

I-RISK SCORE INTELLIGENCE – (IRISS)

SECTION 1: SUMMARY

PARTICULARS OF THE SUBJECT PROVIDED BY YOU	
Name Of Subject	FOO CHEE YONG
IC / PP No	
New IC No	750701-71-5053
Nationality	MY

INFORMATION IN OUR DATABANK	
Name Of Subject	FOO CHEE YONG
IC / PP No	A3120756
New IC No	750701-71-5053

ADDRESS (S) IN BANKING & RAMCI DATABANK		
NOTE: The address (s) stated below may not be the current or last known address of the subject		
Address	Date Captured	Source
PUTRA HEIGHTS, SUBANG JAYA SL MY 47650 SELANGOR	14 Aug 2016	RAMCI
NO.21, JLN PUTRA PERMAI 10/2J PUTRA HEIGHTS 47650 SUBANG JAYA 47650 SELANGOR	18 Apr 2016	RAMCI
AS1-7-I AMAN SATU APART, DESA AMAN PURI KEPONG, 52100 KUALA LUMPUR, SELANGOR	23 Sep 2002	BANKING
NO 20, PERSIARAN CHEMOR INDAH 2, TAMAN CHEMOR INDAH, CHEMOR, PERAK	04 Oct 2002	BANKING
AS1-7-I BLK C JLN PURI, APT DESA AMAN PURI 1, KEPONG, 52100 KUALA LUMPUR, CHEMOR, WILAYAH PERSEKUTUAN KUALA LUMPUR	20 Feb 2003	BANKING
AS1-7-1, AMAN SATU APT., DESA AMAN PURI., SELANGOR, SELANGOR, WILAYAH PERSEKUTUAN KUALA LUMPUR	16 Apr 2003	BANKING
R-017 APT HARMONI, JALAN PJU 10/4C, SELANGOR, SELANGOR, SELANGOR	16 Jun 2003	BANKING
R-017 APT HARMONI, JLN PJU 10/4C,DAMANSARA DAMAI, SELANGOR, SELANGOR, SELANGOR	15 Oct 2003	BANKING
R-017 BLK R JALAN PJU 10/4C APT HARMONI, DAMANSARA DAMAI SG BULOH, 47830 PETALING JAYA, SELANGOR	22 Oct 2003	BANKING
R017BKR JALAN PJU 10/4C, APARTMENT HARMONI, DAMANSARA DAMAI SUNGAI BULOH, SELANGOR	16 Sep 2004	BANKING
R-017 BLK R JLN PJU 10/4C, APT HARMONI DAMANSARA DAMAI, 47830 SUNGAI BULOH	18 Jan 2005	BANKING
R-017 BLOCK R, JALAN PJU 10/4C, APARTMENT HARMONI, DAMANSARA DAMAI SG BULOH, SELANGOR	17 May 2005	BANKING

R-017 BLK R JALAN PJU 10/4C, APT HARMONI DAMANSARA DAMAI, 47830 PETALING JAYA, SELANGOR, SELANGOR	25 May 2005	BANKING
R-017, BLK R, JLN PJU 10/4C, APT HARMONI, DAMANSARA DAMAI, SUNGAI BULOH, SELANGOR	15 Feb 2006	BANKING
R-017 APARTMENT HARMONI, JALAN PJU 10/4C DAMANSARA DAMAI, 47830 PETALING JAYA, SELANGOR, SELANGOR	16 Sep 2006	BANKING
NO 21 JALAN PUTRA PERMAI 10/2J, PUTRA HEIGHTS, 47650 SUBANG JAYA, SELANGOR, SELANGOR	10 Nov 2006	BANKING
NO 21, JLN PUTRA PERMAI 10/2J, PUTRA HEIGHTS, SELANGOR	15 Nov 2006	BANKING
NO.21 JLN PUTRA PERMAI 10/2J, PUTRA HEIGHTS, SELANGOR, SELANGOR, SELANGOR	14 Dec 2006	BANKING
NO 21 JLN PUTRA PERMAI 10/2J, PUTRA HEIGHTS, SUBANG JAYA, SELANGOR	15 Dec 2006	BANKING
NO.21, JLN PUTRA PERMAI 10/2J, PUTRA HEIGHTS, 47650 SUBANG JAYA, SELANGOR	12 Oct 2007	BANKING
NO.21, JLN PUTRA PERMAI 10/2J, PUTRA HEIGHTS, 47650 SUBANG JAYA, SELANGOR, SELANGOR	09 Jan 2008	BANKING
NO 21 JALAN PUTRA PERMAI 10/2J, SECTION 10, PUTRA HEIGHTS, SUBANG JAYA, SELANGOR	05 Feb 2008	BANKING
21 JLN PETRA PERMAI 10/2J, PUTRA HEIGHT SUBANG JAYA, SELANGOR, SELANGOR	10 Mar 2008	BANKING
21 JLN PETRA PERMAI 10/2J, PUTRA HEIGHT SUBANG JAYA, SELANGOR, MYS, SELANGOR	03 Dec 2009	BANKING
NO 21 JALAN PUTRA PERMAI 10/2J, PUTRA HEIGHTS, SUBANG JAYA, SELANGOR	08 Jan 2010	BANKING
PUTRA HEIGHT SUBANG JAYA, SELANGOR, SELANGOR, MYS, SELANGOR	11 May 2010	BANKING
PUTRA HEIGHTS, PUTRA HEIGHT SUBANG JAYA, SELANGOR, SUBANG JAYA SL MY, SELANGOR	15 Jul 2010	BANKING
NO 21, JALAN PUTRA PERMAI 10/2J,, SEKSYEN 10,, PUTRA HEIGHTS, SUBANG JAYA, SELANGOR	14 Jul 2011	BANKING
PUTRA HEIGHTS, SELANGOR, SUBANG JAYA SL MY, SELANGOR	16 Feb 2012	BANKING
PUTRA HEIGHTS, SUBANG JAYA SL MY, SELANGOR	08 Apr 2013	BANKING
NO 21 JLN PUTRA PERMAI 10/2J, PUTRA HEIGHTS, 47650 SUBANG JAYA, SELANGOR, SUBANG JAYA, SELANGOR	05 Jan 2017	BANKING

SUMMARY CREDIT INFORMATION			
By Banking Info		By RAMCI	
Credit Applications Approved for Last 12 months	2	Bankruptcy Record	0
Credit Applications Pending	0	Legal Suits	0
Dishonored Cheque	0	Trade / Credit Reference	0
Special Attention account	0	Total Enquiries for Last 12 months	0
Legal Action taken (from Banking)	0	Total Companies/Businesses Interest	0
Existing No. of Facility (from Banking)	8		

i-SCORE

CREDIT SCORE

Note: The i-SCORE is a credit score, which is a numeric representation of an individual or corporate's credit worthiness, based on prevailing information available on the credit files at the time of scoring. i-SCORE does not provide any conclusive evaluation or credit decisions for credit grantors.

i-SCORE	630											
Risk Grade	Higher Risk	WEAK			FAIR		GOOD		STRONG			Lower Risk
		1	2	3	4	5	6	7	8	9	10	
Key Contributing Factors (Why the Score is not Higher>)	- Credit Applications - Legal History 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

NO INFORMATION AVAILABLE

PREVIOUS KNOWN COMPANIES / BUSINESSES

Note: The following information relating to shareholding/directorship interest by the Subject is as available from our databank.

NO INFORMATION AVAILABLE

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 RAMCI customer service for assistance.

CCRIS ENTITY SELECTED BY YOU

Entity Name	FOO CHEE YONG
Entity ID No. 1	750701-71-5053
Entity ID No. 2	A3120756
CCRIS Entity Key	10357596

Subject Status

Warning Remark	NIL
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KEY STATISTICS

Earliest Approved Facilities (Facility Type / Date Approved)	CREDIT CARD	10-07-2002
Latest 3 Approved Facilities	CREDIT CARD	14-04-2017

Latest Approved Facilities (Facility Type / Date Approved)	CREDIT CARD	29-12-2016
	PURCHASE OF PASSENGER CARS	23-03-2011
Secured Facilities	No. of Facilities	2
	Total Outstanding Balance (RM)	76471
	Total Outstanding Balance Against Total Limit	20.91%
	Highest No. of Installments Arrears Last 12 months	1
Unsecured Facilities	No. of Facilities	9
	Total Outstanding Balance (RM)	4531
	Total Outstanding Balance Against Total Limit	3.28%
	Highest No. of Installments Arrears Last 12 months	1
Credit Card	Average Utilisation Last 6 months	2.12%
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	5

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	34,000.00
B. Pending	0	0.00

SUMMARY OF POTENTIAL & CURRENT LIABILITIES			
	Outstanding (RM) (Exclude FEC)	Total Limit (RM) (Exclude FEC)	FEC Limit (RM)
As Borrower	81,002.00	503,765.00	0.00
Legal Action Taken	N		
Special Attention Account	N		

DISHONOURD CHEQUE INFORMATION (OWN BANK)

Account No	Issuance Date	Cheque No	Amount	Remark
NO INFORMATION AVAILABLE				

DISHONOURD CHEQUE INFORMATION (COMMERCIAL BANK)

Bank	Account No	Issuance Date	Remark
NO INFORMATION AVAILABLE			

DETAILED CREDIT REPORT (BANKING ACCOUNTS)

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
											2017						2016							
OUTSTANDING CREDIT											M	A	M	F	J	D	N	O	S	A	J	J		
1	10/07/2002		OWN	CB				25,000.00		CLEAN														
		O			CRDT CARD	0.00	30/04/2017		MTH		0	0	0	0	0	0	0	0	0	0	0	0		
2	07/04/2004		OWN	CB				2,000.00																
		O			CRDT CARD	0.00	30/04/2017		MTH	CLEAN	0	0	0	0	0	0	0	0	0	0	0	0		
3	19/07/2004		OWN	CB				292,765.00																
		O			HSLNFCE	75,384.00	30/04/2017		MTH	PROPERTIES	0	0	0	0	0	0	0	0	0	0	0	0		
4	17/02/2011		OWN	CB				16,000.00		CLEAN														
		O			CRDT CARD	155.00	30/04/2017		MTH		0	0	0	0	0	0	0	0	0	0	0	0		
		O			CRDT CARD	1,530.00	30/04/2017		MTH		0	0	0	0	0	0	0	0	0	0	0	0		
5	29/12/2009		OWN	CB				25,000.00																
		O			CRDT CARD	0.00	30/04/2017		MTH	CLEAN	0	0	0	0	0	0	0	0	0	0	0	0		
6	14/04/2017		OWN	CB				54,000.00		CLEAN														
		O			CRDT CARD	0.00	30/04/2017		MTH		0	0	0	0	0	0	0	0	0	0	0	0		
		O			CRDT CARD	2,641.00	30/04/2017		MTH		0	0	0	0	0	0	0	0	1	0	0	0		
		O			CRDT CARD	205.00	30/04/2017		MTH		0	0	0	0	0	0	0	0	0	0	0	0		
7	29/12/2016		OWN	CB				16,000.00		CLEAN														
		O			CRDT CARD	0.00	30/04/2017		MTH		0	0	0	0	0									
8	23/03/2011		SOLE	OTH				73,000.00																
		O			PCPASCAR	1,087.00	30/04/2017		MTH	MOTOR V (JPJ)	1	0	0	0	0	0	0	0	0	0	0	0		
					TOTAL OUTSTANDING BALANCE:	81,002.00		TOTAL LIMIT:	503,765.00															
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	04/01/2017	A	OWN	CB	N/A	0		16,000.00	N/A	N/A														
2	01/05/2017	A	OWN	CB	N/A	0		18,000.00	N/A	N/A														
								TOTAL LIMIT:	34,000.00															
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

REMARK LEGEND

FACILITY

HSLNFNCE - HOUSING LOANS/FINANCING
PCPASCAR - PURCHASE OF PASSENGER CARS
CRDTCARD - CREDIT CARD

STATUS

O - Outstanding
A - Accepted by Customer

SECTION 3: LITIGATION INFORMATION

LEGAL 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.

LEGAL SUITS - SUBJECT AS DEFENDANT

Total: 0

NO INFORMATION AVAILABLE

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: 0

NO INFORMATION AVAILABLE

SECTION 4: TRADE BUREAU / OTHER CREDIT REFERENCE

TRADE BUREAU / CREDIT REFERENCE

NOTE: The following information is provided by third party sources for your reference. Searched Subject will also be listed if he/she is in Guarantor capacity. RAMCI does not guarantee the accuracy of the information. Please check with the Creditors for confirmation as alleged debts may have been settled since recorded. Users should NOT treat the information as conclusive factor for evaluation purpose.

NO INFORMATION AVAILABLE.

SECTION 5: ENQUIRIES

FINANCIAL RELATED SEARCH COUNT

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

Year	Total	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017	0	0	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0	0	0
2015	0	0	0	0	0	0	0	0	0	0	0	0	0

COMMERCIAL RELATED SEARCH COUNT

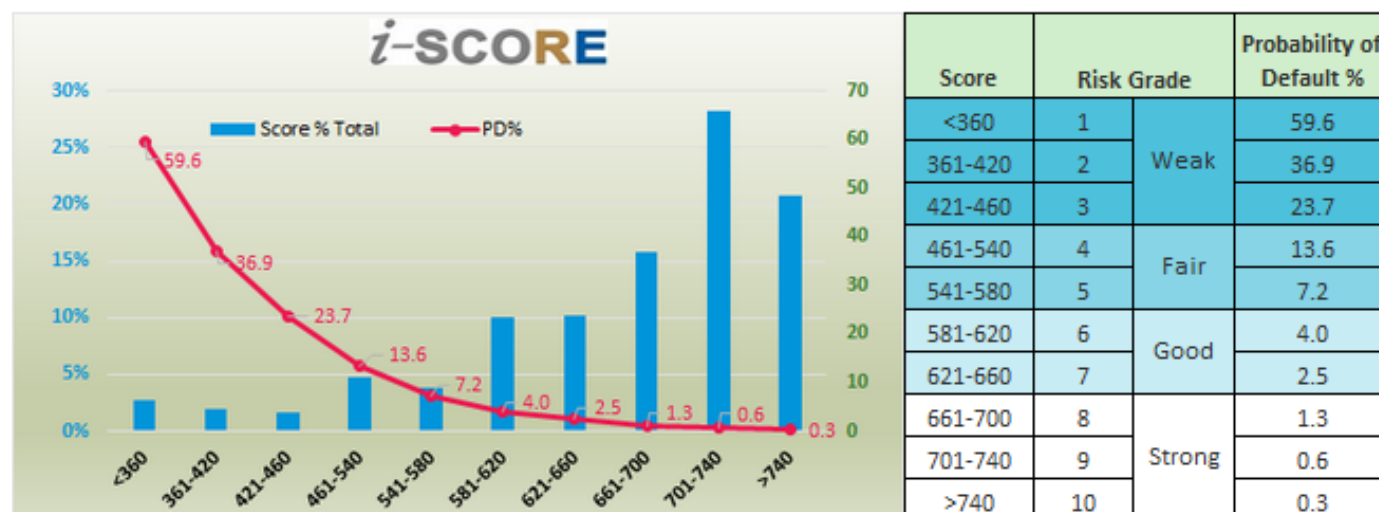
(The number of times that the Subject has been searched by Business Corporations via Credit Track)

Year	Total	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017	0	0	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0	0	0
2015	0	0	0	0	0	0	0	0	0	0	0	0	0

LEGENDS:

SECTION 1: SUMMARY - SCORE INTERPRETATION

i-Score Scale, Probability of Default (PD) and Distribution based on Development Sample



Explanation

i-SCORE

i-SCORE is a credit score, which is a numeric representation of an individual or corporation's credit worthiness, based on prevailing information available on the credit files at the time of scoring. The i-SCORE is calculated using advanced statistical modelling techniques, encapsulates comprehensive credit information (both banking and non-banking) from RAMCI to give you a simple 3 digits number to objectively assess your customers, business partners, vendors and others, for a better credit decision - the higher the number, the better the individual or corporation's credit worthiness.

Risk Grade

Risk Grade is risk segmentation for i-SCORE range for easy understanding and application. It has 10 risk grades from 1 to 10. A risk grade of "10" is considering the best. For non-scored individual, the Risk Grade will be "N/A" as well.

Probability of Default (%)

It is the predicted likelihood of an individual or corporation not able to repay its debts within the next 12 months. An individual with a higher probability of default is more risky than one with lower percentage.

Key Contributing Factors (KCF)

Key Contributing Factors are the key factors that have impact on why the individual or corporation's i-SCORE cannot be higher. It lists out the top 2 factors that lower the credit score.

Non-Scored Segment

The following are 3 scenarios that entity will fall under non-scored segment with i-SCORE = N/A:

i-SCORE	Risk Grade	Key Contributing Factors (KCF)
A "N/A" will be shown	A "N/A" will be shown	Entity has insufficient or no CCRIS and RAMCI data available for the scoring
		Entity is below the age of 18 years old
		Entity has bankruptcy status as per CCRIS or RAMCI record

SECTION 2: BANKING CREDIT INFORMATION

Banking Information Warning

From the system, the user may see CCRIS Warning Message with the meaning as per below:

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

Secured Facility

Refer to loan which the borrower pledges some asset as collateral for the loan, which then becomes a secured debt owed to the creditor who gives the loan.

Unsecured Facility

Refer to loan that is not protected by a guarantor, or collateralized by a lien on specific assets of the borrower.

Credit Card average utilization last 6 months

$[(\text{monthly credit card total outstanding balance} / \text{total limit}) \text{ for last 6 months}] * 100$

The ratio of credit card utilized amount compared to your credit limit for the last 6 months.

Other Revolving Credits average utilization last 6 months

$[(\text{monthly other revolving credits facility total outstanding balance} / \text{total limit}) \text{ for last 6 months}] * 100$

The ratio of all other revolving loans outstanding amount compared to the total limit for the last 6 months. It includes Overdraft, revolving credit facility, share margin financing facility, leasing receivables facility, other hire purchase receivables facility.

Capacity

Refers to whether the loan is taken directly or indirectly by the customer

1. Own = the credit facility is obtained by the borrower himself.
2. Joint = the credit facility is obtained by the borrower himself one of the borrowers in a joint application, eg. in a joint housing loan.
3. Sole = the credit facility is obtained by the sole proprietorship in which the borrower is the owner.
4. Partner = the credit facility is obtained by the partnership in which the borrower is one of the partners.
5. 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.

For more legends, please refer to User Guide

-END OF REPORT-

SUBSCRIBER NAME: SIME DARBY PROPERTY BERHAD

USER NAME: SURIATI MOHAMMUD

ORDER DATE: 2017-05-17

ORDER TIME: 18:32:32