

## **Pembiayaan Peribadi Awam-i (Awam-i) Declaration/Disclosure**

1. I declare that all the information given by me in my application for the Pembiayaan Peribadi Awam-i (Awam-i) is true, accurate, and complete. I have not withheld any information which may prejudice my loan application or have a bearing of the Bank's approval decision. I also understand that if any document or information provided by me is forged, inaccurate, untrue or fraudulent or there are changes to such documents or information the Bank may reject my application or vary the loan amount accordingly.
2. I am not a bankrupt and there is no on-going legal action against me.
3. I hereby confirm that the Bank is authorized to verify and/ or make any checks and/ or obtain any information and/ or confirmation at any time now and/ or in the future, with or from any source, previous, current and future employers and/ or any credit reference/ reporting agencies, including but not limited to CCRIS, CTOS, FIS and/ or any other agencies and/or from any financial institution and to provide to such aforesaid party(s) with the required information requested to enable the Bank to ascertain my status for the consideration of Pembiayaan Peribadi Awam-i (Awam-i) application(s) and thereafter if the application(s) is approved for the purposes of grant and/ or continued maintenance of the facility/ account; and/ or recovery of debts owing under the facility account; and/ or any purpose related to or in connection with the facility/ account applied for; and/ or for any other purpose that is required or permitted by any law, regulations, guidelines and/ or relevant regulatory authorities.
4. I consent and authorise any credit reporting agency registered under the Credit Reporting Agencies Act 2010 ("CRA") to process and disclose any of my credit information (as defined in the CRA) in the records of the CRA to the Bank for the purposes of processing or considering the application/ additional application for the Bank's products including but not limited to credit evaluation, fraud checks, credit reviews, credit monitoring and debt recovery processes. I further consent and authorise the credit reporting agencies to disclose any of my credit information to the credit reporting agencies' subscribers for purposes of fraud detection and fraud prevention.
5. Anti-Money Laundering (AMLA) - I assure the Bank that I will exercise due care not to facilitate funds from proceeds of any unlawful activity to be channeled through my/our account(s) with the Bank and undertake to provide the Bank with all relevant information and documents, as and when requested, for purposes of my/our identification and/or verification of the source of my/our funds or purpose of transaction under the "Know Your Client" principle.
6. **Consent For Disclosure of Information** - I agree, consent to and authorize the Bank to disclose any information relating to me, my affairs and/or any of my accounts, products and/or services provided by the Bank to me to:
  - its agents, service providers, auditors, legal counsel and/or professional advisors, in or outside Malaysia;
  - the entities within the corporate group of CIMB Group Holdings Berhad, the Bank's ultimate holding company ("Group Companies") whether such Group Companies are residing, situated, carrying on business, incorporated or constituted within or outside Malaysia;

for facilitating the business, operations, provision of the Pembiayaan Peribadi Awam-i (Awam-i) and performance of the contract, services of or granted or provided by the Bank and/or the Group Companies to their customers, as well as to:

- any tribunal, courts, governmental agencies or bodies or other relevant authorities to whom the Bank is required to make disclosures or have jurisdiction over the Bank whether in or outside Malaysia in order to comply with any order, demand, request or reporting requirement or for the purposes of litigation or potential litigation involving the Bank as and when required or requested to do so from time to time and at any time;
- any company and/or organisation that assist or facilitate the processing and/or fulfillment of transactions or instructions that I have requested and/or given to the Bank;
- any potential transferee or assignee with whom the Bank is negotiating the transfer, assignment and novation of the rights or obligations under or by reference to the Pembiayaan Peribadi Awam-i (Awam-i) account; and
- such third parties as specifically identified and for the purpose(s) as stated in the Pembiayaan Peribadi Awam-i (Awam-i) Terms and Conditions set out in the Bank's website at [www.cimb.com.my](http://www.cimb.com.my) which provides for the disclosure of information as well as such third parties and for the purpose(s) as identified in the CIMB Group Privacy Notice under the heading of 'Disclosure of Your Personal Information' and 'How We Use Your Personal Information' respectively.

I understand that my consent cannot be withdrawn if the disclosure is necessary for the provision of the Pembiayaan Peribadi Awam-i (Awam-i) and/or related services or the performance of the contract with me to comply with contractual requirements or to comply with any legal requirements.

Disclosure by the Bank to Group Companies (within Malaysia) may also be for cross-selling purposes of the Bank and/or the Group Companies provided always that disclosure for cross-selling purposes shall not be effected if such disclosure is objected by me.

I understand and agree that the Bank may also disclose my information such as name and contact details (excluding my affairs or the Pembiayaan Peribadi Awam-i (Awam-i) or account) to third party business partners and strategic alliance partners for cross selling, marketing and promotional purposes if my consent has been obtained.

I acknowledge and understand that the disclosure of my information above by the Bank to Group Companies (within Malaysia) and to third party business partners and/or strategic alliance partners for cross selling, marketing and promotional purposes may be revoked or withdrawn by me at any time by contacting the Bank at the following telephone number or address (which may be changed by the Bank from time to time by notice to me): Customer Resolution Unit (CRU) P. O. Box 10338, GPO Kuala Lumpur, 50710 Wilayah Persekutuan. Tel: +603 6204 7788 / email: [contactus@cimb.com](mailto:contactus@cimb.com)

7. **Privacy Notice Acknowledgement:** I hereby acknowledge that I have accessed and/ or read the Privacy Notice issued by the Bank (which is available at all CIMB branches as well as at the CIMB websites at [www.cimb.com.my](http://www.cimb.com.my) or has otherwise have been made available to me) and confirm my agreement to the same.

**Foreign Account Tax Compliance Act (FATCA) Declaration**

1. Subject to the applicable local laws, I/We hereby consent for CIMB, its parent or ultimate holding company or any of its licensed financial institution affiliates (including branches) (collectively as “CIMB”) to share my information with domestic or overseas governmental, supervisory or regulatory authorities where necessary to establish my tax liability in any/or the relevant jurisdiction.
2. Where required by domestic or overseas governmental, supervisory or regulatory authorities, I/We also understand and agree that CIMB may be required to obtain additional documents and/or forms, which I/We will sign, if I/We am subject to the relevant jurisdiction’s requirements.
3. Where required by domestic or overseas governmental, supervisory or regulatory authorities, I/We understand and agree that CIMB may withhold, and pay out, from any of my/our account(s) such amounts as may be required according to applicable laws, regulations, directives, guidelines and/or agreements with and/or from domestic or overseas governmental, supervisory or regulatory authorities.
4. I/We also agree and undertake to notify CIMB (within 30 calendar days), or provide the information if there is a change in any information which I/We have provided to CIMB.