


Nota Keterangan untuk Laporan Kredit

Contoh Laporan Kredit:

RAHSIA		 <b>BANK NEGARA MALAYSIA</b> CENTRAL BANK OF MALAYSIA		ID Pengguna : HadinaJ ID Laporan : PUBLICREQ Tarikh : 14/11/2017																														
Nama Peminjam DINA HAZLINA BINTI MOHAMAD		Nombor ID 1 123456789900		Nombor ID 2 																														
Tarikh Lahir/Pendaftaran 17/10/1978		Warganegara MY		Amaran 																														
<b>Maklumat Kredit</b>																																		
A	B	C	D	E	F	G	H	I	J	K	L	M	N	O		P																		
No	Tarikh Kelulusan / R&R	Status	Kapasiti	Pemberi Pinjaman	Cawangan	Kemudahan	Nombor Akar/ Permohonan	Jumlah Baki Belum Jelas (RM)	Tarikh Jumlah Baki Dikemas kini	Had / Jumlah Ansuran (RM)	Jenis Cagaran	Terma Pembayaran Balik Prinsipal	Ansuran Tertunggak Sepanjang 12 Bulan yang Lalu												Status Undang- undang	Tarikh Status Dikemas Kini								
													2017																					
													Nov	Okt	Sept	Ogos	Jul	Jun	Mei	Apr	Mac	Feb	Jan	Dis										
1	7/7/2008	Belum Jelas	Sendiri	ABBank	14003	Kad Kredit	45678911	3,000	31/10/2015	5,000	00	Bulanan	0	2	1	0	0	0	3	2	1	0	0	0	0	0								
2	1/1/2000	Kemudahan Kredit yang Dijadualkan Semula	Sendiri	ABBank	14003	Pinjaman Sewa Beli	12345678	8,500	31/10/2015	35,000	30	Bulanan	3	2	1	0	0	0	0	0	0	0	0	0	0	0	Perintah Julian/ Fail Saman	31/1/2011						
						Jumlah Kredit	11,500	Jumlah Had	40,000																									
<b>Akaun di Bawah Pemerhatian Khas</b>																																		
3	18/10/2008		Sendiri	BCBank	21020	Kad Kredit	23456789																											
<b>Permohonan Untuk Kredit</b>																																		
4	13/11/2015	Dalam Pertimbangan	Sendiri	CDBank	12040		123454273			40,000																								
<b>Nota</b>																																		

A Nombor turutan dalam Laporan Kredit.

B Merujuk :

- tarikh kelulusan bagi akaun di bawah Kredit Belum Jelas, Akaun Di Bawah Pemerhatian Khas dan Permohonan Untuk Kredit yang telah diluluskan oleh institusi kewangan;
- tarikh permohonan dibuat bagi Permohonan Untuk Kredit yang masih dalam pertimbangan institusi kewangan; atau
- tarikh penstrukturan/penjadualan semula pinjaman berdasarkan tarikh kali pertama ia dilaporkan oleh institusi kewangan sebagai "Penstrukturan" atau "Penjadualan Semula", yang mana terdahulu.

C Status kredit; contohnya:-

- Belum jelas: Semua kredit belum jelas yang diperoleh peminjam.
- Kemudahan kredit yang dijadualkan semula: Jadual asal pembayaran balik kemudahan kredit telah dijadualkan semula.
- Kemudahan kredit yang disusun semula oleh AKPK.

D Kemudahan kredit yang diambil sama ada secara langsung oleh peminjam, secara pinjaman bersama, atau diperoleh syarikat pemilikan tunggal yang peminjam merupakan pemilik syarikat tersebut.

E Institusi kewangan yang memberikan kredit.

F Merujuk cawangan institusi kewangan tempat kemudahan kredit diperoleh.

G Jenis kemudahan kredit seperti kad kredit, kad caj, pinjaman perumahan, pinjaman peribadi dan lain-lain.

H Nombor rujukan yang diberikan oleh institusi kewangan untuk kemudahan kredit yang diberikan kepada peminjam.

I Merujuk jumlah baki belum jelas kemudahan kredit.

J Merujuk tarikh terakhir jumlah belum jelas dilaporkan.

K Merujuk :

- jumlah pinjaman yang diluluskan oleh institusi kewangan; atau
- jumlah kontrak pinjaman yang perlu dibayar oleh peminjam pada masa yang ditetapkan secara berturut-turut sehingga jumlah hutang diselesaikan.

L Jenis cagaran atau sekuriti yang dicagarkan bagi kemudahan kredit.

M Kekekapan pembayaran pinjaman bagi setiap kemudahan; iaitu bulanan atau mingguan.

N Merujuk rekod pembayaran kemudahan kredit; contohnya: 0 (tiada tunggakan), 1 (1 bulan tunggakan), 2 (2 bulan tunggakan) dan sebagainya

O Tindakan undang-undang yang diambil terhadap peminjam akibat kegagalan membayar balik pinjaman.

P Merujuk tarikh terkini status tindakan undang-undang.

Q Kemudahan kredit belum jelas yang diambil oleh peminjam.

R Kemudahan kredit di bawah penyeliaan rapi institusi kewangan.

S Permohonan kredit yang diluluskan atau masih dalam pertimbangan, yang dipohon dalam tempoh 12 bulan yang lalu.

T Mengandungi penerangan mengenai nama cawangan pemberi pinjaman dan jenis cagaran.

## Explanatory Notes for Credit Report

Example of Credit Report:

RAHSIA		BANK NEGARA MALAYSIA CENTRAL BANK OF MALAYSIA		ID Pengguna : Hazina.J ID Laporan : PUBLICREQ Tarikh : 14/11/2017																												
Borrower Name		ID Number 1	ID Number 2	Date of Birth/Registration	Nationality	Warning																										
DINA HAZLINA BINTI MOHAMAD		123456789900		17/10/1978	MY																											
Maklumat Kredit																																
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)												(O)	(P)						
No	Approval Date / R&R	Status	Capacity	Lender	Branch	Facility	Account/ Application Number	Total Outstanding Balance (RM)	Date Balanced Updated	Limit / Instalment Amount (RM)	Collateral Type	Prinsipal Repayment Term	Installment in Arrears for Last 12 Months												Legal status	Date Status Updated						
													2017												2016							
													Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec								
1	7/7/2008	Outstanding	Own	ABBank	14003	Credit Card	45678911	3,000	31/10/2015	5,000	00	Monthly	0	2	1	0	0	0	3	2	1	0	0	0								
2	1/1/2000	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	Auction/ Summon	31/1/2011						
								Total Credit	11,500	Total Limit	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																							
Notes																	(T)															
Branch Name																	Collateral Type															
ABBank 14003 : Jalan Dang Wangi																	00 : Clean 30 : Motor Vehicle															
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(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;
- application date for applications under Application For Credit that are still pending for decision by the financial institutions; or
- restructured/rescheduled date based on when the account was first reported by financial institution as "Rescheduled" or "Restructured" whichever is earlier.

(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) Refers to:

- total loan amount approved by the financial institution; or
- contractual obligation amount to be repaid by a borrower at successive fixed times until the total amount of debt is settled.

(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 explanation for branch name of the lender and collateral type.