

CONSENT AUTHORIZATION UNDER PDPA & CRAA

In consideration of **CTOS** providing its services to my/our companies/ business named below

of address :

I/We the undersigned do hereby give my/our consent to you and CTOS Data Systems Sdn Bhd, a registered credit reporting agency of choice to process my/our personal data.

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

- (i) You may conduct credit checks on me/us with any business entity/ies for bona fide trade checking and/or any credit reporting agency/ies of your choice now or at any future time for any one or more of the following purposes (hereinafter referred to as 'legitimate interest'), regardless of the relationship between the the Company and the Customer may have been terminated and/or an Event of Default had occurred.

- | | |
|--|-----------------------------|
| ✓ Opening of account | ✓ Credit/Account Monitoring |
| ✓ Debt Recovery purposes | ✓ Credit/Account Evaluation |
| ✓ Credit/Account Review | |
| ✓ Legal documentation consequent to a contract or facility granted by you. | |

- (ii) You may use the monitoring applications of credit reporting agency/ies and obtain new information and updates on me/us as long as any of the above mentioned legitimate interests exist.

You may disclose any information about me/us, our company/ business with respect to the conduct of my/our account or our business account to any business entity/ies for bona fide trade checking and /or credit reporting agency/ies at any time. We are aware and understand that information provided to credit reporting agency/ies may in turn be provided to its subscribers of their service.

- (iii) I/ We hereby give my consent to any registered credit reporting agency under the Credit Reporting Agencies Act 2010 chosen by the Company, to release my credit report to the Company and/or their legal representatives for the purposes of enabling the processing of a facility or transaction and any related processes arising therefrom including but not limited to credit evaluation, monitoring, credit reviews and debt recovery purposes (hereinafter referred to as "legitimate interests"), offered by the Company to me or to a party to whom I have agreed to guarantee.

Where the Company requires any such processing to be further processed by its head Office or any processing centre located outside Malaysia, I hereby give my consent to CTOS to make such disclosure of my credit report to such locations outside Malaysia.

I/We agree that the purpose indicated by the Company of a legitimate interest to request for my report shall be sufficient and adequate proof of a valid purpose within the meaning of the Credit Reporting Agencies Act 2010.

- (iv) I/We the undersigned do hereby give my/our consent to you and your agent/s or partner/s or credit reporting agency of your choice to process my/our personal data.

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

- You may contact me/us with regards to new offerings of any related product/services by your company
- You may use my/our data for the purpose of statistical and marketing analysis on the related range of product /services by your company.

**Note : In all cases, the word "account" above refers to the subscribing party to CTOS Business Systems Sdn Bhd services and the conduct thereof.*

Signed By

Signed By

Name :
IC Number:
Position :
Date :

Name :
IC Number:
Position :
Date: