

Pursuant to the Personal Data Protection Act 2010 (PDPA), Credit Reporting Agency Act 2010 (CRA), Central Bank of Malaysia Act, I hereby grant consent;

- I) To JCL Credit Leasing Sdn. Bhd. and its authorized officers:
 - a) To verify any credit information and conduct credit/trade check, CCRIS and DCHEQUES on its directors/its shareholder/owners/partners/guarantors/individuals/parties providing securities (“securities parties”) with CTOS Data System Sdn. Bhd. (“CTOS”) & RAM Credit Information Sdn. Bhd. (“RAMCI”).
- II) To CTOS & RAMCI
 - b) To disclose any information and/or data relating to its directors/its shareholder/owners/partners/guarantors/individuals/party providing securities (“securities parties”) and its account(s) and/or any information or data as your Company may deem necessary to JCL Credit Leasing Sdn. Bhd. for the abovementioned purpose.

I hereby;

- c) Acknowledge that this consent is irrevocable and shall continue notwithstanding any changes in law and so long as there is existing business relationship/credit facilities.
- d) Acknowledge that the database of CTOS & RAMCI may contain information on me/our company/directors/shareholders/owners/partners/guarantors/individuals/parties providing securities (“securities parties”) and CTOS & RAMCI may use this information in any manner deemed necessary under the law.
- e) Waive all my/our rights and shall indemnify CTOS & RAMCI from any legal actions arising pursuant to the abovementioned.

Please be informed that JCL Credit Leasing Sdn. Bhd. shall share its customers’ personal data with an appointed third party to do the payment collection on behalf of JCL Credit Leasing Sdn. Bhd. effective on 01.04.2018.