

## Explanatory Notes for Credit Report

Example of Credit Report:

<b>BANK NEGARA MALAYSIA</b> CENTRAL BANK OF MALAYSIA		ID Pengguna : Irina ID Laporan : PUBLICREQ Tarikh : 16/11/2015																												
Borrower Name ROHANI BINTI YUSOF		Nombor ID 1 123456789900	Nombor ID 2	Date of Birth/Registration 17/10/1978	Nationality MY	Warning																								
Maklumat Kredit																														
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)												(O)	(P)				
No	Approval Date	Status	Capacity	Lender	Branch Code	Facility	Account/ Application Number	Total Outstanding Balance (RM)	Date Balanced Updated	Limit (RM)	Collateral Type	Prinsipal Repayment Term	Installment in Arrears for Last 12 Months												Legal status	Date Status Updated				
													2015														2014			
													Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec						
1	07/07/2008	Outstanding	Own	ABBank	14003	Credit Card	45678911	3,000	31/10/2015	5,000	00	Monthly	0	2	1	0	0	0	0	0	0	0	0	0	0					
2	01/01/2000	Rescheduled credit facility	Own	ABBank	14003	Hire Purchase	12345678	8,500	31/10/2015	35,000	30	Monthly	3	2	1	0	0	0	0	0	0	0	0	0	0	Auction/ Summon	31/01/2011			
<b>Total Credit</b>								11,500	<b>Total Limit</b>		40,000																			
Special Attention Account (R)																														
3	18/10/2006		Own	BCBank	21020	Credit Card	23456789																							
Application For Credit (S)																														
4	13/11/2015	Pending	Own	CDBank	12040		123454273		13/11/2015	40,000																				
Note (T)																														
Branch Name							Collateral Type																							
ABBank 14003 : Jalan Dang Wangi							00 : Clean 30 : Motor Vehicle																							
THE INFORMATION CONTAINED IN THIS REPORT HAS BEEN COMPILED FROM THIRD PARTIES AND DOES NOT REPRESENT THE OPINION OF BANK NEGARA MALAYSIA AS TO THE CREDIT WORTHINESS OF THE SUBJECT(S), HENCE, BANK NEGARA MALAYSIA CANNOT ASSUME ANY LIABILITY WITH RESPECT TO THE ACCURACY OR COMPLETENESS OF THE INFORMATION. THE INFORMATION CONTAINED IN THIS REPORT IS SUPPLIED ON A CONFIDENTIAL BASIS TO YOU AND SHALL NOT BE DISCLOSED TO ANY OTHER PERSON.																														

- (A) Sequence number in the Credit Report
- (B) Refers to:
- approval date for accounts under Outstanding Credit, Special Attention Account and Application For Credit that have been approved by the financial institutions; or
  - application date for applications under Application For Credit that are still pending for decision by the financial institutions;
- (C) Credit status; example:-
- Outstanding: All outstanding credits obtained by the borrower.
  - Rescheduled credit facility: The original payment schedule of the credit facility has been rescheduled.
  - Facility restructured under AKPK.
- (D) Credit facility taken either directly by the borrower, joint borrower or obtained by sole proprietorship in which the borrower is the owner.
- (E) Financial institution which disbursed the credit.
- (F) Refers to the branch of the financial institution where the credit facility was obtained.
- (G) Type of credit facility such as credit card, charge card, housing loan, personal loan etc.
- (H) Reference number assigned by the financial institutions for the credit facility extended to the borrower.
- (I) Refers to total outstanding amount of the credit facility.
- (J) Refers to date when the total outstanding was last reported.
- (K) Total loan amount approved by the financial institution.
- (L) Type of collateral or security pledged for the credit facility.
- (M) Frequency of payments for each facility; i.e. monthly or weekly.
- (N) Refers to the payment records of the credit facility, e.g. 0 (no arrears), 1 (1 month in arrears), 2 (2 months in arrears) etc.
- (O) Legal action taken against the borrower as a result of defaulted payments.
- (P) Refers to the latest date of the status of the legal action.
- (Q) Outstanding credit facilities taken by the borrower.
- (R) Credit facilities under close supervision by the financial institution.
- (S) Approved credit applications or applications pending for decisions, made over the last 12 months period.
- (T) Contains the branch name(s) of the lender as in item F and description on the collateral type in item L.