



Company Credit Report (BASIC/PLUS) Application Form

(Please fill up form in **BLOCK LETTERS** and **BLACK** ball pen only)

| | | | | | |
|----------------|--|------------|--|-------|--|
| Company Name | | | | | |
| Co. Reg. No. | | Office Tel | | Fax | |
| Office Address | | | | | |
| | | | | | |
| Postcode | | City/Town | | State | |

I, the undersigned hereby request RAM Credit Information Sdn. Bhd. ("RAMCI") to disclose, reveal and make accessible to me/the Company all CREDIT information that are related to the Company (the "Information") for my/the Company's verification.

I/the Company acknowledge that in the event that such Information is required to be updated, RAMCI may, at my/the Company's request, update the Information, either in whole or in part, into RAMCI's database with such data or materials contributed by me/the Company (the "Update") SUBJECT ALWAYS that the Update meets RAMCI's requirements. The Company acknowledges that RAMCI is not obligated to verify the accuracy of the update contributed by me/the Company and RAMCI, at all material times, will treat and deem the update as correct and true.

The Company shall under no circumstances make RAMCI liable for any loss, damages or injury to the Company or any party in any manner whatsoever arising from the use and reliance on the Information (including but not limited to the Update) and the Company shall keep RAMCI fully indemnified from all loss, damages or injury that may arise from the disclosure of the Information (including but not limited to the Update) by RAMCI to any party.

| | |
|-------------------------------|--|
| Name (As in I/C or Passport): | Company Stamp: |
| I/C No. (New): | |
| Position in the Company: | Email Address: |
| | Mobile number: |
| Signature: | Signature to be witnessed by Company Secretary (sign & company stamp): |
| | Date: |

By signing this Company Credit Report Application Form, I hereby acknowledge having read, understood and accepted the Terms and Conditions & Statutory Notifications on Page 2.

I, the undersigned, on behalf of the company do hereby acknowledge that I have read and fully understand the following terms and conditions and statutory notification.

That this Company Credit Report displays information which may be provided to subscribers of RAM Credit Information Sdn Bhd ("RAMCI") requesting for my company's credit report. If I find errors in any part of the credit report i.e. not-up-to-date, incomplete, inaccurate or misleading, I may dispute the information and request that the information be corrected. To do so, I should visit RAMCI or contact Consumer Support Division to supply RAMCI with the necessary documents to support the claim.

The following fields are in the company credit report; whereby

1. Remark / Status Update - If legal actions taken against me which have been settled or concluded. , "Remark / Status" can be inserted to the records. I will need to send RAMCI documents proving settlement i.e. plaintiff's letter of discharge, withdrawal or settlement, court order of dismissal, striking off, proof of debt statements, etc. A Remark / Status shall be inserted upon the verification of the documents.

I, the undersigned, on behalf of the company hereby consent to RAMCI communicating with me by any means such as biometric verification, SMS, mobile applications, online registration via website www.mycreditinfo.com.my, company credit report application form or a consent authorization form to retrieve my credit information from RAMCI, Angkatan Koperasi Kebangsaan Malaysia Berhad (ANGKASA) and Central Credit Reference Information System (CCRIS) and Dishonoured Cheques (DCHEQS) from Bank Negara Malaysia. I, on behalf of the company also consent that RAMCI may process and disclose the company's credit information and/or credit report to RAMCI's legal representatives and/or subscribers comprising banks, financial institutions, professional bodies and credit grantors from various industries and to any other party that may have access to the credit information for the purposes of enabling processing, rating or analysing of a transaction and any related processes arising therefrom (hereinafter referred to as "legitimate interests") with the party within the meaning of the Personal Data Protection Act 2010 and Credit Reporting Agencies Act 2010. The consent is effective until the interests of both parties in the transaction is completely discharged or fulfilled.

Saya seperti tandatangan di bawah, bagi pihak syarikat dengan ini mengakui bahawa saya telah membaca dan memahami sepenuhnya terma dan syarat notis berkanun seperti berikut.

Bahawa Laporan Kredit Syarikat RAMCI ini memaparkan maklumat yang berkemungkinan akan dibekalkan kepada pengguna RAMCI yang meminta laporan kredit syarikat saya. Sekiranya saya dapati sebarang maklumat di mana-mana bahagian laporan ini adalah tidak tepat, tidak lengkap, tidak dikemaskini atau mengelirukan, saya boleh meminta pembetulan dengan memberi dokumen yang sokongan pernyataan saya dengan menghubungi Bahagian Sokongan Pengguna RAMCI atau melawat RAM Credit Information Sdn Bhd.

Perkara berikut boleh didapati dalam laporan kredit syarikat; di mana

1. Nota / Status Kemaskini - Sekiranya tindakan undang-undang yang diambil terhadap saya telah diselesaikan ataupun telah mencapai kesimpulan, "Nota / Status" boleh dimasukkan ke dalam rekod tersebut. Saya perlu menghantar dokumen yang membuktikan penyelesaian seperti Surat Pelepasan pihak plaintiff, Surat Tarik Balik atau Perintah Penolakan mahkamah, Perintah Pembatalan, Pernyataan Bukti Hutang dan lain-lain. Nota / Status berkenaan akan dikemaskini atas maklumat kredit anda setelah pengesahan dokumen dibuat.

Saya seperti tandatangan di bawah, bagi pihak syarikat dengan ini bersetuju dengan RAMCI berkomunikasi dengan saya melalui apa cara seperti pengesahan biometrik, SMS, aplikasi mudah alih, pendaftaran dalam talian melalui laman web www.mycreditinfo.com.my, borang permohonan atau borang persetujuan kebenaran untuk mendapatkan laporan kredit daripada RAMCI, Angkatan Koperasi Kebangsaan Malaysia Berhad (ANGKASA) dan Central Credit Reference Information System (CCRIS) dan Dishonoured Cheques (DCHEQS) daripada Bank Negara Malaysia. Saya bagi pihak syarikat juga bersetuju bahawa RAMCI mungkin memproses dan mendedahkan maklumat kredit saya dan / atau laporan kredit kepada wakil-wakil dan / atau pelanggan undang-undang RAMCI yang terdiri daripada bank-bank, institusi kewangan, badan-badan profesional dan pemberi kredit daripada pelbagai industri dan mana-mana pihak lain yang mungkin mempunyai akses kepada maklumat kredit bagi maksud membolehkan pemrosesan, penarafan atau menganalisis transaksi dan mana-mana proses yang berkaitan yang timbul daripadanya (selepas ini dirujuk sebagai "kepentingan sah") dengan pihak yang mengikut pengertian Akta Perlindungan Data Peribadi 2010 dan Akta Agensi Pelaporan kredit 2010. Persetujuan ini berkuat kuasa sehingga kepentingan kedua pihak dalam urusan niaga adalah benar-benar dilepaskan atau dipenuhi.

Statutory Notification: Processing Your Credit Information

Section 23 of the Credit Reporting Agency Act 2010 requires RAMCI to notify me that credit information relating to me will be collated and processed by RAMCI, including my identity and address (if any), business directorship and shareholdings (if any), litigation information such as bankruptcy or legal suits (if any), credit payment information from trade credit grantors (if any), information captured from statutory bodies, public domains and Subscribers of RAMCI, and Central Credit Reference Information System (CCRIS) and Dishonoured Cheques (DCHEQS) from Bank Negara Malaysia. The credit information referred to may be found in my Personal RAMCI Report. It is important that for me to ensure my credit information is accurate, up-to-date, complete, relevant and not misleading I am to perform my Personal RAMCI check from time to time thus ensuring my credit report is accurate, complete and up-to-date. By ensuring my credit report is accurate, complete and up-to-date, I can speed up the decision making process and avoid delays in the processing of credit or job applications with banks or businesses.

Purpose Of Information Collation – I understand that RAMCI subscribers may need my report when I, my business or company deal or transact with other companies / businesses, professional bodies or financial institutions. They may require my report for various purposes including, opening of account, extension of credit or loans, review of credit lines extended or review of account relationship which may be done from time to time, hire-purchase/leasing/rental contracts, property or equipment purchases, factoring, insurance, provision of services, job employment, legal documentation etc. amongst others. Our subscribers include individuals, businesses and companies, government and statutory bodies, clubs, cooperatives, commercial banks, investment banks, insurance companies, development banks, cooperative banks, stock brokers, payment systems issuers, licensed moneylenders, landlords, trading and commercial companies, employment agencies, professionals e.g. lawyers, accountants, property valuers etc. amongst others.

Pemberitahuan berkanun: Memproses Maklumat Kredit Anda

Seksyen 23 Akta Agensi Pelaporan Kredit 2010 memerlukan RAMCI untuk memberitahu saya bahawa maklumat kredit saya akan dikumpulkan dan diproses oleh RAMCI, termasuk pengenalan dan alamat (sekiranya ada) saya, sebagai pengarah perniagaan dan pegangan saham (jika ada), maklumat tindakan undang-undang seperti muflis atau undang-undang guaman (jika ada), maklumat pembayaran kredit daripada pemberi kredit perdagangan (jika ada), maklumat yang diperoleh daripada badan-badan berkanun, domain awam dan pelanggan RAMCI, dan Permohonan Laporan Kredit (CCRIS) dan Sistem Maklumat Cek Tendang (DCHEQS) daripada Bank Negara Malaysia. Maklumat kredit yang disebut boleh didapati dalam Laporan Peribadi RAMCI saya. Adalah penting bagi saya untuk memastikan maklumat kredit saya adalah tepat, terkini, lengkap, relevan dan tidak mengelirukan untuk melakukan pemeriksaan Laporan Peribadi RAMCI saya dari masa ke semasa dengan itu memastikan laporan kredit adalah tepat, lengkap dan terkini. Dengan memastikan laporan kredit adalah tepat, lengkap dan terkini, saya boleh mempercepatkan proses membuat keputusan dan mengelakkan kelewatan dalam pemrosesan kredit atau permohonan kerja dengan bank atau perniagaan.

Tujuan Pengumpulan Maklumat - Saya faham bahawa pelanggan RAMCI mungkin memerlukan laporan saya apabila saya, perniagaan saya atau perjanjian syarikat atau menjalankan urusan dengan syarikat-syarikat lain / perniagaan, badan-badan profesional atau institusi kewangan. Mereka mungkin memerlukan laporan saya untuk pelbagai tujuan termasuk, membuka akaun, pemberian kredit atau pinjaman, semakan kredit lanjutan atau kajian semula akaun yang boleh dilakukan dari semasa ke semasa, kontrak hire-purchase/leasing/rental, harta atau pembelian peralatan, pemfaktoran, insurans, perkhidmatan, pekerjaan kerja, dokumentasi undang-undang dan lain-lain di kalangan orang lain. Pelanggan kami termasuk individu, perniagaan dan syarikat-syarikat, kerajaan dan badan-badan berkanun, kelab, koperasi, bank perdagangan, bank pelaburan, syarikat insurans, bank pembangunan, bank koperasi, broker saham, penerbit sistem pembayaran, peminjam wang berlesen, tuan-tuan tanah, perdagangan dan syarikat-syarikat komersial, agensi pekerjaan, profesional contohnya peguam, akauntan, penilai hartanah dan lain-lain di kalangan orang lain.

Application Checklist

Company Credit Report BASIC / PLUS - BUSINESS ENTITY

Note:

- Please ensure the Company Credit Report Application Form is complete and signed.
- For each application, please submit the application form and below supporting documents.
- Incomplete application will not be processed.
- **NOTE: THE AUTHORISATION LETTER AND CERTIFIED TRUE COPIES MUST BE DATED WITHIN FOURTEEN (14) WORKING DAYS BEFORE THE SUBMISSION DATE OF COMPANY CREDIT REPORT APPLICATION FORM.**

| Form & Supporting Documents Required | Company | Partnership |
|--|------------------------------------|------------------------------------|
| A copy of Company Credit Report Application Form *Signature to be witnessed by Company Secretary (sign & stamp) | √ | √ |
| Authorisation Letter from the company (with company's letterhead) to authorise the person to collect credit report or receive credit report by email (do provide full name, office number & mobile number and company email address) (Employer or employee only) The letter should be signed by: <ul style="list-style-type: none"> • The Company Secretary and; • Minimum two (2) directors of the company | √ | |
| Authorisation Letter from the company (with company's letterhead) to authorise the person to collect credit report or receive credit report by email (do provide full name, office number & mobile number and company email address) (Employer or employee only) The letter should be signed by: <ul style="list-style-type: none"> • Minimum two (2) partners | | √ |
| A clear photocopy of identity card (MyKad) – both sides (Malaysian) or Passport (Foreigner) of the authorised person to collect / receive email to get credit report | √ | √ |
| Please attach a copy certified true copies of the following documents by Company Secretary (if applicable): <ul style="list-style-type: none"> • Certificate of Incorporation of Private Company (Form 9) • Certificate of Registration of Change of Name of Company (Form 13) • Latest List of Directorship of Company (Form 49) • Certificate of Incorporation of Public Company (Form 8) • Certificate for Registration of Foreign Company (Form 83) | √ | |
| A photocopy of Registration of Business (Form D) | | √ |
| A photocopy of Details of Owner (Form B) | | √ |
| (OPTIONAL BUT RECOMMENDED) Company Credit Report PLUS (CCRP), a company credit report with credit information with banks (CCRIS) and credit score – Price @ RM15.00 per report (Inclusive 6% GST) Kindly deposit RM15.00 to RAM Credit Information Sdn Bhd's CIMB Bank Account No. 8001307663. Attach payment slip together with application form and submit to us. | CCRP (Optional but recommended) | CCRP (Optional but recommended) |