

**CREDIT INFORMATION  
MEMORANDUM  
(CM)**

MASTERSKILLS EDUCATION GROUP BERHAD



Prepared by:-

**Sai Kris Consultancy**

117, Jalan Terasek, Bangsar Baru,  
59100 Kuala Lumpur, Malaysia.

Tel: 603-2287 1171

Fax: 603-2287 1172

**SAIKRIS**