

Consent Terms for Domestic Ringgit Borrowing (DRB) Check

I/We hereby agree and grant consent to Public Mutual Berhad and its authorised officers to:

- I. conduct any credit, property, litigation, trade, CCRIS, identity, background, compliance risk and/or any other checks and verifications which are relevant to my/our business relationship with Public Mutual Berhad on me/our company, its directors/shareholders/owners/partners/guarantors/individuals/party/providing securities with Credit Bureau Malaysia and/or any registered credit reporting agencies under Credit Reporting Agencies (CRA) Act 2010 at any time, for as long as such business relationship continues to exist with Public Mutual Berhad;
- II. disclose my/our information including trade/account conduct to Credit Bureau Malaysia and/or any registered credit reporting agencies.

I/We also hereby grant consent to Credit Bureau Malaysia and any other relevant registered credit reporting agencies under the CRA Act 2010 to:

- III. procure my/our CCRIS and any other credit information from relevant data sources;
- IV. assess, use and disclose credit information relating to me/our company (including its directors/its shareholders/owners/partners/guarantors/individuals/party providing securities to Public Mutual Berhad) to Credit Bureau Malaysia, to Public Mutual Berhad, other subscribers of Credit Bureau Malaysia and other persons/parties as and when the services of the credit reporting agency/ies is/are used for purposes mentioned above and for other purposes to the extent permitted by the applicable laws, regulations and/or regulatory requirements;
- V. share any of trade information/account conduct as mentioned in clause (II) above to other subscribers of their services;
- VI. transfer and disclose any credit information relating to me/our company, its directors/its shareholders/owners/partners/guarantors/individuals/party/providing securities to relevant third parties and/or data processor either located within or places outside Malaysia when required.

I/We agree that:

- VII. consent wherever mentioned in these terms is irrevocable and shall continue to be valid to the extent it remains consistent with any changes in law and for as long as there is an existing business relationship with Public Mutual Berhad;
- VIII. the database of Credit Bureau Malaysia and the relevant registered credit reporting agency/ies may retain credit and trade information relating to me/us as long as it is consistent with applicable laws, regulations, regulatory requirements and any changes thereto;
- IX. Credit Bureau Malaysia and the relevant credit reporting agency/ies, its respective directors, officers, members, servants or agents are absolved and held harmless from all liability however arising from the abovementioned consent, the exercise of any/all activity/ies stated above by Credit Bureau Malaysia and the relevant credit reporting agency/ies and the subsequent disclosure of any information relating to me/us for the purposes mentioned above.