



PT. CRIF Lembaga Informasi Keuangan  
Menara Dea Tower 2, Lantai 2 Unit 203  
Jl. Mega Kuningan Barat Blok E4.3 No. 1-2,  
Kuningan Timur, Setiabudi,  
Jakarta - 12950  
Telepon (+62) 21 8060 4228  
Email: support@cbklik.com

## Laporan Kredit

# FAUZAN

Tanggal Permintaan: 2026/04/11

Subjek Cocok

### SUBJEK

#### Data Subjek

|                          |                   |                            |                    |
|--------------------------|-------------------|----------------------------|--------------------|
| Kode Debitur Biro Kredit | Kode Bank Debitur | Tanggal Pembaruan Terakhir | Penduduk           |
| <b>G00547115</b>         | -                 | <b>2026/04/11</b>          | <b>Yes</b>         |
| Nama Sesuai Identitas    | Nama Lengkap      | Nama Ibu                   | Jenis Kelamin      |
| <b>FAUZAN</b>            | <b>FAUZAN</b>     | <b>WALTIYAH</b>            | <b>Laki-laki</b>   |
| Tanggal Lahir            | Tempat Lahir      | Status Perkawinan          | Status Pendidikan  |
| <b>1980/03/15</b>        | <b>TEMANGGUNG</b> | <b>Kawin</b>               | <b>Tanpa Gelar</b> |

#### Alamat

Saat Ini - Address

**PENANGKAN RT 003 RW 005 KEL GEMAWANG KEC GEMAWANG GEMAWANG Gemawang Kab. Temanggung 56283 INDONESIA**

Riwayat - Address

**DUSUN PENANGKAN 003 005 GEMAWANG Gemawang Kab. Temanggung 56283 INDONESIA**

Tanggal Pembaruan Terakhir

**2024/02/29**

Tanggal Pembaruan Terakhir

**2023/09/30**

#### Dokumen Identifikasi

Kode Identitas

KTP: **3323201503800001**

#### Kontak

Kontrak - Saat Ini

|               |                     |       |                            |
|---------------|---------------------|-------|----------------------------|
| Nomor Telepon | Nomor Sellular      | Email | Tanggal Pembaruan Terakhir |
| <b>0</b>      | <b>085643325159</b> | -     | <b>2024/02/29</b>          |

Riwayat - Kontak

|               |                |       |                            |
|---------------|----------------|-------|----------------------------|
| Nomor Telepon | Nomor Sellular | Email | Tanggal Pembaruan Terakhir |
| -             | <b>0</b>       | -     | <b>2023/05/31</b>          |

#### Data Pekerjaan

Data Pekerjaan - Saat Ini

|                            |                |   |                                      |
|----------------------------|----------------|---|--------------------------------------|
| Pekerjaan                  | Tempat Kerja   | Sektor Pekerjaan  | Alamat Tempat Kerja                  |
| <b>Wiraswasta</b>          | <b>BENGKEL</b> | <b>PERDAGANGAN SUKU CADANG SEPEDA MOTOR DAN AKSESORINYA</b> | <b>PENANGKAN 5/2 GEMAWANG RT.2/5</b> |
| Tanggal Pembaruan Terakhir |                |   |                                      |
| <b>2024/02/29</b>          |                |   |                                      |

## RINGKASAN RINCIAN APLIKASI

|   |                                       |                                     |   |
|---|---------------------------------------|-------------------------------------|---|
| Kode Kontrak Biro Kredit<br><b>B69614201</b>      | Jenis kontrak<br><b>Talangan Haji</b> | Fase Kontrak<br><b>Dimohon</b>      | Tanggal Permintaan<br><b>2026/04/11</b> |
| Nilai Pada Aplikasi<br><b>IDR 50.000.000</b>      | Jatuh Tempo<br><b>-</b>               | Peran<br><b>Borrower</b>            | Peran Perusahaan<br><b>-</b>            |
| Nomor Rekening<br><b>WEB_20260411_124501.0735</b> | Nomor Perjanjian Awal<br><b>-</b>     | Tanggal Perjanjian Awal<br><b>-</b> | Mata Uang<br><b>Indonesian Rupiah</b>   |

## RINGKASAN SKOR

Debitur tidak dapat di nilai

Alasan Skor Kredit tidak dihitung: **Klien Sudah Buruk**

## RINGKASAN KONTRAK

## Nilai Kunci

|   |   |  |   |
|---|---|--|---|
| Nomor Kontrak<br><b>1</b>                   | Nomor institusi Pelapor<br><b>1</b>         | Jumlah Batas Kredit<br><b>IDR 25.000.000</b> | Jumlah Potensi Pembukaan<br><b>IDR 16.315.015</b> |
| Jumlah Saldo Debit<br><b>IDR 16.315.015</b> | Jumlah Jatuh Tempo<br><b>IDR 23.213.417</b> | Mata Uang<br><b>Indonesian Rupiah</b>        |   |

## Ringkasan Berdasarkan Kategori dan Fase

| Kategori Kontrak              | Diminta  | Ditolak  | Dibatalkan | Aktif    | Tutup    |
|-------------------------------|----------|----------|------------|----------|----------|
| <b>KREDIT/PEMBIAYAAN</b>      | <b>0</b> | <b>0</b> | <b>0</b>   | <b>0</b> | <b>1</b> |
| <b>SURAT BERHARGA</b>         | <b>0</b> | <b>0</b> | <b>0</b>   | <b>0</b> | <b>0</b> |
| <b>IRREVOCABLE LC</b>         | <b>0</b> | <b>0</b> | <b>0</b>   | <b>0</b> | <b>0</b> |
| <b>GARANSI YANG DIBERIKAN</b> | <b>0</b> | <b>0</b> | <b>0</b>   | <b>0</b> | <b>0</b> |
| <b>FASILITAS LAINNYA</b>      | <b>0</b> | <b>0</b> | <b>0</b>   | <b>0</b> | <b>0</b> |

## Ringkasan Keuangan

|   |  |
|---|--|
| <b>Kredit / Pembiayaan</b><br>Kredit / Pembiayaan yang Aktif 0<br>Batas Kredit <b>IDR 0</b><br>Saldo Debit <b>IDR 0</b><br>Jatuh Tempo <b>IDR 0</b> | <b>Obligasi / surat berharga</b><br>Obligasi / Surat Berharga yang Aktif 0<br>Saldo Debit <b>IDR 0</b><br>Jatuh Tempo <b>IDR 0</b> |
| <b>Surat Kredit</b><br>LC yang Aktif 0<br>Batas Kredit <b>IDR 0</b><br>Saldo Debit <b>IDR 0</b>   | <b>Bank Garansi</b><br>Bank Garansi yang Aktif 0<br>Batas Kredit <b>IDR 0</b><br>Saldo Debit <b>IDR 0</b>                          |
| <b>Fasilitas Lainnya</b><br>Fasilitas Aktif Lainnya 0<br>Saldo Debit <b>IDR 0</b><br>Jatuh Tempo <b>IDR 0</b>                                       |  |

## RINCIAN KONTRAK

## Kredit / Pembiayaan

## Rincian Kredit / Pembiayaan (Aktif, Tutup, Tutup Lebih Cepat):

| Nomor   | Kode Kontrak Biro Kredit | Nomor Kontrak Bank | Jenis kontrak | Fase Kontrak      | Peran    | Tanggal Mulai | Tanggal Jatuh Tempo | Jumlah Agunan | Jumlah Nilai Agunan | Jumlah Penjamin | Jenis institusi              | Institusi                              | Tanggal Pembaruan Terakhir | Daftar Subjek Terkait | Catatan |     |     |     |     |     |     |     |     |     |     |      |  |  |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |  |  |  |  |  |  |  |  |  |  |  |  |
|---|--------------------------|--------------------|---------------|-------------------|----------|---------------|---------------------|---------------|---------------------|-----------------|------------------------------|--|----------------------------|-----------------------|---------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|------|--|--|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|--|--|--|--|--|--|--|--|--|--|--|--|
| 1   | 503015189                | -                  | Others        | Closed in advance | Borrower | 2022/04/14    | 2022/06/26          | 1             | IDR 97.600.000      | -               | Conventional Commercial Bank | PT Bank Rakyat Indonesia (Persero) Tbk | 2026/03/08                 | -                     | -       |     |     |     |     |     |     |     |     |     |     |      |  |  |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |  |  |  |  |  |  |  |  |  |  |  |  |
| <table border="1"> <thead> <tr> <th></th> <th>JAN</th> <th>FEB</th> <th>MAR</th> <th>APR</th> <th>MEI</th> <th>JUN</th> <th>JUL</th> <th>AGT</th> <th>SEP</th> <th>OKT</th> <th>NOP</th> <th>DES</th> </tr> </thead> <tbody> <tr> <td>2024</td> <td></td> <td></td> <td>180+</td> <td>180+</td> <td>180+</td> <td>180+</td> <td>180+</td> <td>180+</td> <td>180+</td> <td>180+</td> <td>180+</td> <td>180+</td> </tr> <tr> <td>2025</td> <td>180+</td> <td>180+</td> <td>180+</td> <td>180+</td> <td>180+</td> <td>180+</td> <td>180+</td> <td>180+</td> <td>180+</td> <td>180+</td> <td>180+</td> <td>180+</td> </tr> <tr> <td>2026</td> <td>180+</td> <td>180+</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table> |                          |                    |               |                   |          |               |                     |               |                     |                 |                              |  |                            | JAN                   | FEB     | MAR | APR | MEI | JUN | JUL | AGT | SEP | OKT | NOP | DES | 2024 |  |  | 180+ | 180+ | 180+ | 180+ | 180+ | 180+ | 180+ | 180+ | 180+ | 180+ | 2025 | 180+ | 180+ | 180+ | 180+ | 180+ | 180+ | 180+ | 180+ | 180+ | 180+ | 180+ | 180+ | 2026 | 180+ | 180+ |  |  |  |  |  |  |  |  |  |  |  |  |
|   | JAN                      | FEB                | MAR           | APR               | MEI      | JUN           | JUL                 | AGT           | SEP                 | OKT             | NOP                          | DES                                    |                            |                       |         |     |     |     |     |     |     |     |     |     |     |      |  |  |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |  |  |  |  |  |  |  |  |  |  |  |  |
| 2024  |                          |                    | 180+          | 180+              | 180+     | 180+          | 180+                | 180+          | 180+                | 180+            | 180+                         | 180+                                   |                            |                       |         |     |     |     |     |     |     |     |     |     |     |      |  |  |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |  |  |  |  |  |  |  |  |  |  |  |  |
| 2025  | 180+                     | 180+               | 180+          | 180+              | 180+     | 180+          | 180+                | 180+          | 180+                | 180+            | 180+                         | 180+                                   |                            |                       |         |     |     |     |     |     |     |     |     |     |     |      |  |  |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |  |  |  |  |  |  |  |  |  |  |  |  |
| 2026  | 180+                     | 180+               |               |                   |          |               |                     |               |                     |                 |                              |  |                            |                       |         |     |     |     |     |     |     |     |     |     |     |      |  |  |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |  |  |  |  |  |  |  |  |  |  |  |  |

## Rincian Kredit / Pembiayaan 1: Others - Closed in advance

| Jenis institusi              | Institusi                              | Kode Kontrak Biro Kredit | Nomor Kontrak Institusi | Peran    | Tanggal Pembaruan Terakhir |
|------------------------------|--|--------------------------|-------------------------|----------|----------------------------|
| Conventional Commercial Bank | PT Bank Rakyat Indonesia (Persero) Tbk | 503015189                | -                       | Borrower | 2026/03/08                 |
| Tanggal Mulai                | Tanggal Jatuh Tempo                    | Status Jatuh Tempo       | Status kontrak          |          |                            |
| 2022/04/14                   | 2022/06/26                             | Bad (DPD 180+)           | Dihapusbukukan          |          |                            |
| Tanggal Status Kontrak       | Informasi                              |                          |                         |          |                            |
| 2022/03/07                   | -                                      |                          |                         |          |                            |

**Riwayat Data**

| Tanggal Referensi | Jumlah hari tunggakan | Jatuh Tempo    | Penyebab Kredit Bermasalah | Saldo Debit    | Realisasi Bulan Berjalan | Status kontrak |
|-------------------|-----------------------|----------------|----------------------------|----------------|--------------------------|----------------|
| 2026 Feb          | 1679                  | IDR 23.213.417 | Marketing Difficulties     | IDR 16.315.015 | IDR 0                    | Written off    |
| 2026 Jan          | 181                   | IDR 23.213.417 | Marketing Difficulties     | IDR 16.315.015 | IDR 0                    | Written off    |
| 2025 Des          | 1620                  | IDR 23.213.417 | Marketing Difficulties     | IDR 16.315.015 | IDR 0                    | Written off    |
| 2025 Nop          | 1589                  | IDR 23.213.417 | Marketing Difficulties     | IDR 16.315.015 | IDR 0                    | Written off    |
| 2025 Okt          | 1559                  | IDR 23.213.417 | Marketing Difficulties     | IDR 16.315.015 | IDR 0                    | Written off    |
| 2025 Sep          | 1528                  | IDR 23.213.417 | Marketing Difficulties     | IDR 16.315.015 | IDR 0                    | Written off    |
| 2025 Agt          | 1498                  | IDR 23.213.417 | Marketing Difficulties     | IDR 16.315.015 | IDR 0                    | Written off    |
| 2025 Jul          | 1467                  | IDR 23.213.417 | Marketing Difficulties     | IDR 16.315.015 | IDR 0                    | Written off    |
| 2025 Jun          | 1436                  | IDR 23.213.417 | Marketing Difficulties     | IDR 16.315.015 | IDR 0                    | Written off    |
| 2025 Mei          | 1406                  | IDR 23.213.417 | Marketing Difficulties     | IDR 16.315.015 | IDR 0                    | Written off    |
| 2025 Apr          | 1375                  | IDR 23.213.417 | Marketing Difficulties     | IDR 16.315.015 | IDR 0                    | Written off    |
| 2025 Mar          | 1345                  | IDR 23.213.417 | Marketing Difficulties     | IDR 16.315.015 | IDR 0                    | Written off    |
| 2025 Feb          | 1314                  | IDR 23.213.417 | Marketing Difficulties     | IDR 16.315.015 | IDR 0                    | Written off    |
| 2025 Jan          | 1286                  | IDR 23.213.417 | Marketing Difficulties     | IDR 16.315.015 | IDR 0                    | Written off    |
| 2024 Des          | 1255                  | IDR 23.213.417 | Marketing Difficulties     | IDR 16.315.015 | IDR 0                    | Written off    |
| 2024 Nop          | 1224                  | IDR 29.624.000 | Marketing Difficulties     | IDR 16.315.015 | IDR 0                    | Written off    |
| 2024 Okt          | 1194                  | IDR 29.624.000 | Marketing Difficulties     | IDR 16.315.015 | IDR 0                    | Written off    |
| 2024 Sep          | 1163                  | IDR 29.624.000 | Marketing Difficulties     | IDR 16.315.015 | IDR 0                    | Written off    |
| 2024 Agt          | 1133                  | IDR 29.456.648 | Marketing Difficulties     | IDR 16.315.015 | IDR 0                    | Written off    |
| 2024 Jul          | 1102                  | IDR 32.630.030 | Marketing Difficulties     | IDR 16.315.015 | IDR 0                    | Written off    |
| 2024 Jun          | 1071                  | IDR 29.057.578 | Marketing Difficulties     | IDR 16.315.015 | IDR 0                    | Written off    |
| 2024 Mei          | 1041                  | IDR 28.864.480 | Marketing Difficulties     | IDR 16.315.015 | IDR 0                    | Written off    |
| 2024 Apr          | 1010                  | IDR 28.664.945 | Marketing Difficulties     | IDR 16.315.015 | IDR 0                    | Written off    |
| 2024 Mar          | 980                   | IDR 28.471.847 | Marketing Difficulties     | IDR 16.315.015 | IDR 0                    | Written off    |

**Diberikan Kredit**

|   |   |   |  |
|---|---|---|--|
| karakteristik Kredit<br><b>Others</b>                     | Perjanjian Credit<br><b>Conventional</b>  | Nomor Perjanjian Awal<br><b>67475284/3667/05/19</b> | Tanggal Perjanjian Awal<br><b>2019/05/28</b>                       |
| Nomor Perjanjian Akhir<br><b>67475284/3667/05/19A</b>     | Tanggal Akad Akhir<br><b>2022/04/14</b>   | Frekuensi Kredit<br><b>1</b>                        | Tanggal Mulai kredit<br><b>2019/05/28</b>                          |
| Kategori Debitur<br><b>Debtor SMEs - Micro</b>            | Tipe Penggunaan<br><b>Working capital</b> | Orientasi Penggunaan<br><b>Other</b>                | Sektor Ekonomi<br><b>TRADE OF MOTORCYCLE PARTS AND ACCESSORIES</b> |
| Kota/Kabupaten<br><b>Kab. Temanggung</b>                  | Nilai Proyek<br><b>IDR 25.000.000</b>     | Tipe Suku Bunga<br><b>Fixed Interest Rates</b>      | Suku Bunga<br><b>14,40 %</b>                                       |
| Program Pembiayaan<br><b>Non Government Program Loans</b> |   |   |  |

**Batas Kredit / Saldo Debit**

|  |                                       |                                      |                                      |
|--|---------------------------------------|--------------------------------------|--------------------------------------|
| Batas Kredit Awal<br><b>IDR 25.000.000</b> | Batas Kredit<br><b>IDR 25.000.000</b> | Realisasi Bulan Berjalan<br><b>-</b> | Saldo Debit<br><b>IDR 16.315.015</b> |
| Nilai dalam Mata Uang asal<br><b>-</b>     |                                       |                                      |                                      |

**Tunggakan**

|  |   |                                      |                              |
|--|---|--------------------------------------|------------------------------|
| Tunggakan Pokok<br><b>IDR 16.315.015</b>               | Nilai Bunga Tunggakan<br><b>IDR 6.898.402</b> | Jumlah hari tunggakan<br><b>1679</b> | Jumlah Tunggakan<br><b>1</b> |
| Penyebab Kredit Buruk<br><b>Marketing Difficulties</b> | Tanggal Kredit Buruk<br><b>2022/03/07</b>     | Denda<br><b>-</b>                    |                              |

**Restrukturisasi**

|                                     |                                     |   |                                       |
|-------------------------------------|-------------------------------------|---|---------------------------------------|
| Rencana Restrukturisasi<br><b>-</b> | Tanggal Restrukturisasi<br><b>-</b> | Tanggal Restrukturisasi Akhir<br><b>-</b> | Frekuensi Restrukturisasi<br><b>-</b> |
|-------------------------------------|-------------------------------------|---|---------------------------------------|

**Maksimal Kredit**

|  |   |  |   |
|--|---|--|---|
| Tunggakan Nilai Pembayaran Maksimum<br><b>IDR 32.630.030</b> | Tunggakan Jumlah Pembayaran Maksimum<br><b>12</b> | Tanggal Tunggakan Pembayaran Maksimum<br><b>2022/01/31</b> | Jumlah hari tunggakan maksimum<br><b>1679</b> |
| Tanggal Jumlah hari tunggakan maksimum<br><b>2026/02/28</b>  | Kondisi Terburuk<br><b>Bad (DPD 180+)</b>         | Tanggal Kondisi Terburuk<br><b>2026/02/28</b>              |   |

**Rincian Agunan 1: Home**

| Jenis institusi                                   | Institusi   | Tanggal Pembaruan Terakhir                                    |  |
|---|---|---|--|
| Conventional Commercial Bank                      | PT Bank Rakyat Indonesia (Persero) Tbk                | 2026/03/08  |  |
| <b>Jaminan yang disetujui</b>                     |   |   |  |
| Nomor Agunan<br><b>NL119887903</b>                | Status Agunan<br><b>Available</b>                     | Peringkat<br>-  | Institusi Pemeringkat<br>-                   |
| Jenis Pengikatan<br><b>Not Bound</b>              | Tanggal Pengikatan<br><b>2019/05/28</b>               | Nama Pemilik Agunan<br><b>ZAENAL ARIFIN</b>                   | Bukti Kepemilikan<br><b>NOMOR 1043</b>       |
| Status Paripasu<br><b>No</b>                      | Persentase Paripasu<br>-                              | Status Kredit Rekening Bersama<br><b>No</b>                   | Diasuransikan<br><b>No</b>                   |
| Informasi<br>-                                    |   |   |  |
| <b>Nilai Agunan</b>                               |   |   |  |
| Nilai Agunan Sesuai NJOP<br><b>IDR 97.600.000</b> | Nilai Agunan Menurut Pelapor<br><b>IDR 97.600.000</b> | Tanggal Penilaian Agunan Menurut pelapor<br><b>2019/05/28</b> | Nilai Agunan menurut Penilai Independen<br>- |
| Nama Penilai Independen<br>-                      | Tanggal Penilaian Agunan Menurut Penilai Independen   |   |  |
| <b>Alamat Agunan</b>                              |   |   |  |
| Alamat<br><b>KLODRAN, Kab. Temanggung</b>         |   |   |  |