



# BANK NEGARA MALAYSIA

## Central Credit Reference Information System

(CCRIS)

### **Explanatory Notes To Customer Credit Reports**

Biro Kredit  
Bank Negara Malaysia  
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## I. SUMMARY CREDIT REPORT

The Summary Credit Report displays summarised information relating to the customer's current and potential liabilities arising from credit facilities obtained from the financial institutions in Malaysia. The liabilities include those where the customer has obtained borrowings of its own, liabilities of joint-accounts, sole proprietorships/partnerships/professional bodies in which the customer is an Owner/Partner of the business. It also includes liabilities where the customer is a guarantor for other borrowers.

### Example of Summary Credit Report

II. SUMMARY CREDIT REPORT		WARNING	
1. TOTAL NO. OF CREDIT APPLICATIONS			
	NO. OF APPLICATIONS	TOTAL AMOUNT (RM)	
A. APPROVED FOR PAST 12 MONTHS	01	500,000	
B. PENDING AS OF TODAY	01	10,000	
2. SUMMARY OF POTENTIAL & CURRENT LIABILITIES			
	OUTSTANDING (RM) (Exclude FEC)	TOTAL LIMIT (RM) (Exclude FEC)	FEC LIMIT (RM)
A. AS BORROWER	11,745,000	17,110,000	0
B. AS GUARANTOR		20,000,000	0
C. TOTAL		37,110,000	0
3. LEGAL ACTION TAKEN <input checked="" type="checkbox"/>			
4. SPECIAL ATTENTION ACCOUNT <input checked="" type="checkbox"/>			

### Explanation on each of the fields in the above report

Field Name	Description
<b>Warning</b>	<p>Refers to the identification status of the customer's identity:</p> <ul style="list-style-type: none"> <li>• Pending Verification <ul style="list-style-type: none"> <li>- Identification of the customer is unverified and waiting for verification from the National Registration Department/Registrar of Company/Registrar of Business.</li> </ul> </li> <li>• Deceased/Winding Up <ul style="list-style-type: none"> <li>- Individual has passed away according to records from the National Registration Department.</li> <li>- Company has wound-up operations according to records from the Registrar of Companies.</li> </ul> </li> <li>• Blank <ul style="list-style-type: none"> <li>- None of the above.</li> </ul> </li> </ul>

<p><b>1A. Total No. of Credit Applications Approved for the past 12 months</b></p>	<p><b>(i) No. of Applications</b> 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.</p> <p><b>(ii) Total Amount (RM)</b> 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.</p>
<p><b>1B. Total No. of Credit Applications Pending as of Today</b></p>	<p><b>(i) No. of Applications</b> 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.</p> <p><b>(ii) Total Amount (RM)</b> 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.</p>
<p><b>2A. Summary of Liabilities as Borrower</b></p>	<p><b>(i) Outstanding (RM) {Exclude FEC}</b> 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.</p> <p><b>(ii) Total Limit (RM) {Exclude FEC}</b> 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.</p> <p><b>(iii) FEC Limit (RM)</b> 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.</p>

<p><b>2B. Summary of Liabilities as Guarantor</b></p>	<p><b>(i) Total Limit (RM) {Exclude FEC}</b> 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).</p> <p><b>(ii) FEC Limit (RM)</b> 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”).</p>
<p><b>2C. Summary of Total Liabilities</b></p>	<p><b>(i) Total Limit (RM) {Exclude FEC}</b> 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 as well as a guarantor.</p> <p><b>(ii) FEC Limit (RM)</b> Refers to the aggregated approved limit of 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 as well as a guarantor.</p>
<p><b>3. Legal Action Taken</b></p>	<p>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)</p> <p>Y = Legal action has been taken (excluding legal action which has been “settled/discharged”). N = No legal action has been taken.</p>
<p><b>4. Special Attention Account</b></p>	<p>Refers to loan accounts that are under close supervision by financial institutions.</p> <p>Y = One or more loan accounts have been classified as special attention account. N = No loan account is classified as special attention account.</p>

## II. DETAILED CREDIT REPORT

The Detailed Credit Report displays the following credit history information on a customer:

- i. All current loans obtained by this customer for himself, jointly in a joint-account, in his capacity as owner of a sole proprietorship and as partner in a partnership/professional body. (Exclude accounts which have been settled);
- ii. All current loans under close supervision by financial institutions. The customer is advised to contact the lending financial institution for further clarification;
- iii. Applications approved in the previous 12 months, for this customer himself, jointly in a joint-account, in his capacity as owner of a sole proprietorship and as partner in a partnership/professional body. Exclude applications that have been rejected, deleted and cancelled);
- iv. All pending applications for this customer himself, jointly in a joint-account, in his capacity as owner of a sole proprietorship and as partner in a partnership/professional body.

### Example of Detailed Credit Report

III. AS BORROWER														
NO.	DATE	STS	CAPACITY	LENDER TYPE	FACILITY	TOTAL O/STANDING (RM)	DATE BALANCE UPDATED	LIMIT (RM)	PRIN. REPMT. TERM	COL. TYPE	CONDUCT OF ACCOUNT FOR LAST 12 MONTHS	LGL STS	DATE STATUS UPDATED	
OUTSTANDING CREDIT											2001		2000	
											O S A J J M A M F J D N			
1.	22/11/1995	O	OWN	RCB	OPCQPCHD	700,000	15/11/2001	1,000,000	MTH	10	2 1 0 0 0 0 0 1 0 0 0 3			
2.	19/05/1994	O	PARTNER	CB01	OVRDRAFT	500,000	31/10/2000	5,000,000	IDF	40				
3.	26/08/1992		OWN	CB02				10,000,000						
		O			TRECEIPT	45,000	31/10/2001		BUL	30	0 0 0 0 0 0 0 0 0 0 0 0			
		O			OVRDRAFT	1,500,000	31/10/2000		IDF	40				
		O			PRESHPCR	500,000	31/10/2001		BUL	40	0 0 0 0 0 0 0 0 0 0 0 0			
						3,245,000		16,000,000						
SPECIAL ATTENTION ACCOUNT														
4.	20/03/2000		OWN	CB02	OTLNFNCE		31/12/2002						11 16/12/2002	
5.	13/07/2001		JOINT	RFC	HLFNNNPS		28/02/2003							
APPLICATION FOR CREDIT														
6.	23/10/2000	P	OWN	CB02				10,000						
7.	02/08/2000	A	OWN	RFC				500,000						

### Explanation on each of the fields in the above report

Field Name	Description
<b>No</b>	Refers to sequence number in the credit report.
<b>Date</b>	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.

	For accounts in the category “Application for credit”, this date refers to the application date for pending applications and approved date for approved applications.
<b>STS (Status)</b>	Refers to status of the credit facility where: O = Outstanding T = Restructured credit facility (where the original loan has now been replaced with a new facility) C = Rescheduled credit facility (where the original repayment schedule of the loan has now been rescheduled) G = Outstanding from call of guarantee/standby LC (where there is a default on the original loan and the guarantee is now called upon) P = Pending decision by financial institution A = Approved by financial institution
<b>Capacity</b>	Refers to whether the loan is taken directly or indirectly by the customer  Own = the credit facility is obtained by the borrower himself. Joint = the credit facility is obtained by the borrower himself one of the borrowers in a joint application, eg. in a joint housing loan. Sole = the credit facility is obtained by the sole proprietorship in which the borrower is the owner. Partner = the credit facility is obtained by the partnership in which the borrower is one of the partners. Prof = the credit facility is obtained by the professional body eg. (i.e. lawyers, doctors, accountants who are not registered with ROB) in which the borrower is one of the partners.
<b>Lender Type</b>	Refers to the type of lending institution Own = Own Institution CB = Commercial bank and Islamic bank RCB = Related commercial bank (i.e. in the same financial group) FC = Finance Company RFC = Related finance company (i.e. in the same financial group) MB = Merchant bank RMB = Related merchant bank (i.e. in the same financial group) OTH = Other

<b>Facility</b>	BANKACCP =	Banker acceptances
	BLOKDNSG =	Block discounting for non-scheduled goods
	BLOKDSCG =	Block discounting for scheduled goods
	BRIDGING =	Construction bridging loan/finance
	CRDTCARD =	Credit Card
	CHRGCARD =	Charge Card
	DMBLPCHD =	Domestic bills purchased
	FACTORNG =	Factoring
	FGBLPCHD =	Foreign bills purchased
	FLRSTCKG =	Floor stocking
	FNGNTRDE =	Financial guarantee – Non-trade
	FNGTRADE =	Financial guarantee – Trade
	FWFGNECH =	Forward foreign exchange
	HLFNNNPS =	Non-priority housing loan/finance
	HLFNPRSR =	Priority sector housing loan/finance
	HRPCNSCG =	Hire purchase for non-scheduled goods
	HRPCSCGD =	Hire purchase for scheduled goods
	ISBENECT =	Benevolent credit (other Islamic financing)
	ISEQYFNG =	Equity financing (other Islamic financing)
	ISPJTFNG =	Project financing (other Islamic financing)
	ISPWNBKG =	Pawnbroking (other Islamic financing)
	LEASING =	Leasing
	LOANSTCK =	Loan stock (arising from restructuring)
	LTCREDIT =	Letter of credit
	OPCQPCHD =	Outport cheque purchased
	OTHTRFAC =	Other trade facilities
	OTLNFNCE =	Other term loan/finance (include personal loan/finance)
	OVRDRAFT =	Overdraft
	PGRANTEE =	Performance guarantee
	POSHPECR =	Post-shipment ECR
	PRESHPCR =	Pre-shipment ECR
RVVGCRDT =	Revolving credit	
SBLTCRDT =	Standby letter of credit	
SHPGRTEE =	Shipping guarantee	
STLNFNCE =	Staff loan/finance	
TRECEIPT =	Trust receipts	
TEMPOVDT =	Temporary overdraft	
TFWORECO =	Trade financing without recourse	
N/A =	Not reported by the lending FI	
<b>Total Outstanding (RM)</b>	Refers to total outstanding amount for each facility type. It includes “principal outstanding + interest outstanding + other charges”. Figures shown are to the nearest Ringgit.	

<b>Date balance updated</b>	Refers to date when the total outstanding was last reported.
<b>Limit</b>	Refers to total limit approved by the lending institution for each of the credit facility.
<b>Principal Repayment Term</b>	<p>Refers to frequency of the principal repayment term for each facility type</p> <p>ODD = On demand  DLY = Daily  WKY = Weekly  FNY = Fortnightly  MTH = Monthly  QTR = Quarterly  HYR = Half-yearly  ANN = Annually  BUL = Bullet (one lump sum upon maturity)  REV = Revolving (eg. for revolving credit, letter of credit, trade and foreign exchange contract)  IDF = Indefinite (eg. for overdraft)  IRR = Irregular schedule</p>
<b>Collateral Type</b>	<p>Refers to type of collateral pledged for the credit facility</p> <p>00 = Clean  10 = Properties  21 = Quoted shares  22 = Unquoted shares  23 = Unit trusts  29 = Other financial assets  30 = Motor vehicles (registered with JPJ)  40 = Other vehicles/carriers  50 = Concessions and other contractual rights  60 = Plant and machinery  70 = Financial guarantee  80 = Negative pledge  81 = Supportive letters  90 = Other assets  99 = Secured – details unknown</p>
<b>Conduct of Account for the last 12 months</b>	<p>Refers to the number of installments in arrears for the last 12 months</p> <ul style="list-style-type: none"> <li>▪ For term loan/housing loan, refers to the number of installments in default;</li> <li>▪ For overdraft facility, refers to the number of months in excess of the approved limit;</li> <li>▪ For trade bills/bankers acceptance, refers to the number of bills that are overdue;</li> <li>▪ For revolving credit, refers to the number of revolving credits that are overdue.</li> </ul> <p>Special Notes:</p> <ol style="list-style-type: none"> <li>1. A blank means that the data is not reported by the PFI.</li> <li>2. A zero means that the loan is not in arrears.</li> </ol>

	3. If the NPL has been taken over by a new FI, the current month will already show that the loan is in arrears, although it may be blank for previous months.
<b>Legal Status</b>	<p>Refers to the latest legal action status taken against the customer arising from a default on the credit account</p> <p>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</p> <p>If blank, there is no legal action taken.</p>
<b>Date Status Updated</b>	Refers to date of latest legal action status

### III. CUSTOMER SUPPLEMENTARY INFORMATION REPORT

This report provides details on the customer's address, telephone number and employment history. All address, telephone number and employment records provided by financial institutions and/or National Registration Department/Registrar of Companies/Registrar of Business within the last 3 years will be displayed. If multiple address, telephone or employment records with the same details but from different sources are found, all records are displayed. Address and telephone number details will be displayed for all customers (individuals and corporation), while employment details will be displayed for individual customers only.

#### Example of Customer Supplementary Information Report

CUSTOMER DATA		
DATE LOADED	ADDRESS	
23/03/2000	45 JALAN Y, TAMAN Z, 40000 SHAH ALAM, SELANGOR	
10/12/1998	30 JALAN T, 53300 KUALA LUMPUR	
CONTACT DATA		
DATE LOADED	PHONE NO	
23/03/2000	035502257	
10/12/1998	032309494	
OCCUPATION DATA		
DATE LOADED	OCCUPATION	EMPLOYER
30/04/1999	SELF-EMPLOYED	SELF-EMPLOYED
05/12/1995	SELF-EMPLOYED	SELF-EMPLOYED

#### Explanation on each of the fields in the above report

Field Name	Description
<b>Date Loaded</b>	Refers to the date when the data was loaded into the Credit Bureau's database
<b>Address</b>	Address of the customer for the past 3 years
<b>Phone No</b>	Telephone numbers of the customer for the past 3 years
<b>Occupation</b>	Occupation of the customer for the past 3 years
<b>Employer</b>	Employer of the customer for the past 3 years

#### IV. MOTOR VEHICLE REPORT

This report provides information on whether vehicles have been used as collateral for any loans that are still outstanding.

##### Example of Motor Vehicle Report

MOTOR VEHICLE REPORT								
CREDIT DETAILS (outstanding credit only)								
NO.	VEHICLE NO	ENGINE NO	CHASSIS NO	MAKE AND MODEL	APPROVAL DATE	LENDER	FACILITY TYPE	REMARKS
1.	JCY6030	11602462156	11024512354	PROTON WIRA	12.04.1995	RFC	HP-S	
2.	ACA3955							NO RECORDS FOUND
3.								
4.								
5.								

##### Explanation on each of the fields in the credit report

Field Name	Description
<b>No</b>	Refers to the sequence number in the report.
<b>Vehicle No</b>	Refers to the vehicle registration number as registered with Jabatan Pengangkutan Jalan Malaysia etc.
<b>Engine Number</b>	Refers to the engine number of the vehicle pledged as collateral.
<b>Chassis Number</b>	Refers to the chassis number of the vehicle pledged as collateral.
<b>Make and Model</b>	Refers to the make and model of the vehicle pledged as collateral.
<b>Approval Date</b>	Refers to the date when the credit facility was approved by the PFI.
<b>Lender</b>	Refers to the type of lending institution Own = Own Institution CB = Commercial bank and Islamic bank RCB = Related commercial bank (i.e. in the same financial group) FC = Finance Company RFC = Related finance company (i.e. in the same financial group) MB = Merchant bank RMB = Related merchant bank (i.e. in the same financial group) OTH = Other
<b>Facility Type</b>	Refers to type of credit facility to which the vehicle is pledged. Please refer to Facility Type details in the explanation on Detailed Credit Report.
<b>Remarks</b>	This field is for any comments/remarks by the Credit Bureau, e.g. if the vehicle that is being searched is not used collateral for any outstanding loan, this column will display "NO RECORDS FOUND".