

PUBLIC BANK BERHAD (6463-H)
PUBLIC ISLAMIC BANK BERHAD (14328-V)

LETTER OF CONSENT FOR DISCLOSURE (FOR INDIVIDUALS)

1. I understand that in order for you to consider the request for credit or banking facilities or other accommodation ("the Facilities" which shall include any other facilities considered or applied for by me hereinafter) prior to the date of this Letter and the Letter of Offer, if any, being issued or to grant or continue to make available the Facilities pursuant to the terms of the Letter(s) of Offer, my personal or credit information, whether relating directly or indirectly to me ("My Personal Data") may be collected, recorded, stored by you and/or disclosed to, shared with or received from, relevant third parties, business partners, bodies, bureaux, corporations, credit reporting agencies or my employer. You will not be able to provide or continue to provide the Facilities unless you can disclose, share with or receive My Personal Data from the said relevant third parties.
2. I hereby consent and authorise that My Personal Data may be forwarded or made known by you to the Customer/Borrower/Hirer/Security Party of the Facilities or to Public Bank Berhad ("PBB")/Public Islamic Bank Berhad ("PIBB")'s subsidiaries and Public Investment Bank Berhad ("PIVB") for the purposes of and to give effect to the terms of the Facilities.
3. I hereby consent and authorise that My Personal Data may be forwarded to any bureau or agencies established or approved by Bank Negara Malaysia (BNM) or registered and licensed under the Credit Reporting Agencies Act 2010 including (but not limited to) the Central Credit Bureau, the Borrower Loans Information System, Dishonoured Cheque Information System (DCheqs), Central Credit Reference Information System (CCRIS), CTOS Data Systems Sdn Bhd, FIS Data Reference Sdn Bhd, Credit Bureau Malaysia Sdn Bhd, DUN & Bradstreet (D&B) Malaysia Sdn Bhd, RAM Credit Information Sdn Bhd, Basis Corporation Sdn Bhd and other such bodies, bureaux, corporations or credit reporting agencies, as the case may be, for the purpose of conducting credit checks and collecting information regarding facilities granted or accounts maintained with financial institutions.
4. I hereby consent and authorise that My Personal Data may be forwarded or made known by you to life and general insurance/takaful companies such as (but not limited to) Lonpac Insurance Berhad, AIA Group Ltd, Takaful Ikhlas Sdn Bhd, ETIQA Takaful Berhad, Syarikat Takaful Malaysia Sdn Bhd, AIA PUBLIC Takaful Berhad and other panel insurers/takaful.
5. I hereby consent and authorise you to obtain and verify any information about me, including My Personal Data from the Customer/Borrower/Hirer/Security Party for the application and/or review of the Facilities, from PBB, PIBB, PIVB and/or such other relevant third parties, business partners, bodies, bureaux, corporations, credit reporting agencies as stated above or my employer at any time and from time to time. I understand and agree that the consent and authority provided by me herein extends to (but not limited to) the disclosure by you and/or any of the parties named above, of My Personal Data prior to the date of this Letter.
6. I further agree that you shall not in any event be liable for any claim, loss, damage or liability howsoever arising whether in contract, tort, negligence, strict liability or any basis (including direct or indirect, special, incidental, consequential or punitive damages or loss of profits or savings) arising from any inaccuracy or loss, deletion or modification of data or for any other reason whatsoever relating to any information forwarded by you as aforesaid to any bureau established by BNM including the Central Credit Bureau, DCheqs and CCRIS or such other relevant third parties, business partners, bodies, bureaux, corporations, credit reporting agencies or my employer, as the case may be, or in relation to any access or use, or the inability to access or use by any body, bureau or corporation established by BNM or credit reporting agencies or reliance on the information contained therein, whether caused by any technical, hardware or software failure of any kind, the interruption, error, omission, delay, viruses or otherwise howsoever.

Name :

NRIC :

Date :