

Re: When to get a Personal Guarantee (PG) from your Customer?

1. To perform a search the SSM's Company Profile at [www.mydata-ssm.com.my](http://www.mydata-ssm.com.my);

Remarks:

2. By using the Company's Profile determine the Share Capital, Company Charges & latest Financial Information (FI);

Remarks:

3. Share Capital: if found low share capital, get a PG;

Remarks:

4. Company Charges: if no charges aka not having any properties in it, get a PG;

Remarks:

5. FI; Outdated, poor results, high liabilities, high losses & low retained earnings, get PG;

Remarks:

6. Companies with 100% foreign Directors/ Members are hard to sue, get a PG from local;

Remarks:

7. No adequate proof of funds or backing like SP or Enterprise, get a PG.

Remarks:

Remark:

8. Written checklist is suitable for personal referencing and please proceed to get consulted by your appointed accountant for final decision making.