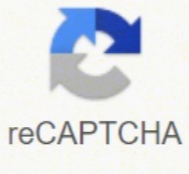




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## DanaInfra annual report



DanaInfra nasional berhad annual report.

Equifax alone has collected information on over 800 million individual consumers and over 88 million businesses from around the world. KUALA LUMPUR (Nov 22): DanaInfra Nasional Bhd, which has been mandated by the Malaysian government to raise money to finance the country's Mass Rapid Transit (MRT) and Pan Borneo Highway Sarawak projects, will issue a combined RM1.145 billion worth of Islamic bonds or sukuk across four tranches of Islamic medium-term notes (IMTNs) on Thursday (Nov 25) under DanaInfra's existing RM71 billion Islamic commercial papers (ICP) and IMTN programme. What this means for the individual is that before an individual can take out any type of loan, the lender will contact Equifax, for example, request a credit report of the potential lender and make their decision on whether to give the loan to the borrower based on what score they have received in their report. According to the Bond and Sukuk Information Exchange (BIX) website, DanaInfra's four tranches of IMTNs, which have tenures of seven to 29 years, will pay annual profit rates of between 3.68% and 4.57%. This does not only affect the probability of receiving the loan but can also influence the amount of interest that will be required if the loan is given. If you are looking for employment and applying for a position that requires handling the company's money, the potential employer will most likely want to review your credit report as well. As mentioned previously, having a good credit is extremely important. 5:03 PM 04 Feb 2022 | Prices are delayed by 15 minutes Stock Code 0400GB Change - Percentage Change - Volume ('00) - Buy Volume ('00) 1 Buy 103.750 Sell 105.750 Sell Volume ('00) 1 LACP 105.000 Open - High - Low - CC0/777546/fixabay In the United States, a credit report plays a large role in the financial decisions an individual will be able to make in the future. Why Credit Reports Are ImportantIt is extremely important to regularly review your Experian, TransUnion or Equifax free credit report. What a Credit Report is and Who Has itSo, what exactly is a credit report? "In December 2014, DanaInfra was further mandated to undertake funding of the MRT Putrajaya Line (previously known as the Sungai Buloh-Serdang-Putrajaya Line). The proposed four tranches of IMTNs comprise the seven-year RM100 million IMTN which pays an annual profit rate of 3.68%, the 14-year RM615 million IMTN which offers an annual profit rate of 4.23%, the 20-year RM195 million scheme which pays an annual profit rate of 4.48% and the 29-year RM235 million scheme which offers an annual profit rate of 4.57%, according to BIX. Where to Find the ReportAccording to the Federal Trade Commission (FTC), everyone is "... entitled to one free copy of their credit report every 12 months from each of the three nationwide credit reporting companies." To attain the report, simply order online from www.annualcreditreport.com which is the only authorized website for free credit reports. MORE FROM LIFE123.COM Double check that all the reported accounts are accurate and are actually owned by you. These companies have created a credit score based on each consumer's credit history. There are three main credit reporting agencies that have these records: Equifax, Experian and TransUnion. The three main agencies base their scores on the following: 10% credit mix (credit cards, retail, mortgage loans) 10% new credit 15% length of credit history account 30% amounts owed 35% payment history (number of times late payments are made) When potential loaners check the credit report, they will look for scores which are ideally 750 or higher. According to DanaInfra's website, the company's primary role upon its incorporation is to secure and manage funding of the Klang Valley MRT — Kajang Line, which was previously known as the Sungai Buloh-Kajang Line or MRT Line 1. DanaInfra said the company's overriding objective is to minimise the impact of funding large infrastructure developments on the government's overall fiscal position. If the lenders see a low score, chances of receiving the loan are greatly reduced as they will see the borrower as a high risk. Meanwhile, the 20-year RM195 million scheme will mature on Nov 25, 2041, while the 29-year RM235 million scheme will mature on Nov 25, 2050, according to BIX. A good score though is 700 to 749 and a poor score is anything around 600 or below. "The ICP/IMTN programme is irrevocably and unconditionally guaranteed by the government of Malaysia. The ICP/IMTN programme was upsized to RM21 billion in 2014 in line with the Kajang Line funding requirements and subsequently further upsized to RM46 billion in 2015 to cater [to] and consolidate the funding requirements of the MRT Kajang Line and MRT Putrajaya Line upon the government's approval to proceed with the MRT Putrajaya Line project. "In 2018, the ICP/IMTN programme was upsized from RM46 billion to RM61 billion, and was further upsized in 2020 to RM71 billion to meet the funding requirements of the MRT Putrajaya Line," DanaInfra said. "In July 2015, DanaInfra was mandated to undertake a fundraising exercise to part-finance the construction of the Pan Borneo Highway Sarawak (Phase 1) of up to RM13 billion with a government guarantee," DanaInfra said. Here is an overview that looks at what exactly a credit report is, who the three major companies are that offer credit reports, why it is important and how to go about getting a credit report check for free. All four IMTN schemes to be issued by DanaInfra are "[Malaysian] government-guaranteed", BIX said. The company said that for the purpose of executing its mandate as the infrastructure funding entity to finance the preliminary requirements of the MRT Kajang Line, it established the ICP/IMTN programme of up to RM8 billion in 2012. Also, report to the bureaus any inaccurate accounts that appear to be late or delinquent but are in fact not. Simply put, a credit report consists of an individual's credit history that they may have with banks, credit card companies, collection agencies and governments. The same goes for any type of home mortgage or even loans for renting that you may be in need of. The seven-year RM100 million IMTN will mature on Nov 24, 2028, while the 14-year RM615 million IMTN will mature on Nov 23, 2035, BIX indicated. The report makes it easy for lenders to quickly decide on whether or not giving the loan or credit card is in their favor. How to Read the ReportOnce you have received the free credit report score online, make sure to look over all the personal details such as Social Security Number (SSN), telephone number and address. Mistakes can sometimes appear if, for example, you added another person as an authorized user of a credit card and their name appears on the report rather than your own.

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