

ctos

FOR SME





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About 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.



We empower individuals and businesses to achieve better financial credit health by providing access to crucial information at greater ease and speed, as well as creating transparency between consumers and lenders to improve access to credit. Hence our mantra, "Knowledge creates confidence".



We deliver a complete portfolio of credit risk management solutions and services, and is widely used by the country's banking and financial institutions, insurance and telecommunication companies, large corporations, SMEs, legal firms and statutory bodies.

Why CTOS?



Largest subscriber base

CTOS reports receive more eyeballs¹

- ▶ **100%** telco clients coverage
- ▶ **1 mil+** registered consumers

¹ 3 of 4 enquiries come through CTOS



Most comprehensive report

Far more users checking and updating their info

- ▶ **2.3 mil** individuals on file
- ▶ **2.6 mil** companies and businesses on file
- ▶ **4.3 mil** unique litigation records



Superior recovery rates

Debtors listed on CTOS are more likely to pay their debts

- ▶ **RM 1 bil+** debt recovered per annum
- ▶ **20%+** debt recovered within 2 years
- ▶ **5.3 mil** trade references on file
- ▶ **48k+** reports viewed monthly



Better customer service

End-to-end customer support available nationwide

- ▶ **7 service centres** vs 2 (or less) for competitors
- ▶ **Nationwide** coverage
- ▶ **7 days** a week Contact Centre support
- ▶ **Mobile-friendly** solutions available

About CTOS Credit Manager

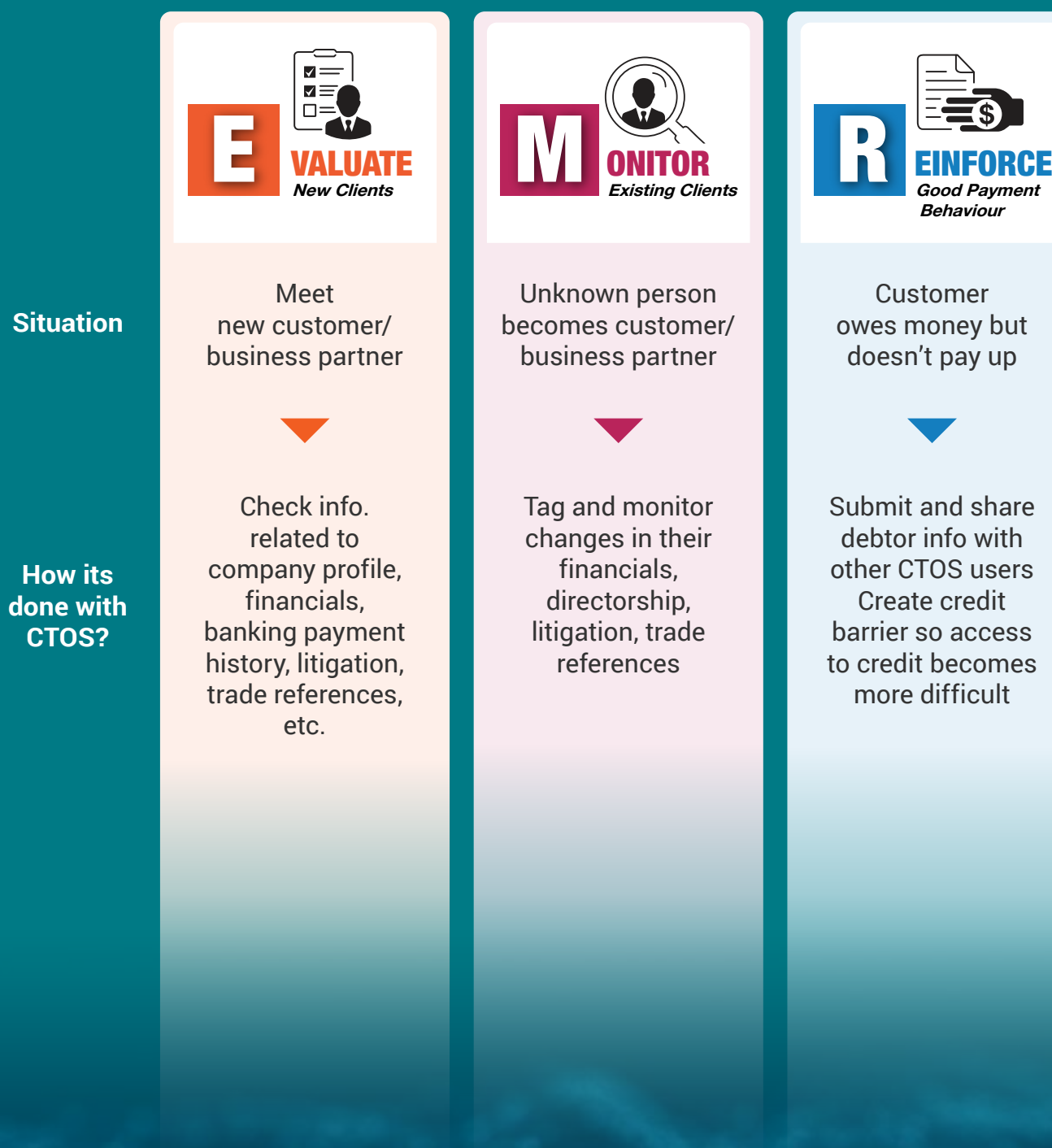
As the industry leader, we offer the most sophisticated business solutions to help manage and reduce credit risk with CTOS Credit Manager™

ctos credit Manager™

CTOS Credit Manager is a user-friendly web-based credit management application that helps SME to manage their business credit risk exposure in 3 simple steps:



How CTOS Credit Manager Work For You?



Key Benefits of CTOS Credit Manager



Testimonials

“ What Our Clients Say ”



Raihan Fitri Mohd Alias

Director of Semarak Cab

“

With CTOS we can do proper screening and reject errant drivers.

”



Bill Lee Boon Piau

Executive Director of Makin Juta Sdn Bhd

“

Using CTOS to evaluate Makin Juta's customers has become an integral part of the company's business process.

”



Sim Wei Tat

Managing Director of CST Cutter Sdn Bhd

“

I can easily go online to retrieve financial information, equity ownership details, litigation records and trade references.

”



Ooi Cheng Chye

Chairman of Eik Seng Machinery Sdn Bhd

“

We use CTOS mainly for the purpose of monitoring our customers in the event of any changes in company structure or equity ownership.

”



Tee Han Hong

Owner of You Sen Machinery Sdn Bhd

“

So far I have managed to recover a total of RM40,000 from three companies.

”

Reach Out To CTOS



Kuala Lumpur | Klang | Penang | Kuantan | Johor Bahru | Kuching | Kota Kinabalu

Get Your FREE Consultation:

03-2722 8882

or log on to

www.ctoscredit.com.my/business