

## Explanatory Notes for Credit Report

Example of Credit Report:

A		B		C		D		E		F		G		H		I		J		K		L		M		N												O		P	
No	Date	Status	Capacity	Lender	Branch	Facility	Account/ Application Number	Total Outstanding Balance (RM)	Date Balance Updated	Limit/ Instalment Amount (RM)	Collateral Type	Principal Repayment Term	Instalment in Arrears for Last 12 Months												Legal Status	Date Status Updated															
													2023												2022																
													Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec																	
<b>Outstanding Credit</b> (Q)																																									
1	07/07/2008	Outstanding	Own	ABBank	14003	Credit Card	45678911	15,000	30/11/2023	0	00	Monthly	0	2	1	0	0	0	3	2	1	0	0	0																	
2	01/01/2019	Rescheduled Credit Facility	Own	ABBank	14003	Housing Loans/Financing	12345678	1,976,888	30/11/2023	2,213,000	10	Monthly	5	4	3	2	1	0	1	0	1	0	0	0		Auction/ Summon	30/04/2023														
3	13/03/2022	Outstanding	Own	DEBank	02009	Purchase of Passenger Cars	0009876543	369,017	30/11/2023	547,000	30	Monthly	1	2	1	0	1	0	0	2	1	0	1	0																	
							Total Credit	2,360,905	Total Limit	2,790,000																															
<b>Special Attention Account</b> (R)																																									
4	18/10/2019		Own	BCBank	21020	Credit Card	23456789		30/11/2023																																
<b>Application For Credit</b> (S)																																									
5	13/12/2023	Pending	Own	CDBank	12040	Purchase of Passenger Cars	45678910			40,000																															
6	15/12/2023	Pending	Own	DEBank	02009	Housing Loans/Financing	67899876			1,900,000																															
Property Status: Primary – completed (T) Address Line 1: 33, LANE 3 Address Line 2: JALAN KUCHING Address Line 3: TAMAN KUCHING Address Line 4: District/City/Town: KUCHING Postcode: 93003 State: SARAWAK Country: MY																																									
<b>Notes</b> (U)																																									
Branch Name													Collateral Type																												
ABBank 14003 : Jalan Dang Wangi BCBank 21020 : Sandakan CDBank 12040 : KL Main Branch DEBank 02009 : Alor Setar Branch													00 : Clean 10 : Properties 30 : Motor Vehicles (Registered with JPJ)																												
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- (A) Sequence number in the Credit Report.
- (B) Refers to:
- Approval date for accounts under Outstanding Credit and Special Attention Account that have been approved by the financial institutions; or
  - Approval date for applications under Applications for Credit that have been approved or Application date that are still pending for decision by the financial institutions.
- (C) Refers to the status of the credit facility for:
- Outstanding Credit:
    - Outstanding: All outstanding credit facilities obtained by the borrower.
    - Restructured Credit Facility: The original credit facility has been replaced with a new facility.
    - Rescheduled Credit Facility: The original repayment schedule of the credit facility has been rescheduled.
    - Outstanding from Call of Guarantee / Standby LC: There is a default on the original credit facility and the guarantee is now called upon.
    - Loan under Debt Management Programme (DMP) by Agensi Kaunseling dan Pengurusan Kredit (AKPK): The credit facility is now under DMP by AKPK.
  - Application For Credit:
    - Pending: Pending decision by financial institution.
    - Approved by FI: Approved by financial institution and accepted by customer.
    - Pending Acceptance by Customer: Approved by financial institution but pending acceptance by customer.
- (D) Credit facility taken either directly by the borrower, as a joint borrower or obtained by sole proprietorship in which the borrower is the owner.
- (E) Financial institution which provided the credit facility.
- (F) 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) Total outstanding amount of the credit facility.
- (J) Date when the total outstanding amount was last reported.
- (K) Refers to:
- Total credit facility amount approved by the financial institution; or
  - Contractual obligation amount to be repaid by a borrower at successive fixed times until the total outstanding amount is settled.
- (L) Type of collateral or security pledged for the credit facility.

- Ⓜ Frequency of payments for each facility; e.g. monthly or weekly.
- Ⓝ Payment records of the credit facility, e.g., 0 (no arrears), 1 (1 instalment in arrears), 2 (2 instalment in arrears) etc.
- Ⓞ Legal action taken against the borrower as a result of defaulted payments.
- Ⓟ Latest date of the status of the legal action.
- Ⓠ Outstanding credit facilities taken by the borrower.
- Ⓡ Credit facilities under close supervision by the financial institution.
- Ⓢ Approved credit applications or applications pending for decisions, made over the last 12 months period.
- Ⓣ Details of the property in which the credit facility is being applied for.
- Ⓤ Description of the branch of the lender and collateral type.