

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

- 1) To JCL Credit Leasing Sdn. Bhd./JCL Bukit Tinggi Sdn. Bhd./JCL Skudai Sdn. Bhd./JCL Ipoh 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 Systems Sdn. Bhd. (“CTOS”) & RAM Credit Information Sdn. Bhd. (“RAMCI”).
- 2) 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./JCL Bukit Tinggi Sdn. Bhd./JCL Skudai Sdn. Bhd./JCL Ipoh 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 are 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/inidividuals/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./JCL Bukit Tinggi Sdn. Bhd./JCL Skudai Sdn. Bhd./JCL Ipoh 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./JCL Bukit Tinggi Sdn. Bhd./JCL Skudai Sdn. Bhd./JCL Ipoh Sdn. Bhd. effective on 01.04.2018.**