

## CONSENT FORM FOR CTOS CHECKS

**To: Affin Bank Berhad & Affin Islamic Bank Berhad (“AFFINBANK”)**

1. I/We further declare that the information given in this form is true and correct in full compliance with Financial Services Act 2013 (FSA), Islamic Financial Services Act 2013 (IFSA 2013) and Central Bank of Malaysia Act 2009 (CBA). I/We shall be fully responsible for any inaccurate, untrue or incomplete information provided in this form. I/We also authorize the Bank to make this information available to BNM in compliance with FSA, IFSA and CBA. I/we shall also undertake to comply with the prevailing Foreign Exchange Administration Rules 2013 (FEAR) which can be downloaded from BNM website.
2. I/We, hereby authorize AFFINBANK to disclose my/our personal data(s) (as defined under the Personal Data Protection Act 2010) to any credit reporting agencies registered under the Credit Reporting Agencies Act 2010 in Malaysia to conduct credit checks on me/us from time to time in connection with the application, distribution, provision of products and services, regardless of whatever the relationship between AFFINBANK and me/us have been terminated and/or an Event of Default had occurred.
3. I/We, agree that the purpose indicated by AFFINBANK of a legitimate interest to request for our report shall be sufficient and adequate proof of a valid purpose within the meaning of the Credit Reporting Agencies Act 2010.
4. I/We, consent to CTOS Data Systems Sdn. Bhd., FIS Data Reference Sdn Bhd, Credit Bureau Malaysia Sdn Bhd and all other credit reference agencies not mentioned herein which are registered under the Credit Reporting Agencies Act 2010, to release my/our credit report to AFFINBANK and/or their legal representatives for the purpose of enabling the processing of a facility or transaction and any related processes arising there from including but not limited to credit evaluation, monitoring, credit reviews and debt recovery purposes (hereinafter referred to as “legitimate interest”) offered by AFFINBANK to me/us or to a party to whom I/We have agreed to guarantee.
5. Where AFFINBANK requires any such processing to be further processed by its Head Office or any processing centre located outside Malaysia, I/We hereby give my/our consent to the agencies as mentioned under Clause No. 4 to make sure disclosure of my/our credit report to such locations outside Malaysia.
6. This consent shall be:
  - a) On continuing basis and shall be effective at any time and from time to time;

- b) Shall be used as a reference not only in credit processing of any loan/financing application whether by me / us or any strategic partner or partners but also in any litigation/contemplated litigation proceeding or in the opening of any accounts with you;
- c) Applicable whether or not such credit reference information is confidential information or in the public domain;
- d) Irrevocable and unconditional;
- e) Cover all loan/financing already granted or to be granted by AFFINBANK to me / us or any strategic partner/partners in respect of which we are giving security

Signature of Primary Applicant

Signature of Co-Applicant(s) / Guarantor

Name :

Name :

NRIC No. :

NRIC No. :

Date :

Date :