To: United Overseas Bank (Malaysia) Bhd ("the Bank") Bangunan UOB 10-12 Medan Pasar 50050 Kuala Lumpur, Malaysia

We hereby irrevocably and unconditionally give our consent and authorisation, and confirm that we have duly obtained the consent and authorisation of our directors, shareholders, officers and authorised signatories ("Relevant Person"), for the Bank and its officers to :-

- (a) process the information required (inclusive of any Relevant Person's relevant personal information) for use in accordance and in connection with our application or request for credit/banking facilities, opening of account or any form of banking services;
- (b) conduct the necessary reference checks including but not limited to credit reference/reporting checks on us, *....and/or any of the Relevant Person, with any credit reporting agencies or any other party, for any of the following purposes:-
 - (i) in connection with our application or request for credit/banking facilities;
 - (ii) opening of account or any form of banking services;
 - (iii) to carry out any review during the tenure of the credit/banking facilities or account;
 - (iv) to ascertain our creditworthiness or the status of any litigation matters against us in the event that the Bank decides in its sole discretion that :-
 - (I) there is an Event of Default (as defined in the agreement executed between the Bank and us); or
 - (II) the continuation of the credit/banking facilities or banking services or account could likely be detrimental to the Bank's interests;
- (c) obtain and verify any of our information at the Bank's absolute discretion and as it deems fit which the Bank may require in connection with our application for credit/banking facilities and/or review of the existing credit/banking facilities from the Bank;
- (d) disclose any of our information and/or data relating to our account(s) with the Bank and/or any other information or data as the Bank may deem necessary to the Bank's Group Head Office/Parent Company or any company within the United Overseas Bank Group whether in or outside Malaysia; and
- (e) disclose any information and/or data relating to us, the Relevant Person and our respective account(s) with the Bank and/or any other information or data as the Bank may deem necessary to the Relevant Person's or our nominated insurance provider (for the purpose of our insurance application or the insurance application of the Relevant Person or any matters arising relating to the insurance policies (if approved and issued by the nominated insurance provider));
 - □ Please tick to indicate consent to item (e)

at the Bank's sole discretion without further reference to us and/or any of the Relevant Person. We agree to undertake the responsibility to update the Bank in writing and/or by providing supporting documents should there be any change to our entity and financial information and/or any change to the Relevant Person's personal information.

Further and in addition to the above, we hereby irrevocably and unconditionally give our consent and authorisation, and confirm that we have duly obtained the consent and authorisation of the Relevant Person, for any credit reporting agencies or any other party to disclose any credit information (as defined under the Credit Reporting Agencies Act 2010) relating to us and/or the Relevant Person, to the Bank and its officers, for the purposes set out in paragraph (b)(i) to (iv) above.

Further and in addition to the above, we acknowledge and agree that in respect of any information and/or data furnished under the terms of this consent letter, the Bank and its officers shall be authorised to collect/gather/search the information from any other data sources.

Such consent will extend to any information and/or data obtained from any of our and/or the Relevant Person's account(s) presently maintained, any new application for any form of credit, banking or loan financing facility, such historical financial or credit records, data or information whether or not provided by us or any Relevant Person or by any other sources which was collected, gathered, received, captured or compiled, secured and/or obtained by the Bank and its officers.

Signed for and on behalf of **....

Name of Signatory : Designation : NRIC No. :

* To insert the name and registration number of the company/business.

******To insert the name of the company/business.