

Date :

MUTIARA MORTGAGE & CREDIT SDN BHD  
Lot 4092, Sukma Commercial Centre  
Jalan Sultan Tengah, Petra Jaya  
93050 Kuching  
Sarawak

Dear Sir,

**RE: Consent Authorisation**

Pursuant to the Credit Reporting Agencies (CRA) Act 2010 and Central Bank of Malaysia Act 2009, I/we the undersigned do hereby give my/our consent to you and CTOS Data Systems Sdn Bhd ("CTOS"), a registered credit reporting agency under the CRA Act to process my/our company personal data.

By this consent, I/we understand and agree that:

i) You may conduct credit/trade check, CCRIS and DCHEQS checks on me/us and where applicable on our directors, shareholders, guarantors, etc. with CTOS at any time for as long as I/we have a trade relationship with you or where any dues remain unpaid and outstanding with you, for any one or more of the following purposes:

- |                                                                                                              |                                                               |
|--------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------|
| <input checked="" type="checkbox"/> Opening of account                                                       | <input checked="" type="checkbox"/> Credit/Account monitoring |
| <input checked="" type="checkbox"/> Debt recovery                                                            | <input checked="" type="checkbox"/> Credit/Account evaluation |
| <input checked="" type="checkbox"/> Credit/Account review                                                    |                                                               |
| <input checked="" type="checkbox"/> Legal documentation consequent to a contract or facility granted by you. |                                                               |

ii) You may disclose any information on my/our conduct of my/our account(s) with you, to any business entity/ies for bona fide trade checking at any time. I/We am/are also aware and understand that such information will be provided to CTOS, who may in turn share such information to subscribers of their service.

iii) Where you require any processing of my/our application to be processed by any processing centre located outside Malaysia (including your Head Office), I/we hereby give consent to CTOS to disclose my/our credit, CCRIS & DCHEQS reports to such locations outside Malaysia.

iv) Apart from the above, I/we the undersigned do give my/our consent to you and the CTOS, to process my/our personal data as per the PDPA Act.

Signed By;

Signed By;

\_\_\_\_\_  
Name:  
IC Number:  
Designation:  
Mobile number:  
Company Stamp: (if any)

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Name:  
IC Number:  
Designation:  
Mobile number:  
Company Stamp: (if any)