



Declaration of Consent

1. Pursuant to the Credit Reporting Agencies Act 2010 (CRA Act), You hereby acknowledge, agree and give consent to CTOS, a registered credit reporting agency under the CRA Act, to the access, process, usage and disclosure of Your credit information for the purpose of credit reporting agency business as provided under CTOS Services including the generating of Your MyCTOS Score Report, retain and use any and all personal information to verify and obtain Your credit information from the available credit information providers including Bank Negara Malaysia (BNM). You hereby authorise CTOS to conduct the check on Your credit profile from BNM Central Credit Reference Information System (CCRIS) throughout the duration of Your Plan Period. Please refer to CTOS privacy notice at <https://ctoscredit.com.my/privacy-statement/>.
2. You hereby agree and give explicit written consent to the access, disclosure, and usage of Your CCRIS information to CTOS, its appointed third parties or CTOS business partner for the purpose as governed under CRA Act and if your credit information in your MyCTOS Score Report is shared with for such other purposes as authorized by BNM in accordance with Section 47(2)(c) of the Central Bank Act (CBA). You further agree and give Your additional consent as may be specified by BNM from time to time.
3. You fully acknowledge and agree that You are responsible for the access, disclosure and usage of CTOS Services or any report issued on Your CCRIS information. Upon delivery of the CTOS Services to You, You hereby agree and acknowledge that CTOS shall not be responsible and liable for the access, disclosure, and usage of CTOS Services by You. You agree that CTOS shall not be liable against all actions, proceedings, costs, claims, demands, liabilities, and expenses sustained or incurred due to the access, disclosure or usage of Your credit information, credit report or CCRIS information.
4. By registering as CID User, You agree to be bound by CTOS' Privacy Statement which is available at <https://ctoscredit.com.my/privacy-statement/> which may be amended from time to time.

Consent Authorization Under the Personal Data Protection Act 2010 (PDPA)

You hereby give consent to CTOS:

1. Process, use and/or disclose the data provided or extracted by you for the purpose of carrying out its business operation including but not limited to carrying out its rights, obligations, undertaking and/or warranty under its credit reporting business and commercial activities related to the you;
2. Use the monitoring applications and obtain new information and updates on your data
3. Contact You with regards to any new offerings of any related product/services by CTOS; and
4. Use your data for the purpose of statistical and marketing analysis on the related range of product /services by and CTOS, financial literacy, product research and development, testing.