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OUR REF: NEWSLETTER-6-2018



Bank Negara Malaysia has launched a free and secure **online platform (eCCRIS)** for the public to access their own Central Credit Reference Information System (CCRIS) report anywhere at their convenience.

With eCCRIS, users can monitor and verify their personal credit standing (i.e. loan repayment history) and able to lodge data verification requests directly via eCCRIS to relevant financial institutions to verify and correct any inaccuracies identified in their CCRIS report.

The credit report will contain the following credit information:

Outstanding Credit:

All credit facilities obtained by the borrower, which are still outstanding, either borrower's under the own name, a joint name, a name of proprietorship sole or а partnership, the name of a professional body or the name of a corporation.

Special Attention Account

| All | outstanding | | credit |
|---------------|-------------|-------|-----------|
| facilities | | under | close |
| supervision | | of | the |
| participating | | | financial |
| institut | ions. | | |

Application for Credit

All applications approved in the previous 12 months and pending approval applications for the borrower.

*Credit facilities that have been fully settled are excluded from the credit report. If you wish to access your credit report via eCCRIS, please register as an eCCRIS user by following the steps:

Walk-in to any Bank Negara Malaysia office or Agensi Kaunseling dan Pengurusan Kredit (AKPK) branch nationwide to perform a one-time registration.

At the CCRIS kiosk

- Individuals will need to verify their identity using MyKad and register a valid mobile phone number.
- For businesses, an **authorisation letter and company registration certificates** are required for an authorised person to register on behalf of the company.



A 6-digit PIN will be sent to the registered mobile phone number.



Users are required to key in their MyKad number and 6-digit PIN for first-time login at (https://eccris.bnm.gov.my)



The user will then be required to

(i) Set preferred user ID and password,

(ii) Select personal security image and phrase, and

(iii) Set 3 security questions and answers

If you wish to know more about the above issues or our services, please feel free to contact us at 03-4142 2020 or 012-2130138.