

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

I hereby irrevocably and unconditionally give my consent and authorisation, for the Bank and its officers to:-

- (a) process the information required for use in accordance and in connection with my 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 me, with any credit reporting agencies or any other party, for any of the following purposes:-
  - (i) in connection with my 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 my creditworthiness or the status of any litigation matters against me 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 myself); 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 my information at the Bank’s absolute discretion and as it deems fit which the Bank may require in connection with my application for credit/banking facilities and/or review of the existing credit/banking facilities from the Bank; and
- (d) disclose any of my information and/or data relating to my 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;

at the Bank’s sole discretion without further reference to me. I agree to undertake the responsibility to update the Bank in writing and/or by providing supporting documents should there be any change to my personal and financial information.

Further and in addition to the above, I hereby irrevocably and unconditionally give my consent and authorisation, for any credit reporting agencies or any other party to disclose any of my credit information (as defined under the Credit Reporting Agencies Act 2010), 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, I 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 my 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 personally by me or by any other sources which was collected, gathered, received, captured or compiled, secured and/or obtained by the Bank and its officers.

Signed by,

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Name :  
NRIC No. :