

CTOS SCORE REPORT

A: SNAPSHOT

ID Verification

Company Name (Your input)	TEST-CASE SDN BHD
Registration No (Your input)	9999988X
Company Name	TEST-CASE SDN BHD
Registration No	9999988X/ 200401011532
Registration Date	01-04-2000
Registered Address	Unit 01-12, Level 9, Tower A, Vertical Business Suite, Bangsar South, 59200 Kuala Lumpur
Business Address	Unit 01-12, Level 9, Tower A, Vertical Business Suite, Bangsar South, 59200 Kuala Lumpur
Business Sector	WHOLESALE OF EQUIQPMENT AND SUPPLIES
MSIC	46593 – Wholesale of computer controlled machine stools 46594 – Wholesale of industrial machinery, equipment and supplies
Company Status	EXISTING
Ref No	TCSB1

Financials and Shareholders

Last Updated	02-01-2023
Exempt Private Company	No
Previous Name Change	TESTING INTEGRATED SDN BHD
Revenue (RM)	882,018.00
Profit After Tax (RM)	-159,476.00
Total Assets (RM)	1,895,534.00
Paid-Up Capital (RM)	610,775.00
Total Company Charges (RM)	300,000.00
Directorship	EMILY ANG MEI LI CHONG YEN YEN
Top 5 Shareholders	EMILY ANG MEI LI CHONG YEN YEN TOTAL DISTRIBUTIONS SDN BHD TEST-SCAN SDN BHD

Credit info at a Glance

Credit Info	Source	Entity	Related Parties
Winding Up / Bankruptcy Proceedings Records	Newspaper/G azette	YES	NO
Legal records in past 24 months (Personal capacity)	Newspaper/C TOS	2	0
- Number	Subscriber/G Azette	70,000.00	0
- Value			
Legal records in past 24 months (non-personal capacity)	NO	0	0
- Number		0	0
- Value			
Availability of Legal Records	BNM	YES	NO
Special Attention Accounts	BNM	NO	NO
Outstanding credit facilities	BNM	4	0
- Number		75,600.00	0
- Value		YES	NO
Installments in arrears in past 12 months			
Credit applications in past 12 months	BNM	2	0
- Total		1	0
- Approved			
- Pending			

ctos[®] SME Score

Poor

Low

Fair

Good

Very Good

Excellent

100

250

400

Factors that influence the Score

1. Accounts last reported in delinquent status.

2. Serious delinquency.

3. Time since derogatory public record or collection is too short.

4. Proportion of balances to credit limits on revolving accounts is too high.

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.

CTOS Litigation Index

4561

WORST

BEST

9999

0000

Index Description

45

CS struck off / Action withdrawn / Settled

6

Most recent settlement was 24 months ago

1

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		
SSM LIVE	YES	B
BPH	YES	C1
CCRIS LAG	YES	C1
CCRIS SUP	YES	C2
ETR PLUS	YES	E1

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eTR Plus at a Glance

Credit account	6
- Active	4
- Outstanding	1
- Closed	2
Outstanding Amount Overdue	1,092
Previous Outstanding Amount Overdue	5,170
No. of days in average due	40 Days
Percentage of Payment Made on Time	60%

B: COMPANY PROFILE

1. LAST UPDATED: 02-01-2022

Company Name	TEST-CASE SDN BHD (9999988X/ 200401011532)
Registration Date	01-04-2000
Registered Address	Unit 01-12, Level 9, Tower A, Vertical Business Suite, Bangsar South, 59200 Kuala Lumpur
Business Sector	PROVIDING INFORMATION
Company Status	EXISTING
Auditor	-
Financial Year End	31/12/2020
Remark	TESTDATA

PREVIOUS NAME CHANGE

No	Name	Date Changed
1.	TESTING INTEGRATED SDN BHD	01-04-2014

ADDRESS RECORDS

ADDRESS	LAST UPDATED	SOURCE
Unit 01-12, Level 9, Tower A, Vertical Business Suite, Bangsar South, 59200 Kuala Lumpur	01-04-2014	SSM
Unit 01-12, Level 9, Tower A, Vertical Business Suite, Bangsar South, 59200 Kuala Lumpur	01-04-2000	SSM

SHARE CAPITAL

Total Issued (RM)	5,722,430.00		
Type	Cash	Other than Cash	Total Issued Capital
Ordinary	3,222,430.00	0.00	3,222,430.00
Preference	2,500,000.00	0.00	2,500,000.00
Others	0.00	0.00	0.00

DIRECTORS

Name	Residential Address	New ID No	Old IC No	Designation	Date of Appointment	Date of Resignation
EMILY ANG MEI LI	NO.168 JALAN PJU 88, ARA DAMANSARA, 47301 PETALING JAYA	850101990002	-	DS	01-04-2000	-
YEN YEN YEN	NO.178 JALAN PJU 88, ARA DAMANSARA, 47301 PETALING JAYA	800101990002	-	DS	01-04-2000	-
IZZUDDIN BIN MOKTAR	NO. 45, JALAN BAYU 4, LAMAN SIBER, 52100 KEPONG	891111565708	-	SC	18-02-2022	-

SHAREHOLDERS

Name	BR / New ID No	LC / Old IC No	Shareholding (Shares)	Shareholding (%)
EMILY ANG MEI LI	850101990002	-	2,000,000.00	25.00
CHONG YEN YEN	800101990002	-	2,000,000.00	25.00
TOTAL DISTRIBUTIONS SDN BHD	-	9999902P	2,000,000.00	25.00
TEST-SCAN SDN BHD	-	9999908A	2,000,000.00	25.00

COMPANY CHARGES

Note: U=Unsatisfied; S=Fully Satisfied; R=Fully Released; P=Partly Released

No	Amount	Created Date	Status	Chargee
1.	3,800,000.00	01-04-2014	S	EFFICIENT BANKING BHD
2.	8,800,000.00	01-04-2017	U	EFFICIENT BANKING BHD

Note: Total Company Charges (RM): 12,600,000.00

FINANCIAL HIGHLIGHTS

Financial Year End	31-12-2021	31-12-2020	31-12-2019	31-12-2018	31-12-2017
Date of Tabling	12-06-2022	27-06-2021	28-06-2020	28-06-2019	28-06-2018
Auditor	FANTASTIC AUDITORS	FANTASTIC AUDITORS	FANTASTIC AUDITORS	FANTASTIC AUDITORS	FANTASTIC AUDITORS
Auditor Address	NO 8, JALAN RAKYAT 8, KUALA LUMPUR SENTRAL, 51480, KUALA LUMPUR, WILAYAH PERSEKUTUAN	NO 8, JALAN RAKYAT 8, KUALA LUMPUR SENTRAL, 51480, KUALA LUMPUR, WILAYAH PERSEKUTUAN	NO 8, JALAN RAKYAT 8, KUALA LUMPUR SENTRAL, 51480, KUALA LUMPUR, WILAYAH PERSEKUTUAN	NO 8, JALAN RAKYAT 8, KUALA LUMPUR SENTRAL, 51480, KUALA LUMPUR, WILAYAH PERSEKUTUAN	NO 8, JALAN RAKYAT 8, KUALA LUMPUR SENTRAL, 51480, KUALA LUMPUR, WILAYAH PERSEKUTUAN
Exempt Private Company	-	-	-	-	07-01-2017
Unqualified Reports (Y/N)	Y	Y	Y	Y	-
Consolidated Accounts (Y/N)	N	N	N	N	-
Balance Sheet					
Non-current Assets	1,647,637.00	1,087,120.00	1,152,854.00	1,195,509.00	-
- Fixed Assets	1,028,417.00	472,658.00	534,376.00	585,848.00	-
- Other Assets	619,220.00	614,462.00	618,478.00	609,661.00	-
Current Assets	247,897.00	408,557.00	436,220.00	124,955.00	-
Total Assets	1,895,534.00	1,495,677.00	1,589,074.00	1,320,464.00	-
- YoY Growth	26.73%	(95.88%)	20.34%	-	-
Non-current Liabilities	0.00	0.00	0.00	0.00	-
Working Capital	(71,173.00)	301,161.00	293,774.00	43,060.00	-
Current Liabilities	319,070.00	107,396.00	142,446.00	81,895.00	-
Long Term Liabilities	392,071.00	44,412.00	0.00	712.00	-
Total Liabilities	711,141.00	151,808.00	142,446.00	82,607.00	-
- YoY Growth	368.45%	6.57%	72.44%	-	-
Share Capital	610,775.00	610,775.00	610,775.00	610,775.00	-
Share Premium & Reserve	573,618.00	733,094.00	835,853.00	0.00	-
Retained Earning	0.00	0.00	0.00	627,082.00	-
Minority Interests	0.00	0.00	0.00	0.00	-
Net Worth (TA – TL)	1,184,393.00	1,343,869.00	1,446,628.00	1,237,857.00	-
- YoY Growth	(11.87%)	(7.10%)	16.87%	-	-
Income Statement					
Revenue	882,018.00	976,700.00	1,132,706.00	1,461,963.00	-
- YoY Growth	(9.7%)	(13.8%)	(22.5%)	-	-
Profit / (loss) Before Tax	(204,088.00)	(49,840.00)	208,059.00	5,629.00	-
- YoY Growth	(309.49%)	(123.95%)	3,596.20%	-	-
Profit / (loss) After Tax	(159,476.00)	(102,759.00)	208,771.00	27,121.00	-
- YoY Growth	(55.19%)	(149.22%)	669.78%	-	-
Net dividend	0.00	0.00	0.00	0.00	-
Minority Interests	0.00	0.00	0.00	0.00	-

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Financial Year End	31-12-2020	31-12-2019	31-12-2018	31-12-2017	31-12-2016
Liquidity Ratios					
Current Ratio	0.78	3.80	3.06	1.53	-
Working Capital Days	(29.45)	112.55	94.66	10.75	-
Profitability Ratios					
Return On Assets (ROA) [%]	(8.41%)	(6.87%)	13.14%	2.05%	-
Return On Equity (ROE) [%]	(13.5%)	(7.6%)	14.4%	2.2%	-
PBT Margin [%]	(23.1%)	(5.1%)	18.4%	0.4%	-
PAT Margin [%]	(18.08%)	(10.52%)	18.43%	1.86%	-
Return on Capital	0.74	0.73	0.78	1.18	-
Efficiency Ratios					
Current Asset Turnover	3.56	2.39	2.60	11.70	-
Total Asset Turnover	0.47	0.65	0.71	1.11	-
Non-Current Asset Turnover	0.54	0.90	0.98	1.22	-
Working Capital Turnover	(12.39)	3.24	3.86	33.95	-
Leverage Ratios					
Gearing Ratio	0.60	0.11	0.10	0.07	-
Debt to Asset Ratio [%]	38.00%	10.00%	9.00%	6.00%	-
Debt to Equity Ratio [%]	60.00%	11.00%	10.00%	7.00%	-
Shareholders Equity Ratio	0.62	0.90	0.91	0.94	-
Other Ratios					
Dividend Pay-out Ratio	0.00	0.00	0.00	0.00	-
Earnings per Share	(0.26)	(0.17)	0.34	0.04	-
Dividend per Share	-	-	-	-	-

* The figures provided under the CCM's computer printout search are indicative only and do not necessarily balance.

SHAREHOLDING

Note: This section reflects the shares and/or shareholding percentage of a business entity(ies) held by the subject of this credit report. You are advised to purchase latest SSM report or Form 24 for detailed shareholding information.

No	Name	CR / BR NO.	Paid-Up Capital (RM)	Shareholding (%)	Status	Last Updated
1.	TEST-SCAN ASSOCIATES SDN BHD	9999902-P/ 232301018888	49,000.00	49.00	EXISTING	08-08-2020

C1: BANKING PAYMENT HISTORY

CCRIS Entity Key	12345678
Subject Status	-

CCRIS SUMMARY

Credit Applications	No of Applications	Amount Applied	
Approved in past 12 months	0	-	
Pending	2	60,000.00	
Summary of Potential & Current Liabilities	Outstanding	Total Limit	FEC Limit
As Borrower	75,600.00	188,000.00	-
As Guarantor	-	-	-
Total	75,600.00	188,000.00	-
Legal Action Taken	Y		
Special Attention Account	N		

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CCRIS DETAILS																			
Loan Information																			
No	Date/R & R	Sts	Capacity	Lender Type	Facility	Total Outstanding Balance (RM)	Date Balance Updated	Limit/ Instalment Amount (RM)	Prin. Repmt. Term	Col Type	Conduct Of Account For Last 12 Months								
											2023						2022		
											F	J	D	N	O	S	A	J	M
Outstanding Credit																			
1	01/04/2015		Own	CB				44,000.00		00									
		O			OTLNFNCE	13,456.00	13/01/2023	789.00	MTH		0	0	0	0	0	0	0	1	1
2	01/02/2016		Own	CB				25,000.00		00									
		O			CHRGCARD	5,432.00	14/01/2023	0.00	MTH		0	0	1	1	1	2	1	0	0
3	01/03/2016		Own	CB				15,000.00		00									
		O			CRDTCARD	1,688.00	14/01/2023		MTH		1	1	1	0	0	0	0	1	1
		O			CRDTCARD	703.00	14/01/2023		MTH		0	1	1	0	0	0	0	0	1
4	01/04/2016		Own	CB				104,000.00		30									
		O			PCPASCAR	54,321.00	15/01/2023	1,987.00	MTH		8	7	6	5	4	4	4	3	2
					Total Outstanding Balance:	75,600.00		Total Limit	188,000.00										
Special Attention Account																			
1	01/04/2019		OWN	CB															
					PCPASCAR		01/04/2018												
Credit Application																			
1	01-12-2022	A	OWN	CB	CRDTCARD			60,000.00											
2	05-12-2022	P	OWN	CB	LEASING			40,000.00											
3	12-12-2022	T	OWN	CB	LEASING			20,000.00											

REMARK LEGEND

FACILITY :

OTLNFNCE – Other Term Loans
 CRDTCARD – Credit Card
 PCPASCAR – Purchase OF Passenger Cars
 LEASING – Leasing Receivables

LOAN INFORMATION STATUS:

O – Outstanding

CREDIT APPLICATION STATUS:

A – Facility Approved
 P – Pending Approval
 T – Pending Acceptance by applicant

COLLATERAL TYPE:

00 – Clean
 30 – Motor Vehicle (Registered JPJ)

LEGAL STATUS:

10 – Summon/Writ files

CCRIS DERIVATIVES		
Earliest known facility	Date of Applications	02-02-2010
	Facilities type	OTLNFNCE - Other Term Loans/Financing
Secured facilities	# of facilities	1
	Total outstanding balance (RM)	54,321.00
	Total outstanding as % of total limit	72%
	Average number of instalments in arrears	0.0
Unsecured facilities	# of facilities	3
	Total outstanding balance (RM)	21,279.00
	Total outstanding as % of total limit	28%
	Average number of instalments in arrears	0.0
Credit Card	Average Utilisation Last 6 Months	15.94%
Other Revolving Credits	Average Utilisation Last 6 months	0.00%

CCRIS DERIVATIVES		
Charge Card	Min Utilisation Last 12 Months (RM)	RM 168.88
	Max Utilisation Last 12 Months (RM)	RM 1,688.88
Earliest known facility	Date of Applications	02-02-2010
PTPTN	Number of Accounts	0
Local Lenders	Number of Accounts	4
Foreign Lenders	Number of Accounts	3

C2: CCRIS SUPPLEMENTARY INFORMATION				
ADDRESS INFORMATION				
No.	Address	State	Postcode	Created Date
1.	Unit 01-12, Level 9, Tower A, Vertical Business Suite, Avenue 3, Bangsar South, 8, Jalan Kerinchi, Bangsar South	W.P. Kuala Lumpur	59200	02/01/2010
2.	Unit 01-12, Level 9, Tower A, Vertical Business Suite, Avenue 3, Bangsar South, 8, Jalan Kerinchi, Bangsar South	W.P. Kuala Lumpur	59200	01/02/2014
3.	Unit 01-12, Level 9, Tower A, Vertical Business Suite, Avenue 3, Bangsar South, 8, Jalan Kerinchi, Bangsar South	W.P. Kuala Lumpur	59200	01/03/2015
4.	Unit 01-12, Level 9, Tower A, Vertical Business Suite, Avenue 3, Bangsar South, 8, Jalan Kerinchi, Bangsar South	W.P. Kuala Lumpur	59200	01/04/2017

CONTACT INFORMATION		
No.	Contact Number	Created Date
1.	603-4567890	01-02-2016

OCCUPATION INFORMATION					
No.	Occupation	Employer	From Date	To Date	Created Date
No Information Available					

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

D1: LEGAL CASES (SUBJECT AS DEFENDANT)					
Summary					
No	Case Type	Amount	Plaintiff	Status	Subject Comments
1.	SUMMONS - DIRECTED TO	10,000.00	ABC BANK	AMOUNT FULLY SETTLED. CASE WITHDRAWN.	N
2.	PROCLAMATION OF SALE UNDER DEED OF ASSIGNMENT	377,000.00	XYZ BANK	-	N

D1: LEGAL CASES (SUBJECT AS DEFENDANT)

1. SUMMONS - DIRECTED TO

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

SPECIAL REMARK	AMOUNT FULLY SETTLED. CASE WITHDRAWN		
NAME	TEST-CASE SDN BHD		
REGISTRATION NO	9999988X/ 200401011532		
ADDRESS	Unit 01-12, Level 9, Tower A, Vertical Business Suite, Avenue 3, Bangsar South, 8, Jalan Kerinchi, Bangsar South, 59200 Kuala Lumpur, Wilayah Persekutuan		
PLAINTIFF	ABC BANK		
CASE NO	L1000001-1001	COURT	HIGH COURT KUALA LUMPUR
ACTION DATE	01/10/2022 STAR 25-10-2022		
HEARING DATE	10/02/2022		
AMOUNT	10,000.00		
REMARK	AMOUNT FULLY SETTLED. CASE WITHDRAWN		
SOLICITOR	LIEW & HONG		
ADDRESS	88, JLN GUNUNG LAMBAK 99, TMN GUNUNG LAMBAK, 86000 KLUANG, JOHOR		
TEL	05-2437896	REF	JC/1203-2022
SETTLEMENT	AMOUNT FULLY SETTLED. CASE WITHDRAWN.		
SETTLED DATE	20-02-2022		
SUBJECT'S CONFIRMATION OF STATUS AS OF 10-10-2022.			
STATUS	COUNTER CLAIM FILED		
THIS STATUS WAS UPDATED ON 07-07-2019			
SOURCE OF UPDATE	LAWYER NOTIFICATION		
SOURCE DATED	10-07-2022		
NEXT REVIEW DATE	20-07-2022		

2. PROCLAMATION OF SALE UNDER DEED OF ASSIGNMENT

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

SPECIAL REMARK	-		
NAME	TEST-CASE SDN BHD		
REGISTRATION NO	9999988X/ 200401011532		
ASSIGNEE	XYZ BANK		
LOAN AGREEMENT/ASSIGNMENT	-		
AUCTION DATE	11-11-2020 NEW STRAITS 20-02-2022	GAZETTE	-
RESERVE PRICE	377,000.00		
PROPERTY LOCATION	24000 & 24001, JALAN TEKNOKRAT 19 CYBERJAYA 63000 SELANGOR		
PROPERTY DESCRIPTION	THREE ROOM APARTMENT		
REGISTERED OWNER	VISUAL INTERNATIONAL SDN BHD		
REMARK	TEST DATA		
SOLICITOR	LAW & ASSOCIATES		
ADDRESS	18-01, WANDERLAND TOWER 19, JALAN WONG AH BENG 80000 JOHOR BAHRU		
TEL	-	REF	-

D2: LEGAL CASES (SUBJECT AS PLAINTIFF)

1. SUMMONS – DIRECTED TO

REMARKS	-		
DEFENDANT	WONDOFUL TEST SDN BHD (9990901/ 201901111111)		
ADDRESS	NO1,JALAN 2, TAMAN 3, 112200 PETALING JAYA, SELANGOR		
INCORPORATED DATE	-		
LAST ANNUAL RETURN DATE	-		
AUTHORISED CAPITAL	-	PAID-UP CAPTIAL	-
CASE NO	TDSB007		
PETITION DATE	10-05-2022		
HEARING DATE	10-05-2022		
GAZETTE CCM SEARCH DATE	-		
AMOUNT	-		
SOLICITOR	TEST & CO SUITES 3&4, 15TH FLOOR, MENARA TESTING A	TEL	03-4567890
		REF	998877

D3: AMLA (ANTI MONEY LAUNDERING ACT)

No Information Available

E1: ETR PLUS (NON-BANK PAYMENT HISTORY)

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.

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.

1a. Account Payment Profile - Varying payments (Static snapshot)

Industry Segment	Account No	Payment Term	As at Due	Amount Due	Within Term	Payment Overdue				
						1-30 days	31-60 days	61-90 days	91-120 days	>120 days
Utilities	8898777000	30 days	31/01/2023	1,456	25%	25%	25%	25%	0%	0%
Telco	1825991234	30 days	31/01/2023	1,500	100%	0%	0%	0%	0%	0%
Manufacturing	T5554321	90 days	30/11/2022		S					

1b. Payment Trend - Varying payments (Last 12 months)

Industry Segment	Account No	Payment Term	Capacity	Jan 21	Dec 20	Nov 20	Oct 20	Sep 20	Aug 20	Jul 20	Jun 20	May 20	Apr 20	Mar 20	Feb 20
Utilities	8898777000	30 days	Non-Personal	3	4	3	2	1	0	0	0	0			
Telco	1825991234	30 days	Personal	0	0	0	0	0	0	0	0	0	0		
Manufacturing	T5554321	90 days	Personal			S	4	3	2	1	0	-	-	-	0
Remark Legend:															
- No Data	3 61-90 Day Overdue 4 91-120 Days Overdue		Personal - Transaction incurred by Subject Non-Personal -Transaction where the Subject is a Guarantor / Joint Owner									Status S - Fully Settled W - Written Off Bad Debt			
0 No Overdue	5 121-150 Days Overdue														
1 1-30 Days Overdue	6 151-180 Days Overdue														
2 31-60 Days Overdue	6+ >180 Days Overdue														

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2. Non-Bank Lender Credit Information - Fixed Instalments (Last 12 months)

No.	Aprv date	Capacity	Lender Type	Facility	Limit (RM)	Instalment Amount (RM)	Instalment Tenor (MTH)	Date Balance Updated	Total Outstanding Balance (RM)	Prin Repymt Term	Col Type	Conduct of Account For the last 12 months												Status	Date Status Update												
												2022												2021													
OUTSTANDING CREDIT												J	D	N	O	S	A	J	J	M	A	M	F														
1	20-05-2017	P	P2P	TF	100,000.00	928.5	36	31-01-2023	119,797.22	MTH	CLE	W	4	3	2	1	0	0	0	0																	
2	02-02-2017	NP	CRLS	GS	100,000.00	628	24	31-01-2023	210,000.00	MTH	CLE	0	0	0	0	0	0	6	5	4	3	2	1	LEGAL	30-4-2020												
3	16-08-2019	P	COOP	TL	500,000.00	2,482	57	31-01-2023	475,121.05	MTH	OAS	0	0	0	0	0	0	0	-	-	4	3	2	NPL													
				TOTAL	700,000.00			TOTAL	804,918.27																												

Remark Legend:

CAPACITY	LENDER TYPE	FACILITY	REPAYMENT TERM	COLLATERAL TYPE	STATUS
P - Personal NP - Non-Personal (Guarantor or Joint Owner)	P2P - P2P Lender CRLS - Credit & Leasing COOP - Koperasi / Co-operative	TF - Trade Facilities GS - Goods & Service Rendered TL - Term Loan Operative	MTH - Monthly	CLE - Clean OAS - Other Assets	LEGAL - Legal Letter Sent NPL - Non-Performing Loan W - Written Off Bad Debt

E2: TRADE REFERENCE

No	Referee	Account No.	Capacity	Statement Date	Default Amount (RM)
1.	ABC COMPANY SDN BHD	Test_1	Personal	2020-12-31	2,988.00

The following information are in relation to Account No: Test_1

1. Relationship	Subject is Customer	Relationship Start Date	2 January 2010
2. Aging Information	As At Statement Date: 2020-12-31		
Credit Terms	30 Days	Credit Limit (RM)	10,800.00
Account Status	Active		
Account Reference No.	Account_Ref_No.		
Address	Unit 01-12, Level 9, Tower A, Vertical Business Suite, Avenue 3, Bangsar South, 8, Jalan Kerinchi, Bangsar South, 59200 Kuala Lumpur, Wilayah Persekutuan		
Nature of Debt	For Services & Goods Sold and Delivered		
Last Paid Amount (RM)	8,168.88		
Remark	-		

Outstanding		Default				
0 - 31 Days	31-60 Days	61-90 Days	91-120 Days	121-150 Days	151-180 Days	> 180 Days
328.00	200.00	150.00	550.00	350.00	250.00	1,688.00

The above was accurate as at the statement date indicate above.

Account Conduct				
Not Provided	Excellent	Good	Satisfactory	Unsatisfactory
				X

3. Returned Cheque History

Cheque No	Account No	Bank	Amount (RM)	Date Returned	Reason	Cheque Issuer
123321	123123123	ABC Bank	1,234.00	2016-04-21	Account Closed	Issued by self

The above cheques were received for payment of amount owed but were returned unpaid for reasons indicated.

4. Reminders / Letter of Demand for Payment / General Remarks	
Sent reminder to the subject for settlement	Final Reminder Letter 2017-04-01
Issued our Letter of Demand dated	TTXM/2017/04/01 2017-04-01
Issued our Letter of Demand through our solicitor	TTXM/2017/04/01 2017-04-01
5. CRA Comment	
No Information Available	
6. Subject's Comment	
No Information Available	
7. Referee's Information	
Referee	ABC COMPANY SDN BHD
Contact Name	Collections Dept
Address	A-8-4, Megan Avenue 1, 189 Jln Tun Razak, 50400 KL
Telephone	03-27228800
Nature of Business	PROVISION OF CREDIT BUREAU BUSINESS
Remark	-

HISTORICAL ENQUIRY													
2023	Month	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
	FI	0	0	0	0	0	0	0	0	0	0	0	0
	Non-FI	0	0	0	0	0	0	0	0	0	0	0	0
	Lawyer	0	0	0	0	0	0	0	0	0	0	0	0
	Total	0	0	0	0	0	0	0	0	0	0	0	0
2022	Month	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
	FI	0	0	0	1	0	0	1	0	0	1	2	2
	Non-FI	0	0	0	1	1	2	1	3	1	5	0	1
	Lawyer	0	0	0	0	0	0	0	0	0	0	0	0
	Total	0	0	0	2	1	2	2	3	1	6	2	3

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 etc)

Section C: Banking Payment History (CCRIS Summary, CCRIS Details, CCRIS Derivatives and CCRIS Supplementary)

Section D: Litigation Information

Section E: Trade Reference Information

2. Add-on Summary

SSM Live: Is to obtain the latest Companies / Businesses / LLP information from Suruhanjaya Syarikat Malaysia (SSM)

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 (BNM).

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

- End of Report -