

Explanatory Notes for Credit Report

Example of Credit Report:

Borrower Name		ID Number 1	ID Number 2	Date of Birth/Registration	Nationality	Warning
DINA HAZLINA BINTI MOHAMAD		123456789900		17/10/1978	MY	

Credit Information													Instalment in Arrears for Last 12 Months												Legal Status		Date Status Updated	
(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													Legal Status	Date Status Updated		
Outstanding Credit (Q)													2024												2023			
1	07/07/2008		Own	ABBank	14003		45678911			30,000			Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec				
		Outstanding				Credit Card	XXXXXX8911	15,000	30/11/2023	0.00		Monthly	0	2	1	0	0	0	3	2	1	0	0	0				
2	01/01/2019		Own	ABBank	14003		12345678			2,213,000																		
		Rescheduled Credit Facility				Housing Loans/Financing	0009876543	1,976,888	30/11/2023	10,660	10	Monthly	5	4	3	2	1	0	1	0	1	0	0	0		Auction/ Summon	30/04/2023	
3	13/03/2022		Own	DEBank	02009		11223344			547,000																		
		Outstanding				Purchase of Passenger Cars	56567	369,017	30/11/2023	10,111	30	Monthly	1	2	1	0	1	0	0	2	1	0	1	0				
						Total Credit	2,360,905	Total Limit	2,790,000																			
Special Attention Account (R)																												
4	18/10/2019		Own	BCBank	21020		Credit Card	23456789	30/11/2023																			
Application For Credit (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				State: SARAWAK				Country: MY												
Address Line 4:				District/City/Town: KUCHING				Postcode: 93003																				
Notes (U)																												
Branch Name													Collateral Type															
ABBank													00 : Clean															
14003 : Jalan Dang Wangi													10 : Properties															
BCBank													30 : Motor Vehicles (Registered with JPJ)															
21020 : Sandakan																												
CDBank																												
12040 : KL Main Branch																												
DEBank																												
02009 : Alor Setar Branch																												

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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
 - Dates of applications still pending decisions 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 Repayment Assistance Programme by AKPK: The credit facility is now under Repayment Assistance Programmes such as the Debt Management Programme (DMP) or the Small Debt Resolution Scheme (SDRS) by Agensi Kaunseling dan Pengurusan Kredit (AKPK).
 - Loan under Interim Repayment Assistance Programme by AKPK: The credit facility is now under Interim Repayment Assistance Programmes such as the Financial Management and Resilience Programme (URUS) and the Financial Resilience Support Scheme (FIRST) by Agensi Kaunseling dan Pengurusan Kredit (AKPK).
 - Impaired Loan/Financing Sold to Third Party: The credit facility is now sold to a third party.
 - Application For Credit:
 - Pending: Pending decisions by the financial institutions.
 - Approved by FI: Approved by the financial institution and accepted by the 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.

- Ⓝ Date when the total outstanding amount was last reported.
- Ⓞ Refers to:
 - 1. Total credit facility amount approved by the financial institution; or
 - 2. Contractual obligation amount to be repaid by a borrower at successive fixed times until the total outstanding amount is settled.
- Ⓟ 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 instalments 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 on which the credit facility is being applied for.
- Ⓨ Description of the branch of the lender and collateral type.