



SPeKAR (SPKC) REPORT GUIDE



**For more information, please contact
Customer Service**

Tel : +603-2615 1111

Fax : +603-2284 8808

Email: customer-my@experian.com

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INTRODUCTION

I-RISK INTELLIGENCE (IRIS) CONSISTS OF:

SECTION 1: SUMMARY

- ✓ INFORMATION IN EXPERIAN DATABANK
- ✓ AVAILABLE ADDRESSES IN BANKING & EXPERIAN DATABANK
- ✓ SUMMARY OF CREDIT INFORMATION – BY BANKING & BY EXPERIAN
- ✓ INTEREST IN OTHER COMPANIES/BUSINESSES – CURRENT
- ✓ PREVIOUS INTEREST IN OTHER COMPANIES/BUSINESSES

SECTION 1A: SPGA DEDUCTION

- ✓ SUBJECT ACCOUNT STATUS
- ✓ MONTHLY DEDUCTION
- ✓ PENDING DEDUCTION
- ✓ PAYMENT HISTORY

SECTION 2: BANKING CREDIT INFORMATION

- ✓ SUBJECT STATUS (CCRIS) – WARNING
- ✓ SUMMARY BANKING INFORMATION
 - SUMMARY CREDIT REPORT
 - SUMMARY OF POTENTIAL & CURRENT LIABILITIES
- ✓ DETAILED CREDIT REPORT (BANKING ACCOUNTS)

SECTION 3: LITIGATION INFORMATION

- ✓ LEGAL ACTION
 - LEGAL SUITS- SUBJECT AS DEFENDANT
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- ✓ WINDING UP PETITION / STRUCK OFF ORDER & LIQUIDATION

SECTION 4: TRADE BUREAU / OTHER CREDIT REFERENCE

- ✓ TRADE BUREAU/ OTHER CREDIT REFERENCE

SECTION 5: ENQUIRIES

- ✓ FINANCIAL RELATED SEARCH COUNT
- ✓ COMMERCIAL RELATED SEARCH COUNT

SECTION 1: SUMMARY

✓ PARTICULAR OF THE SUBJECT PROVIDED BY YOU

The information of the Searched Entity provided by you. You are allowed to put in your reference number in the "Your Ref. No" that will be reflected in report of the Searched Entity.

✓ INFORMATION IN EXPERIAN DATABANK

The information of the Searched Entity in Experian Databank. You are required to compare the information provided by you and information in Experian databank if there are inconsistencies.

✓ ADDRESS(S) IN EXPERIAN & BANKING DATABANK

The address(s) of the Searched Entity available in Experian Databank or Central Credit Reference Information System (CCRIS).

Sources	Explanation
Experian	Address available in Experian Databank of the Searched Entity
Banking	Address available in CCRIS Databank of the Searched Entity

PARTICULARS OF THE SUBJECT PROVIDED BY YOU	
Name Of Subject	MOHD NIZAM BIN XXXXX
IC / PP No	H081####
New IC No	721###-12-52##
Your Ref. No	SAMPLE REPORT
Nationality	MY

INFORMATION IN OUR DATABANK	
Name Of Subject	MOHD NIZAM BIN XXXXX
IC / PP No	H081####
New IC No	721###-12-52##

ADDRESS(S) IN BANKING & EXPERIAN DATABANK		
NOTE: The address (s) stated below may not be the current or last known address of the subject		
Address	Date Captured	Source
89 JLN ABC, TMN JAYA JAYA 75350 BT BERENDAM MALACCA	03 Jun 2017	EXPERIAN
H##,BDR.PINGGIRAN SUBANG,SEKSYEN U5 40150 SHAH ALAM SELANGOR	22 Feb 2016	EXPERIAN
NO. ##, (FIRST FLOOR), JALAN XX, 75450, AYER KEROH, MELAKA	07 Nov 2012	BANKING

✓ SUMMARY OF CREDIT INFORMATION – BY BANKING & BY EXPERIAN

The summary counts of the details information in the report.

SUMMARY CREDIT INFORMATION			
By Banking Info		By Experian	
Credit Applications Approved for Last 12 months	2	Winding Up Record	1
Credit Applications Pending	1	Legal Suits	2
Special Attention account	1	Trade / Credit Reference	3
Legal Action taken (from Banking)	2	Total Enquiries for Last 12 months	1
Existing No. of Facility (from Banking)	4	Total Companies/Businesses Interest	3

Note: By Banking Info: Will highlight in Red if there is the value for Attention Account & Legal Action.

By Experian Info: Will highlight in Red if there is the value for Winding Up, Legal Action & Trade Reference.

SUMMARY OF CREDIT INFORMATION		
NO	BY BANKING - ITEM	DESCRIPTION
1	Credit Applications Approved for last 12 months	Refers to the number of credit applications approved within the past 12 months from the date of the report printed for this customer, including applications of sole proprietorships/ partnerships/ professional bodies in which this customer is an Owner/ Partner of the business.
2	Credit Applications Pending	Refers to the number of credit applications pending as at the date of the report printed for this customer, including applications of sole proprietorships/ partnerships/ professional bodies in which this customer is an Owner/ Partner of the business.
3	Special Attention Account	Refers to the number of loan accounts that are under close supervision by financial institutions.
4	Legal Action Taken (By Banking)	Refers to the legal action taken against the Searched Entity arising from a default on the credit accounts (excluding legal action against the guarantor of the credit facility, if any)
5	Existing No. of Facility (from Banking)	Refers to numbers of credit accounts from the Detailed Banking report.
NO	BY EXPERIAN - ITEM	DESCRIPTION
6	Winding up/Legal Suits	Number of cases under the Searched Entity as Defendant
7	Total Enquiries	The number of times that the Subject has been searched by Experian subscribers.
8	Total Companies/ Businesses Interest	Numbers of Associates/ Subsidiaries companies.

✓ INTEREST IN OTHER COMPANIES

The shareholding/ directorship/ partnership/ ownership interest of the Individual.

The companies/businesses are stated with remarks in the event the companies has legal trace.

SHAREHOLDING INTEREST

NOTE: The following information relating to shareholding/directorship interest by the Subject may not be current. There may be changes which may not be currently available in our databank

INTEREST IN COMPANY / BUSINESS

No	Name	Position	Appointed	Business Expiry Date	Shareholding	%	Remark	Last Updated by Experian
1	ABC TECHNOLOGY SDN. BHD. (805###-A) Incorporation: 11 Feb 2008 Paidup: 152,995.00 Activity: SUPPLIER, CONSULTANT, GENERAL TRADING	DIRECTOR / SHAREHOLDER	11 Feb 2008		152,000.00	99.35		31 Jan 2018
2	XYZ HEAVEN (MA#####006) Incorporation: 30 Sep 2011 Activity: MENGEDAR DAN MENJUAL MINYAK WANGI	SOLE PROPRIETORSHIP	30 Sep 2011	29 Sep 2019				14 Oct 2017
3	ABC HEAVEN ENTERPRISE (MA016#####) Incorporation: 04 Jan 2012 Activity: WHOLESale OF CLOTHING	PARTNER	04 Jan 2012	03 Jan 2020				14 Mar 2017

SECTION 1A: SPGA DEDUCTION

This section displays information relating to the Searched Entity with ANGKASA deduction.

ACCOUNT STATUS			
			Month of Deduction: Jun 2013
STATUS	Aktif (A)	Account ID / Reference	
REMARKS	BERCUTI TANPA GAJI	SALARY NO	06809685

SUBJECT ACCOUNT STATUS

This will show search entity status of the account either “Active” or “Terminated”, and together with remarks if subject has taken leave without pay if there is no deduction found in a particular month.

ANGKASA MONTHLY DEDUCTION								
NOTE: The following information is provided by third party sources for your reference. ANGKASA does not guarantee the accuracy of the information. Please check with the Creditors for confirmation. Users should NOT treat the information as conclusive factor for evaluation purpose.								
No	Organization	Code	Type	Account Status	Begin	End	Deduction Amount	Total Deduction
1	KESATUAN	BLXXX		Aktif (A)				5.00
			Yuran Kesatuan (1001)		08/2011	99/9999	5.00	
2	BANK	BRTXX		Aktif (A)				845.00
			Pinjaman(6014)		11/2012	04/2032	845.00	
			Pinjaman(5214)		02/2006	09/2007	145.00	
TOTAL DEDUCTION								850.00

MONTHLY DEDUCTION

User will know the search entity has how many deduction with respective organization.

In this section user also will get to know about the account is still “ACTIVE” and the loan period with the total deduction for the month.

PENDING DEDUCTION					
No	Organization	Code	Status	Begin	Deduction Amount(RM)
1	SYARIKAT ABC	WLXXX	IN TRANSIT		657.00
2	BANK	PSXXX	PENDING	07/2013	15.00

PAYMENT HISTORY							
Code	Deduction Month	May 13	Apr 13	Mar 13	Feb 13	Jan 13	Dec 12
BLXXX	Date Process	31 May 13	28 Apr 13	27 Mar 13	27 Feb 13	30 Jan 13	22 Dec 12
	Amount	5.00	5.00	5.00	5.00	5.00	5.00
BRTXXX	Date Process	31 May 13	28 Apr 13	27 Mar 13	27 Feb 13	30 Jan 13	22 Dec 12
	Amount	845.00	845.00	845.00	845.00	845.00	845.00

PENDING DEDUCTION

In this section user will know what the pending submission by the search entity are

- In Transit – approve and processing
- Pending – waiting for approval

PAYMENT HISTORY

In this section user will get to know the payment history of the search entity for 6 months.

SECTION 2: BANKING CREDIT INFORMATION

This section displays information relating to the Searched Entity (Company/Business/other commercial entities) entity's current and potential liabilities arising from credit facilities obtained from the financial institutions in Malaysia with reference to the CCRIS database. The liabilities include those where the Searched Entity has obtained borrowings of its own, liabilities or joint-accounts, sole-proprietorships/partnerships/professional bodies in which the Searched Entity is an Owner/Partner of the business. It also includes liabilities where Searched Entity is a guarantor for other borrowers.

SECTION 2: BANKING CREDIT INFORMATION

Note: The following information has been extracted from Bank Negara Malaysia. The information is confidential and shall not be disclosed to any other person. We do not warrant as to its accuracy, correctness or completeness. If there is any inconsistency, inaccuracies or missing details or information, please contact Experian customer service for assistance.

CCRIS ENTITY SELECTED BY YOU	
Entity Name	MOHD NIZAM BIN XXXXX
Entity ID No. 1	721###-12-52##
Entity ID No. 2	H081####
CCRIS Entity Key	2726####

Subject Status	
Warning Remark	NIL

KEY STATISTICS		
Earliest Approved Facilities (Facility Type / Date Approved)	PURCHASE OF PASSENGER CARS	05-05-2006
Latest 3 Approved Facilities (Facility Type / Date Approved)	NATIONAL HIGHER EDUCATION FINANCING	24-01-2011
	PERSONAL LOANS/FINANCING	06-03-2009
	OTHER TERM LOANS/FINANCING	07-01-2009
Secured Facilities	No. of Facilities	3
	Total Outstanding Balance (RM)	60000
	Total Outstanding Balance Against Total Limit	5.50%
	Highest No. of Installments Arrears Last 12 months	11
Unsecured Facilities	No. of Facilities	1
	Total Outstanding Balance (RM)	33000
	Total Outstanding Balance Against Total Limit	86.84%
	Highest No. of Installments Arrears Last 12 months	2
Credit Card	Average Utilisation Last 6 months	84.15%
Other Revolving Credits	Average Utilisation Last 6 months	0%
Charge Card	Min Utilisation Last 12 months (RM)	NIL
	Max Utilisation Last 12 months (RM)	NIL
National Higher Educational Financing	No. of Accounts	0
Local Lenders	No. of Accounts	3
Foreign Lenders	No. of Accounts	1

SUMMARY OF BANKING INFORMATION

SUMMARY CREDIT REPORT		
Total no. of Credit Applications		
	No. of Applications	Total Amount (RM)
A. Approved for past 12 months	2	1,000,000.00
B. Pending	1	500,000.00

SUMMARY OF POTENTIAL & CURRENT LIABILITIES			
	Outstanding (RM) (Exclude FEC)	Total Limit (RM) (Exclude FEC)	FEC Limit (RM)
As Borrower	93,000.00	1,128,000.00	0.00
Legal Action Taken	Y		
Special Attention Account	Y		

✓ SUBJECT STATUS (CCRIS) – WARNING

The user may see CCRIS Warning Message in the report with the meaning as per below:

- Pending Verification - the profile force added by a user awaiting verification by NRD/ROC/ROB of the profile.
- Rejected - the profile had been submitted to NRD for verification but it was rejected due to non-existence of record in the NRD database.
- Deceased - the profile had been submitted to NRD for verification but according to the NRD records, the individual is already "deceased".
- Wound-up - the company had been reported as wound-up by ROC.

✓ SUMMARY BANKING INFORMATION

SUMMARY CREDIT REPORT

Total No of Credit Application		
NO	ITEM	DESCRIPTIONS
1	Approved for past 12 months	(i) No. of Applications Refers to the number of applications approved within the past 12 month from the date of the report printed for this customer, including applications of sole proprietorships/partnerships/professional bodies in which this customer is an Owner/Partner of the business. (ii) Total Amount (RM) Refers to the total value approved in RM for applications approved to this customer for the last 12 months, including applications of sole proprietorships/partnerships/professional bodies in which this customer is an Owner/Partner of the business.
2	Pending	(i) No. of Applications Refers to the number of applications pending as at the date of the report printed for this customer, including applications of sole proprietorships/ partnerships/ professional bodies in which this customer is an Owner/Partner of the business. (ii) Total Amount (RM) Refers to the total value applied in RM for applications pending made by this customer, including applications of sole proprietorships/partnerships/professional bodies in which this customer is an Owner/Partner of the business.

SUMMARY OF POTENTIAL & CURRENT LIABILITIES

Summary of Potential & Current Liabilities		
NO	ITEM	DESCRIPTIONS
1	As Borrower	(i) Outstanding (RM) {Exclude FEC}

		Refers to the aggregated sum of latest outstanding position for all active accounts (excluding accounts which have been “settled” and “written-off” as well as “forward exchange contracts”) for this customer as an account holder and all accounts of sole proprietors/partnerships/ professional bodies in which this customer is an Owner/Partner of the business. (ii) Total Limit (RM) {Exclude FEC} Refers to the aggregated approved limit for all active accounts (excluding accounts which have been “settled” and “written-off” as well as “forward exchange contracts”) for this customer as an account holder and all accounts of sole proprietors/partnerships/ professional bodies in which this customer is an Owner/Partner of the business. (iii) FEC Limit (RM) Refers to the aggregated approved limit for all active forward exchange contract accounts (excluding accounts which have been “settled” and “written-off”) for this customer as an account holder and all accounts of sole proprietors/partnerships/professional bodies in which this customer is an Owner/Partner of the business.
2	As guarantor	(i) Total Limit (RM) {Exclude FEC} Refers to the aggregated sum of the guaranteed value of which this customer is a guarantor for other borrowers (excluding accounts which have been “settled” and “written off” as well as forward exchange contracts). (ii) FEC Limit (RM) Refers to the aggregated sum of the guaranteed value of which this customer is a guarantor for other borrowers with forward exchange contracts (excluding accounts which have been “settled” and “written-off”).
3	Total Liabilities	(i) Total Limit (RM) {Exclude FEC} Refers to the aggregated sum of the guaranteed value of which this customer is a guarantor for other borrowers (excluding accounts which have been “settled” and “written off” as well as forward exchange contracts). (ii) FEC Limit (RM) Refers to the aggregated sum of the guaranteed value of which this customer is a guarantor for other borrowers with forward exchange contracts (excluding accounts which have been “settled” and “written-off”).
4	Legal Action	Refers to the legal action taken against this customer arising from a default on the credit accounts (excluding legal action against the guarantor of the credit facility, if any) Y = Legal action has been taken (excluding legal action which has been “settled/discharged”). N = No legal action has been taken.
5	Special Attention Account	Refers to loan accounts that are under close supervision by financial institutions. Y = One or more loan accounts have been classified as special attention account. N = No loan account is classified as special attention account.

DETAILED CREDIT REPORT (BANKING ACCOUNTS)																									
No.	Aprv date / R&R date	Sts	Capacity	Lender Type	Facility	Total Outstanding Balance (RM)	Date Balance Updated	Limit/ Inst.Amt (RM)	Prin Repymt Term	Col Type	Conduct of Account for the last 12 months												Legal Sts	Date Status Update	
											2018												2017		
OUTSTANDING CREDIT											A	M	F	J	D	N	O	S	A	J	J	M			
1	05/05/2006		OWN	CB				50,000.00		MOTOR V (JPJ)														11	16/05/2014
	30/11/2016	T			PCPASCAR	10,000.00	31/03/2018	3,000.00	MTH		11	10	9	8	7	6	5	4	5	4	4				
2	07/01/2009		OWN	CB				1,000,000.00		PROPERTIES															
		O			OTLNFNCE	20,000.00	31/03/2018	2,000.00	MTH		0	0	0	0	0	0	0	0	0	0	0				
3	06/03/2009		OWN	CB				40,000.00																	
	01/12/2016	C			PELNFNCE	30,000.00	31/03/2018	1,000.00	MTH	OTH FIN.ASSTS	0	0	0	0	0	0	0	0	0	0	0				
4	24/01/2011		OWN	CB				38,000.00																	
		O			NHEDFNCE	33,000.00	31/03/2018	150.00	MTH	CLEAN	0	0	2	1	0	0	0	2	1	1	1				
					TOTAL OUTSTANDING BALANCE:	93,000.00	TOTAL LIMIT:	1,128,000.00																	
CREDIT APPLICATION																									
No.	Aprv date	Sts	Capacity	Lender Type	Facility	Total Outstanding Balance (RM)	Date Balance Updated	Limit (RM)	Prin Repymt Term	Col Type	Conduct of Account for the last 12 months												Legal Sts	Date Status Update	
1	03/01/2018	T	OWN	CB	N/A	0		250,000.00	N/A	N/A															
2	07/10/2017	A	OWN	CB	N/A	0		750,000.00	N/A	N/A															
3	17/08/2017	P	OWN	CB	N/A	0		500,000.00	N/A	N/A															
							TOTAL LIMIT:	1,500,000.00																	
SPECIAL ATTENTION ACCOUNT																									
No.	Aprv date	Sts	Capacity	Lender Type	Facility	Total Outstanding Balance (RM)	Date Balance Updated	Limit (RM)	Prin Repymt Term	Col Type	Conduct of Account for the last 12 months												Legal Sts	Date Status Update	
1	14/07/2015		OWN	CB																			10	31/03/2017	
					CRDTCARD		31/08/2017																		

DETAILED CREDIT REPORT (BANKING ACCOUNT)

DETAILED CREDIT REPORT (BANKING ACCOUNT)		
NO	ITEM	DESCRIPTIONS
1	Aprv Date Date Balance Updated	For accounts in the category "Application for credit", this date refers to the application date for pending applications and approved date for approved applications. For accounts in the category "Outstanding Credit", this date refers to the approval date by the financial institution or the date of the latest decision made where the approved limit has either increased or decreased arising from a customer credit review by the financial institution.
2	Status i) O ii) P iii) A iv) T v) C vi) G vii) K viii) W ix) S	- Refer to the status of credit facilities is outstanding - Pending decision by financial institution - Decisions have been approved by financial institution - Restructured credit facility (where the original loan has now been replaced with a new facility) - Rescheduled credit facility (where the original repayment schedule of the loan has now been rescheduled) - Outstanding from call of guarantee/ standby LC (where there is a default on the original loan and the guarantee is now called upon) - AKPK (Agensi Kaunseling dan Pengurusan Credit/ Credit Counselling and Debt Management Agency) - Written off - Settled
3	Capacity i) Own ii) Joint iii) Sole iv) Partner	- The credit facility is obtained by the borrower himself. - The credit facility is obtained by the borrower himself one of the borrowers in a joint application, eg. In a joint housing loan. - The credit facility is obtained by the sole proprietorship in which the borrower is the owner.

	v) Prof	- The credit facility is obtained by the partnership in which the borrower is one of the partners. - The credit facility is obtained by the professional body (eg lawyers, doctors, accountants who are not registered with ROB) in which the borrower is one of the partners.
4	Lender type i) CB ii) RFC iii) Own iv) RCB v) MB vi) RMB vii) OT	- Commercial bank or Islamic bank - Related finance company (ie in the same financial group) - Own institution - Related commercial bank (ie in the same financial group) - Merchant bank - Related merchant bank (ie in the same financial group) - Other
5	Collateral type i) CLEAN ii) PROPERTIES iii) QUO. SHARES iv) UNQUO. SHARES v) UNIT TRUST vi) OTH FIN. ASSTS vii) MOTOR V (JPJ) viii) OTH VEH/CARR ix) C & CONTR RGT x) PLANT & MACH xi) FIN. GTEE xii) NEG. PLEDGE xiii) SUPPORT LTRS xiv) OTH ASSETS xv) SECURED	- Clean (0) - Properties (10) - Quoted shares (21) - Unquoted shares (22) - Unit trusts (23) - Other financial assets (29) - Motor vehicles (registered with JPJ) (30) - Other vehicles/ carriers (40) - Concessions and other contractual rights (50) - Plant and machinery (60) - Financial guarantee (70) - Negative pledge (80) - Supportive letters (81) - Other assets (90) - Secured-details unknown (99)
6	Total Outstanding (RM)	- Refers to total outstanding amount for each facility type. It Outstanding (RM) includes “principal outstanding + interest outstanding + other charge”.
7	Principal Repayment Term i) ODD ii) DLY iii) WKY iv) FNY v) MTH vi) QTR vii) HYR viii) ANN ix) BUL x) REV xi) IDF xii) IRR	Refers to frequency of the principal repayment term for each facility type: - On demand - Daily - Weekly - Fortnightly - Monthly - Quarterly - Half-yearly - Annually - Bullet (one lump sum upon maturity) - Revolving (eg. for revolving credit, letter of credit, trade and foreign exchange contract) - Indefinite (eg. for overdraft) - Irregular schedule

8	Conduct of Account for the past 12 months	Refers to the number of instalments in arrears for the last 12 months. For term loan/ housing loan, refers to the number of instalments in default; For overdraft facility, refers to the number of months in excess of the approved limit; For trade bills/ bankers acceptance, refers to the number of bills that are overdue; For revolving credit, refers to the number of revolving credits that are overdue. If blank, month end position for that particular month was not updated by the reporting FI
9	Legal Status	Refers to the latest legal action status taken against the customer arising from a default on the credit account 10= Summon/Writ files 11= Judgement order/ Order of sale 12= Bankruptcy 13=Charging order 14=Garnishee order 15= Writ of seizure and sale 16= Prohibitor order 17= Winding up 18= Auction 19= Judgement debtor summon 20= Receiver/Section 176 21= Settled/ discharged If blank, there is no legal action taken.
10	Date Status Updated (Legal)	Refers to the date of latest legal action status.
11	Special Attention Account	Accounts/ facilities that has been written off by the reporting Financial Institution
12	Credit Application	Refers to the breakdown on each Credit application. There are only 3 status for this section A= Approved P= Pending T= Pending acceptance by subject/ customer.

SECTION 3: LITIGATION INFORMATION

LEGAL ACTION

A judicial proceeding brought by one party against another; one party prosecutes another for a wrong done or for protection of a right or for prevention of a wrong. Experian collating legal actions information from public domain such as Newspapers, Government Gazettes and etc. Legal actions collating by Experian consists categories as follows:

NO	LEGAL ACTION	EXPLANATION
1	Subject As Defendant	An person or entity sued or accused in a court of law.
2	Subject As Plaintiff	A party bringing a civil action known as a claimant or complainant.

SECTION 3: LITIGATION INFORMATION

LEGAL ACTION			
NOTE: The following information on legal / winding up / bankruptcy proceedings may not be current. The Suits(s) may have been dismissed, withdrawn or struck off (eg. it may have been held that the subject is not liable as alleged in the claim, if at all or the case against a Defendant may have been struck off or the alleged debt may have been settled after the entry of the information in our database). The person or company listed as the litigant in the suit may have a similar name as the subject whom/which you seek information on. Whilst the Subject's I.C Number (if available) or Company Number (if available) or other identification may be indication that the person named in the action is the Subject, we cannot determine or confirm that the litigant is in fact the subject on whom/which information is sought. Please check with subject(s) concerned for confirmation.			
LEGAL SUITS- SUBJECT AS DEFENDANT			Company No. Match: Total 1
1. LEGAL SUMMONS FILED			
Defendant name	CREDIT SAMPLE SDN BHD		
Local no	123957-X		
Defendant address	43, 45 & 47 JALAN SG 3/1 TAMAN SRI GOMBAK 68100 BATU CAVES SELANGOR		
Case no	22-107-2010 HIGH COURT KUALA LUMPUR		
Solicitor	SRI RAM & CO		
Solicitor address	SUITE 12.01-12.02, WISMA E & C, 2 LRG DUNGUN KIRI, 50490 KUALA LUMPUR		
Solicitor tel	03-20933131/6057	Solicitor Fax	03-20936299
Solicitor Email	gkoo@po.jaring.my	Solicitor Ref	
Plaintiff	BUKIT KATIL RESOURCES BHD		
Plaintiff Address			
Amount Claimed	RM 43,896.00		
Nature of claim	GENERAL DAMAGES		
Remarks	LIST		
Other Defendant(s) mentioned in the case above: 22-107-2010 HIGH COURT KUALA LUMPUR			
Name	IC/PP No/Local No/RegNo		
DIRECTOR 1	71xxx-10-xxxx		
LEGAL SUITS - SUBJECT AS PLAINTIFF			Total: 1
1. LEGAL SUMMONS FILED			
Plaintiff Name	: YYY XXX ZZZ		
Plaintiff ID / IC No	: #####-10-6123		
Plaintiff Address	: ### JLN RELAU MK5, 11000, BALIK PULAU, PENANG		
Defendant	: SUPERMAX SDN BHD		
Case No	: MMS85-72-98756-2005		
	: MAGISTRATE COURT KUALA LUMPUR		
Solicitor	: XXX& ASSOCIATES		
Solicitor Address	: PENXXXX, JALAN TUN RAZAK, 7#### KUALA LUMPUR		
Solicitor Tel	: 03-2#####2	Solicitor Fax	: 03-####1297
Solicitor E-Mail	: YYY@xxx.xxx.my	Solicitor Ref	: RH/SM-LIT-####-2375/YYY
Amount Claimed	: RM10,088.65		
Nature of Claim	: LOAN		
Case Status	: HEARING	Case Status Date	: 24 September 2008
Suit Ref	: NST 08 Aug 2008		
Remark	: Settle or Withdrawn on XXXX		

✓ BANKRUPTCY ACTIONS

An Individual can only be made a bankrupt by a court order. Nevertheless, there are two methods in which the court order may be granted i.e. either by a creditor commencing a bankruptcy proceeding against you by presenting a creditor's petition in court, or an individual may also voluntarily seek a court order to be made a bankrupt by presenting a debtor's petition in court.

Upon the adjudication, the bankrupt is disqualified from:

- holding the office of a Member of Parliament;
- holding public office;
- holding certain positions in statutory bodies, registered societies or organizations;
- practising in certain professions;
- carrying on business alone or in partnership or by way of a company;
- working in the business of a relative;
- maintaining any action without the sanction of DGI other than an action for damages in respect of an injury to his person;
- leaving Malaysia without the previous permission of DGI or court;
- receiving pension or other gratuity; and
- enforcing his rights under certain legislation.

Bankruptcy Action consists of few stages as follows:

- Petition Date
- Hearing Date
- Adjudication Order Date
- Receiver Order Date

- e) Discharge Date
- f) Case Status: Pending/Closed/Withdrawn/Settled

BANKRUPTCY ACTION

Note: The following information on legal / winding up / bankruptcy proceedings may not be current. This Suit(s) may have been dismissed, withdrawn or struck off (eg: it may have been held that the subject is not liable as alleged in the claim, if at all or the case against a Defendant may have been struck off or the alleged debt may have been settled after the entry of the information in our database). The person or company listed as the litigant in the suit may have a similar name as the subject whom/which you seek information on. Whilst the Subject's IC number (if available) or Company Number (if available) or other identification may indicate that the person named in the action is the Subject, we cannot determine or confirm that the litigant is in fact the subject on whom/which information is sought. Please check with subject(s) concerned for confirmation.

Total: 1**• ANNULMENT OF ADJUDICATION ORDER**

Defendant Name	MOHD NIZAM BIN XXXXX	New IC No.	721###-12-52##
IC / PP No	H081####		
Defendant Address	89 JLN ABC, TMN JAYA JAYA 75350 BT BERENDAM MALACCA		
Case No	29-###-2007 HIGH COURT MALACCA		
Solicitor	ABC & CO		
Solicitor Address	UNIT B 2 JLN 100, 6TH FLR 46300 PETALING JAYA, SELANGOR		
Solicitor Tel	03-7960####	Solicitor Fax	03-7960####
Solicitor Email		Solicitor Ref	2007###129
Notice Date	30 Apr 2007	Notice Ref	MALAY MAIL 12 Oct 2007
Petition Date	18 Jan 2008	Petition Ref	STAR 22 Dec 2008
Hearing Date	21 Jan 2009		
Adjudication Order Date	03 Mar 2009	Adjudication Order Date Ref	BERITA ABC 28 Mar 2009
Annulment Date	21 Mar 2018		
Annulment Date Ref	JABATAN INSOLVENSI MALAYSIA (JIM) 21 Mar 2018		
Creditor(s) mentioned in the case above: 29-###-2007 HIGH COURT MALACCA			
Name	IC/PP No/Local No/RegNo		
AAA SDN BHD	5391###		

SECTION 4: TRADE BUREAU / OTHER CREDIT REFERENCE

Experian Trade Bureau is an independent and neutral platform that promotes the sharing of customers' payments and behavior. Our comprehensive database includes critical credit information on a vast and still-expanding array of industries. Our database alerts credit guarantors of defaulting customers and serve as a tool for the recovery of delinquent debts.

Trade bureau under Experian has varies background of contributors from financial institutions, insurance, corporates, oil & gas, FMCG, constructions and commercial markets. We do not limit participation and we very much emphasize on data contribution.

Trade Bureau Participating Industries**Consumer**

- Hire Purchase – Motor Dealers
- Retail/Consumer Trade
- Co-operatives
- Licensed Money Lenders
- Education Institutions
- Private Hospital
- Telecommunications

Corporate

- Consumer Products Suppliers
- Manufacturing
- Logistics
- Stationery & Booksellers
- The Electrical And Electronics Suppliers

- Building Material Distributors
- Heavy Construction Equipment Owners
- Steel Wire & Metal Suppliers
- Infocomm & Technology
- Others

TRADE / CREDIT REFERENCE

Subject Name	MOHD NIZAM BIN XXXXX	Subject ID	721###-12-52## / H081####
Creditor's Name	BABA XXX SDN BHD	Amount Due	3600.00 (AS AT 28 FEB 2018)
Creditor's Contact	08891####	Aging Days	OVER 60 DAYS
Ref No	A/C NO. 3000/##	Debt Type	BREACH OF EMPLOYMENT CONTRACT
Industry	HIRE PURCHASE	LOD/NOD/Status Date	NOD (28 FEB 2018)
Solicitor's Name		Solicitor's Contact	
Guarantor	NIL	Remark	

No	TRADE REFERENCE ITEM	EXPLANATION
1	Creditor's Name	A name of a party (eg person, organisation, government, or company) that has a claim on the services on the second party.
2	Due Since/ Aging days	How far the bills are behind the payment date indicated in days
3	Chasis No	The number of: i. Automotive. The frame, wheels and machinery of a motor vehicle, on which the body is supported. ii. Ordnance. The frame or railway on which a gun carriage moves backward and forward. iii. Radio and television. A frame for mounting the circuit components of a radio or television set.
4	LOD	Letter of Demand issued by a lawyer (Legal Firm)
5	NOD	Notice of Demand issued by internally (Company)

SECTION 5: ENQUIRIES

This section displays the enquiries counts made on the Subject under review. It consists as follows:

ENQUIRIES		
Financial Search Count	Related	The number of times that the Subject has been searched by Experian Financial Institutions subscribers.
Commercial Search Count	Related	The number of times that the Subject has been searched by Experian Other Companies, Business subscribers.

FINANCIAL RELATED SEARCH COUNT

(The number of times that the Subject has been searched by Financial Institutions via CrediTrack)

Year	Total	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018	2	2	0	0	0	0	0	0	0	0	0	0	0
2017	2	0	0	1	0	0	0	0	0	0	0	0	1
2016	1	0	0	0	0	0	0	0	0	0	1	0	0

COMMERCIAL RELATED SEARCH COUNT

(The number of times that the Subject has been searched by Business Corporations via CrediTrack)

Year	Total	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018	0	0	0	0	0	0	0	0	0	0	0	0	0
2017	3	0	0	0	0	0	0	2	0	1	0	0	0
2016	1	0	1	0	0	0	0	0	0	0	0	0	0