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Ccris bnm guidelines

The CCRIS report itself doesn't say whether you're in good or bad credit standing. It only shows repayment records of the last 12 months, after which the oldest data is erased accordingly. Whether your credit is good or bad is up to the person/entity reading it. The Report incorporates the following credit information of a borrower: 1. Outstanding Credit(s) All outstanding credit facility* obtained by the borrower under: • his own name; • a joint name with another person; • a name of a sole proprietorship; or • a partnership or a professional body.Example: Housing loans, hire purchase, credit cards, personal loans, and overdraftIncludes information on outstanding amount, limits, payment behaviour, arrears and legal status if any.*This would exclude any accounts which have been fully settled. 2. Special Attention Account (s) All outstanding credit facility under close supervision by financial institutions. Usually accounts deemed Non-Performing Loan (NPL), or under special debt management schedules such as those negotiated by Credit Counselling and Debt Management Agency (AKPK). PTPTN is one of the examples. The latest type of borrowers to be threatened with the dreaded 'blacklist' are PTPTN loan defaulters and it has brought this nasty term back to the forefront of Malaysian discussion. 3. Application(s) for Credit All applications in the previous 12 months for the borrower under: • his own name; • a joint name with another person; • a name of a sole proprietorship; or • a partnership or a professional body.Shows the amount of applications and their statuses – whether approved, rejected or deleted. Accounts under legal status (legal action being taken) or special attention accounts.Missed or late repayments. The more arrears you have; the higher the chance loan providers will consider you to have a bad credit rating and not offer you any further credit.Utilisation of credit limits such as a high utilisation of credit card and overdraft limits are indicators of poor money management.High Debt Servicing Ratio (DSR) by comparing your total income against the total outstanding credit.Multiple active loan or credit applications. The more applications you make, the more financially insecure you seem to banks.CTOS stand for Credit Tip-Off System which is operated by CTOS Data Systems Sdn Bhd. It leads information system widely used by the majority of the country's Financial Institutions, Commercial Companies & Businesses, Legal Firms and other institutions. Unlike CCRIS, which is under Bank Negara Malaysia (BNM). CTOS is owned and managed by a Malaysian company, in business for over 20 years, collating information on Individuals and Companies from various sources found in the public domain. The information is formatted into an electronic database which provides for an easy, quick and efficient checking process for loan applications, trade and business credits and for decision making by credit grantors and lenders. The sources of CTOS information include amongst others: Legal notices in Newspapers Searches at the Companies Commission of Malaysia (CCM) or Suruhanjaya Syarikat Malaysia (SSM) Government Gazettes & Publications Searches at the Malaysia Department of Insolvency (MDI) or Jabatan Insolvensi Malaysia National Registration Department (NRD) or Jabatan Pendaftaran Negara (JPN) Searches at the Registrar of Societies (ROS) Contact information provided by creditors / litigators / trade referees Information voluntarily provided by subjects themselves Only CTOS subscribers can access the CTOS Information Database. CTOS is not a blacklist. It does not determine whether you are capable of getting the loan. It does not provide opinions, ratings, rankings or recommendations on an Individual's or Company's credit worthiness. All lending policies, loan approvals and decision making are determined by the lenders or credit grantors themselves, not CTOS. Another factor that you must know is that CTOS is very updated. In fact, if you have been involved in a court case, it will be electronically updated almost in real-time. CTOS data is kept for an infinite time because of its ability to show the history of the individual. Section A – Identity Verification Helps to identify and verify the subject's by Identity Number, Full Name, Company or Business Registration Number. This section helps to detect and prevent fraud and identity theft. Section B – Internal List / Group Exposure This is for the subscriber's own information and reference. It relates to their own business experiences with their customers. Information here is only open to the subscriber's own personnel. No other subscribers have access to this information Section C – Directorships and Business Interests Record a subject's directorships and shareholdings in Malaysian incorporated companies and businesses. Banks use this section to help verify the true nature of a subject's ostensible income, especially for company shareholders and business owners. Section D – Legal Actions Against Record the legal information. It helps one to have a better insight and understanding on a subject's background, history and business experience. Banks use this section to look out for bankruptcy information, legal actions, and case statuses. Section E – Trade Referees and Subject Comments Trade Referees – Listed here is the name of Trade Referees. They are CTOS subscribers who may want to share their business experiences known as "Trade References" on subjects and their companies or businesses that they have dealt with. The trade references are the subscribers' own information not CTOS. Therefore, communication of the trade reference is done directly via email between the trade referee and the inquirer. Subject's Comments – This is a facility provided by CTOS to allow parties involved in a case to present their "side of the story". Comments should be objective and confined only to the case. Source of information: LoanStreet In order to remove your name from being blacklisted by Bank Negara, you can only by paying off your outstanding debt. Regulate your payments. Always pay on or before the due date. Since the CCRIS report is for the last 12 months, you need to ensure that you make all payments on time for 12 months. Once you have established a regular payment routine, then your credit rating will improve where you can apply for further financial products and services. Continue to maintain a good credit rating so that you do not experience any difficulties in acquiring additional financing in the future. The basic and important step to take is to identify your outstanding debt. It could be any outstanding loans or outstanding payments on your credit card. Write down your total outstanding due as well as your monthly expenses. Create a budget that will help you know what you need to pay each month.Your credit rating dips when you fail to make payments for more than six months. Check whether it is possible for you to pay the outstanding amount partially or in full immediately. Search out for various income sources or other savings that can be used to pay off your debt.If you are not able to pay any outstanding dues, contact your bank or financial institution as soon as possible. Talk to your bank and see if you can negotiate an alternative repayment schedule. Even if your bank may not accept this negotiation, they can provide you valuable advice and tips on what you can do to repay your outstanding due.You need to start making regular payments towards your loans or credit cards. A reasonable budget is required for you to do it. Note down your monthly income and expenses. Identify areas where you can cut down on unnecessary expenses. Keep aside funds to pay your outstanding debt, and do not use that money for anything else.If you are not able to pay your dues on time, set up standing instructions with your bank. This way, even if you forget, your payment would go through on time. Since the bank would deduct that amount directly from your account, ensure you have enough funds in the account at all times.AKPK is a debt management agency established by Bank Negara. AKPK provides financial education, debt management programmes and financial counselling sessions for Malaysians. All these services are provided for free. You can receive free counselling on how to manage your debt. AKPK will also help you to identify available options to improve your financial standing. You can get advice on various matters such as budgets, money management and credit related issues. All counselling sessions are on a one-to-one basis. bnm ccris guidelines pdf

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