

## TERMS AND CONDITIONS

1. The information given in this financing form and other documents are true and I/We do not conceal any information that may affect my/our application and I/We have not committed any act of bankruptcy as defined under Section 3 of the Bankruptcy Act 1967.
2. I have disclosed in full all of my/our outstanding financing including with non-financial entities. My/Our failure to disclose any outstanding financings I/we have or any inaccuracy or misrepresentation shall not attribute to the Bank's failure to adhere to BNM guidelines. The Bank reserves the right to review, cancel or terminate the facilities due to non-disclosure, inaccuracy or misrepresentation.
3. I/We agree that the Bank may use my Personal Data;
  - o to conduct market research and surveys with the aim of improving our products and services;
  - o for marketing purposes and cross selling purposes, promotional events, competitions and lucky draws including those jointly run with our current and future partners and affiliates.

Disclosure for cross selling purposes shall not be affected if it is objected by you by contacting our branch or customer service number which is stated in the PDS.

4. The Bank has the right to decline or reject my/our application should the Bank in its absolute discretion decides that my/our credit appraisal quality does not meet the Bank's requirement. The Bank also has the right to withdraw any of the financing facilities being approved if the information given by me/us is/are false.
5. Give my/our unconditional and unequivocal consent for BMMB to do the following action for the purposes of account opening or any other relationship establishment with BMMB:
  - o Conduct searches on any of my/our credit information, including credit information where I am/we are a joint applicant or to which I am/we are or have been linked and resides in the records of the credit reporting agencies or any information in the record for the Central Bureau, Bank Negara Malaysia ("BNM") (including the Central Credit Reference Information System (CCRIS) or any other database or system established by BNM; and
  - o Conduct credit check (s) on me/us for credit review, credit evaluation, debt recovery purposes and legal documentation relating to the facilities of contract (s) granted or to be granted by the financiers or other persons on me/us; and
  - o Use the monitoring applications and obtain new information and updates on me/us and/or my/our company/business from other available sources; and

- Provide and disclose the relevant credit reporting agencies with my/our personal details with respect to the above matters; and
  - contact my/our employer or any party to obtain any information required by the Bank and authorise my/our employer to disclose my employment information to BMMB.
6. I/We hereby declare that I/we have never paid any fee or commission to any person or agent for BMMB financing application. All parties are expected to understand and comply with the Malaysian Anti-Corruption Commission Act 2009 (including any amendment thereof). The Bank reserves the right to report any actions or activities suspected of being criminal in nature to the police or other relevant authorities and include to terminate the transaction hereof.
7. I/We further irrevocably agree to indemnify the Bank in full against all liabilities and all actions, suits, proceedings, demands, damages, costs and any expenses whatsoever or howsoever arising and/or incurred and/or sustained by the Bank (to the extent permissible under the law) arising out of or in connection with any authorisation given to the Bank, instructions given or purported to be given by me/the authorised person(s).