



## **Consent under Credit Report Agency Act 2010**

Pursuant to the Credit Reporting Agencies Act 2010 (“Act”) and Central Bank of Malaysia Act 2009, I the following individuals hereby give my/our consent:

1. To Payex Ventures Sdn Bhd and its authorised officer to obtain and/or verify any Credit Information (as defined in the Act) relating to me/our company.
2. To Credit Reporting Agencies registered under the CRA Act - CTOS Data System Sdn. Bhd. (CTOS), Credit Bureau Malaysia Sdn. Bhd. (CBM) and Experian Information Services (Malaysia) Sdn. Bhd, (collectively the “CRA”) or any source deemed appropriate to disclose my/our credit information data.

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

1. You may conduct credit/trade, CCRIS and DCHEQS checks on me/us and where applicable on our director(s), shareholder(s), guarantor(s), etc (collectively the “Parties”) as you and/or above Credit Rating Agencies or any source deemed appropriate may deem fit under any applicable law, regulation, guidelines, regulatory requirement or directive in relation to my/our company’s credit application or transaction with you for the following purposes (but not limited to):
  - a. Opening of account
  - b. Credit evaluation
  - c. Credit/account review
  - d. Credit/account monitoring
  - e. Debt recovery purposes
  - f. Scoring Solutions
  - g. Employment evaluation
  - h. Legal documentation and/or action consented to a contract or facility granted ii.
2. 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 are also aware and understand that such information will be provided to CRA who may in turn share such information to subscribers of their service.
3. 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 to disclose my/our credit, CCRIS & DCHEQS reports to such locations outside Malaysia.

4. Apart from the above, I/we the undersigned do give my/our consent to you and the CRA(s), to process my/our personal data as per the PDPA Act. This consent shall remain applicable as long as I/our company am/is maintaining an account/loan/credit/ any transaction with you.