

## Collaboration between MMSDA and Credit Bureau Malaysia (CBM) for a Better Customer Credit Evaluation

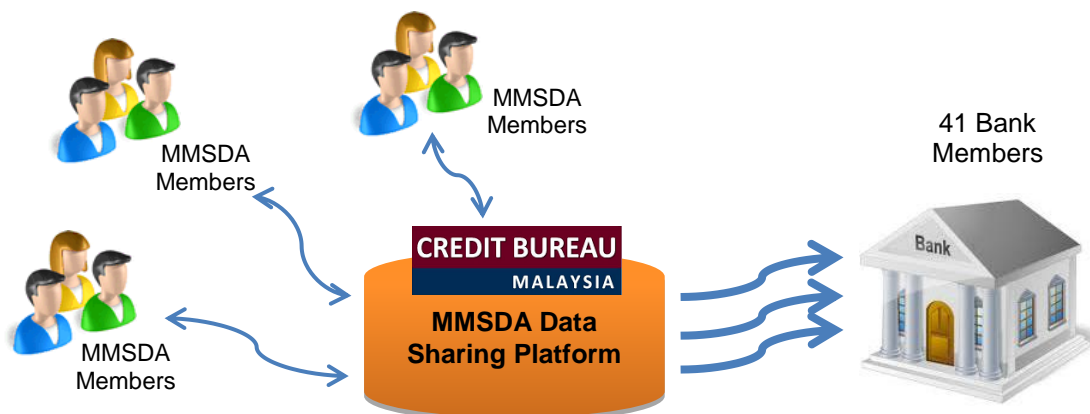
MMSDA and CBM have collectively worked out special offers for MMSDA members in respect of the following:-

- Provide MMSDA Data Sharing Platform (see details as below)
- Provide CCRIS Individual Risk Report (IRR) \*\* (see details as below)
- This is such a great initiative to enable MMSDA members to better evaluate customers' credit standing before extending the credit to customers
- MMSDA's members shall ensure all relevant laws, such as CRA Act, PDP Act and other related legislations are complied and proper consents/ authorisation from subjects are obtained for accessing to CBM's facilities.

### Special Offers to MMSDA Members

#### 1. Data Sharing Platform for MMSDA Members

- Members just need to pay a RM336 annual fee to access to a user friendly & improved version of data sharing system amongst MMSDA members
- Information will be loaded to our CCRIS Individual Risk report (IRR) \*\*
- Bureau has 41 banks using its system to do credit checks
  - ✓ Help MMSDA members collect from delinquent borrowers
  - ✓ Ensure motorcycle loan payment is priority for borrowers
- Member will be entitled to 1 Self-Enquiry Report (worth RM100) free-of-charge



#### 2. Access to CCRIS Individual Risk Report (IRR) \*\*

- Credit check based on payment track record to banks (CCRIS, Bank Negara Malaysia)
- Credit check based on payments to other creditors, e.g. telco, credit & leasing, etc
- Access to litigation from auto-financing related creditors

\*\* The IRR report will only be available to the members after Credit Reporting Agencies (CRA) Act implemented

### To join Data Sharing Platform

- Fill up the attached Form – “Data Sharing Platform Membership for Motorcycle Association Members”
- Bank in RM336 annual membership fee to:-
  - Payee Name : Credit Bureau Malaysia Sdn Bhd
  - Account No. : 5123-5260-4549
  - Bank Name : Maybank
- Fax the Form and bank-in slip of RM336 (please state your company name) to 03-7806 8001
- Credit Bureau will contact you for service activation
- For further enquiry please call 03-7806 8080 or email to [info@creditbureau.com.my](mailto:info@creditbureau.com.my)

## 马来西亚摩托车商总会 (MMSDA) 与马来西亚信贷资料局 (CBM) 联手协助会员们做出更好的信贷评估

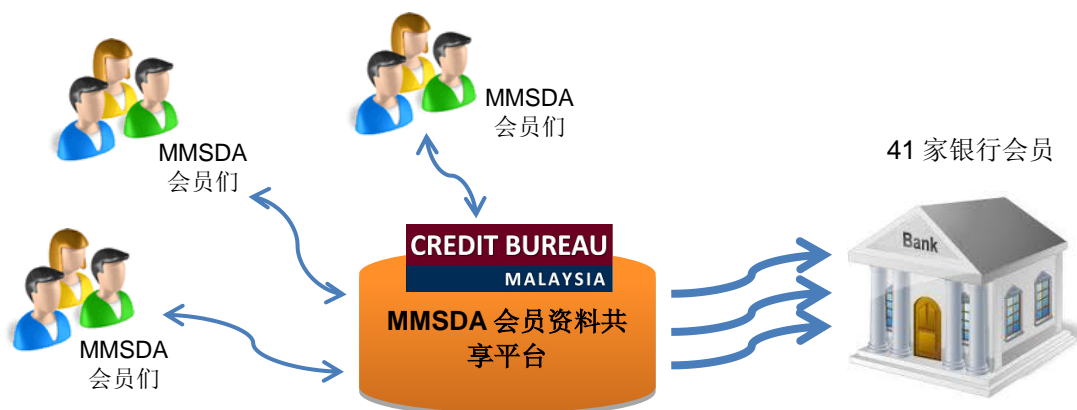
MMSDA 与 CBM 联合为 MMSDA 会员量身定制以下特别优惠： -

- 提供 MMSDA 会员资料共享平台 (请参考以下详情)
- 提供 CCRIS 个人信贷风险评估报告 (IRR) \*\* (请参考以下详情)
- 这是个非常好的方案，它可以让 MMSDA 会员们在还没提供信贷给顾客之前做出更好的信贷评估
- 在使用 CBM 服务的同时，MMSDA 会员须获得顾客的同意/ 授权并遵守所有相关的法令，如 CRA, PDP 等

### 提供 MMSDA 会员的特别优惠

#### 1. MMSDA 会员资料共享平台

- 会员只须付区区的 RM336 就可使用更完善的共享平台
- 会员资料将会被输入进个人风险报告(IRR) \*\*
- 届今已经有 41 家银行会员正在使用着我们的系统，每天购买我们的信贷评估报告
  - ✓ 借此，可以帮助 MMSDA 会员回收拖欠的借款
  - ✓ 确保偿还摩托车贷款是借款人的优先事项
- 会员将可免费获取一份自我公司信贷评估报告（价值 RM100）



#### 2. 获取 CCRIS 个人信贷风险评估报告 (IRR) \*\*

- 审查客户偿还所有银行的记录 (CCRIS, Bank Negara Malaysia)
- 审查客户偿还其他贷款者的记录，比如电讯公司，信贷和租赁公司等等
- 获取与汽车融资相关的诉讼报告

\*\* 该个人信贷风险评估报告 (IRR) 将须待到信贷报告机构法令 (CRA Act) 落实后才可正式推出

### 加入 MMSDA 会员资料共享平台

- 请填写附属的表格 – “Data Sharing Platform Membership for Motorcycle Association Members”
- 然后支付 RM336 的会员年费给:-  
收款人姓名 : Credit Bureau Malaysia Sdn Bhd  
户口号码 : 5123-5260-4549  
银行名称 : Maybank
- 之后传真表格以及银行收据 RM336 至 03-7806 8001 (请注明贵公司名称)
- 我们将会与您联络以启动您的服务
- 如需进一步查询，请致电 03-7806 8080 或发电子邮件至 [info@creditbureau.com.my](mailto:info@creditbureau.com.my)