIT B-8-6-7, GED TOWER, KL

----- END OF REPORT -----