



Knowledge Creates Confidence

Empowering Malaysians to achieve better financial credit health



www.ctoscredit.com.my

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About CTOS

Established in 1990, CTOS is Malaysia's leading Credit Reporting Agency (CRA) under the ambit of the Credit Reporting Agencies Act 2010. At CTOS, we facilitate credit extensions by empowering individuals and businesses with access to crucial information at greater ease and speed.

As digital transformation becomes more essential to business survival, CTOS has been evolving in tandem, enabling businesses with the tools to innovate and thrive in an increasingly digital world.

According to World Bank's Doing Business Report 2020, Malaysia is deemed one of the easiest countries to get credit in the world with a ranking position of 12th out of 190 countries. CTOS is proud to have contributed to that.

By providing information to credit grantors and creating transparency, we inspire greater confidence in them to transact with parties they would otherwise know little or nothing about. Hence, our mantra, "Knowledge Creates Confidence" driven by the Malaysia largest database with:

- **23 million individuals on file**
- **2.6 million companies and businesses on file**
- **4.3 million unique litigation records**
- **5.3 million trade references**
- **Over 48,000 settlement records updated monthly**

CTOS continually invests in ensuring that the information for both businesses and consumers is kept securely. The investment is maintained in both ensuring our people are trained in the requirements for security and privacy and that our systems are secured to the necessary technical standards. Training for our people starts from their first day and ensures they fully understand the legal requirements of the credit reference industry and personal data protection acts. CTOS also maintains an information security policy which all staff are briefed on and is updated regularly to recognise industry issues.

Our technical environments are protected by multiple layers of security which starts with physical protection of the devices in caged areas in secure data centres. The applications are then protected against network attacks using a number of different security products and finally, the data itself is protected using strong encryption technology. All CTOS systems are backed up to alternative secure sites so that we can continue to provide services in the event of any environmental issues.

We continually monitor all of our security processes in the light of industry events and ensure that we meet or exceed the global standards.



Brief profile of CTOS

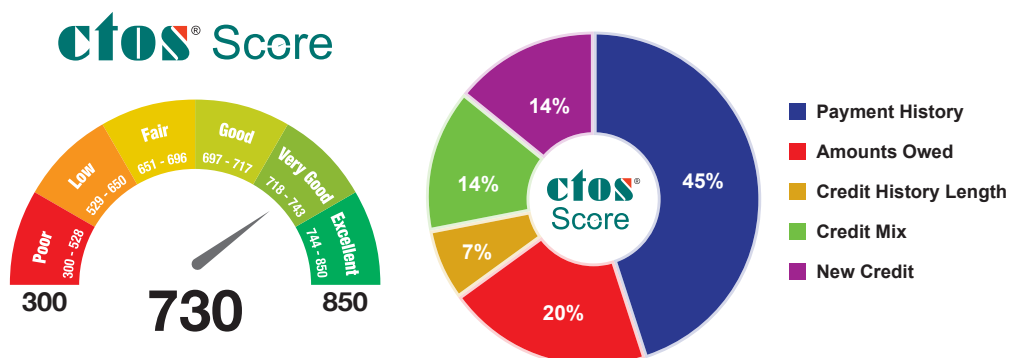
- ▶ CTOS, Malaysia's largest private credit reporting agency, is a registered Credit Reporting Agency under the Credit Reporting Agencies Act 2010.
- ▶ Established in 1990, CTOS has more than 30 years of experience in aiding credit grantors make better credit decisions.
- ▶ CTOS utilises information from its subscribers, proprietary database and from the public domain to support informed decisions and facilitate fact-based risk management when providing credit.
- ▶ CTOS is widely used by the country's banking and financial institutions, insurance companies, legal firms, telecommunications providers, commercial businesses, state and statutory bodies.

CTOS Products

For Consumer

1. CTOS Score

A CTOS Consumer Score is a three-digit number, ranging from 300-850, calculated using data and insights to determine an individual's creditworthiness. The higher the score, the lower the credit risk. The CTOS Consumer Score uses 5 categories of predictive characteristics to measure credit worthiness:



Normal Price:
RM26.50

2. CTOS SecureID

Fraud Protection and Credit Monitoring

Safeguards you from fraud and scams, also helps you stay on top of your credit health.

ctos® SecureID



Available on a
subscription basis
(Normal price)

Annual:
RM99.00
Monthly
RM9.90

3. CTOS Credit Finder

It is a digital referral channel to help consumer find the best match for credit cards, mortgages, personal loans & SME loans.

ctos® CreditFinder



CTOS Products

For Corporate & SMEs

1. CTOS Credit Manager

It is Malaysia's No. 1 Credit Management Solution that enables business owners to evaluate and monitor their customers to reduce business risk, as well as recover bad debts.

Use CTOS Credit Manager to get the best data and insights to help you make better, more informed business decisions with less credit risk. As Malaysia's No. 1 Credit Management Solution, it can help you reduce credit risk in 3 simple steps:-



Here's why you should consider CTOS:



2. CTOS SME Score

It is a credit scoring system that evaluates the financial position of a SME and even recommends a potential credit line based on the total exposure of the company. In order to assess the financial position and determine an appropriate line of credit to extend, the solution uses 2 components:

▶ CTOS SME Score

Based on credit assessments of the business entity and its principals, this score calculates an SME's financial position and assigns a score ranging between 100-400, relative to increasing credit worthiness.

▶ Potential Credit Line

Based on the CTOS SME Score and subject to the lender's risk appetite, a range of potential credit considered to be an acceptable risk is recommended based on an SMEs total loan exposure.

ctos[®] SME Score



CTOS Products

For Corporate & SMEs

3. CTOS eKYC

Digital identify verification allows for credit products to reach new market segments through online and mobile channels. Quicker decisions and improved operational efficiency also enhance the first customer experience with an organization.

4. CTOS IDGuard

Southeast Asia's first application fraud bureau which enables financial institutions (banks) with real-time automated alerts on potentially suspicious fraudulent credit applications.

5. CTOS International Business Report

CTOS offers International Business reports in partnership with Creditsafe, the world's largest commercial database and the most used global provider of business credit reports.

6. CTOS Application and Decisioning

Digital solution which drives exceptional customer experience by creating access to immediate and accurate application and decisioning capabilities.

7. CTOS Tenant Screening

A fully-digitised solution offers landlords and property agents quick and accurate checks on potential tenants, resulting in a more reliable application selection process.

8. CTOS ConneX

Disruptive technology for deal origination and due diligence using data enrichment to provide businesses with actionable intelligence.



CTOS Service Centres Directory

Headquarters (Mon-Fri – 8:30am to 6:00pm)

Unit 01-12, Level 9, Tower A Vertical Business Suite, Avenue 3 Bangsar South,
No. 8 Jalan Kerinchi, 59200 Kuala Lumpur.

Branches (Mon-Fri – 8:30am to 5:30pm)

► Penang

Unit G-17-3, Lorong Bayan Indah 1,
Bay Avenue, 11900 Penang.

► Kuantan

A133, 1st Floor, Jalan Haji Abdul Aziz,
25000 Kuantan, Pahang.

► Klang

B-2-12, Block B, BBT One,
Lebuh Batu Nilam 2, Bandar Bukit Tinggi,
41200 Klang, Selangor.

► Kuching

2nd Floor, No 2 Lot 16767, Block 11 MTLD,
Tabuan Tranquility Commercial Centre,
Jalan Canna, 93350 Kuching, Sarawak.

► Johor Bahru

Unit 20-03C Level 20, Menara Zurich,
15, Jalan Dato Abdullah Tahir,
80300 Johor Bahru, Johor.

► Kota Kinabalu

Lot 15, 2nd Floor, Block B, Lorong Plaza 333,
Plaza 333 Kobusak Commercial Centre,
Jalan Pintas, 89500 Penampang, Sabah.



Stay on top of your credit health
Download CTOS Mobile App now





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