



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

That this RAM Credit Information Sdn Bhd (RAMCI) Personal Credit Report (PCR) displays information which may be provided to subscribers of RAMCI requesting for my credit report. If I find errors in any part of my 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 contact RAMCI Consumer Support Division or visit RAM Credit Information Sdn Bhd and supply RAMCI with the necessary documents to support my claim.

The following fields are in my 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.
2. Subject's Statement - I may offer explanations and tell "my side of the story" on any item in my report using RAMCI's "Subject's Statement" facility. These will be made known to RAMCI subscribers who make an enquiry on me.

I hereby consent to RAMCI communicating with me by any means such as biometric verification, SMS, mobile applications, online registration via consumer website [www.mycreditinfo.com.my](http://www.mycreditinfo.com.my), 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.

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

Bahawa Laporan Kredit Peribadi RAM Credit Information Sdn Bhd (RAMCI) ini memaparkan maklumat yang berkemungkinan akan dibekalkan kepada pengguna RAMCI yang meminta laporan kredit 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 saya; 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.
2. Pernyataan Subjek - Saya boleh membekalkan penjelasan dan memberitahu "cerita pihak saya" atas sebarang kandungan di dalam laporan kredit saya dengan menggunakan kemudahan "Pernyataan Subjek" RAMCI. "Pernyataan Subjek" saya akan diperkenalkan kepada pengguna RAMCI yang membuat pertanyaan terhadap saya. RAMCI tidak akan mengenakan sebarang bayaran atas mengemaskini sebarang "Nota / Status" atau "Pernyataan Subjek".

Saya 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](http://www.mycreditinfo.com.my) pengguna, 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.

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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, Angkatan Koperasi Kebangsaan Malaysia Berhad (ANGKASA) 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's 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. RAMCI's subscribers include 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.

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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 mufis atau undang-undang guaman (jika ada), maklumat pembayaran kredit daripada pemberi kredit perdagangan (jika ada), maklumat yang diperolehi 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 masa 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 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.

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From RAMCI (This a computer generated message. No Signature is required). Daripada RAMCI (Ini adalah satu mesej dikeluarkan daripada komputer dan tandatangan adalah tidak diperlukan).

Important notice: I also understand that in the event of ambiguities, conflicts or possible variations in interpretation between the English version and other languages of this document, agreement, website or brochure, etc. The English version shall always prevail. Notis Penting: Saya fahamkan Versi Bahasa Inggeris akan digunakan sekiranya menghadapi sebarang kekeliruan, konflik atau kemungkinan variasi antara Bahasa Inggeris dengan bahasa-bahasa lain pada masa menafsirkan dokumen ini atau contract, laman web, risalah dan sebagainya.

RAMCI Contact Details: RAMCI Consumer Support Division, 603-2615 1100. RAM Credit Information Sdn Bhd, No.17-9 & 19-9, 9th Floor, The Boulevard, Mid Valley City, Lingkaran Syed Putra, 59200 Kuala Lumpur open 9am to 5-30pm Monday to Friday (except Saturday, Sunday & Public Holidays). Website: [www.mycreditinfo.com.my](http://www.mycreditinfo.com.my). Email: [info@mycreditinfo.com.my](mailto:info@mycreditinfo.com.my)

## Document Checklist for Personal Credit Report Application & JagaMyID Subscription

Your Personal Credit Report is a sensitive and confidential document. To verify your identity as the rightful owner, please provide the following **COMPULSORY** documents (\*):

### **Important Note:**

Please send us the clear and complete documents required via email to [info@mycreditinfo.com.my](mailto:info@mycreditinfo.com.my) or fax to 03-2284 8808. Please note that an application without complete documents and payment slip (if any) will not be processed or cause a delay in report delivery.

No.	Form & Document	Tick “v”
1	* ONE (1) set of completed Personal Credit Report (Basic/Plus) & JagaMyID Subscription Form; <b>AND</b>	
2	* A clear copy of your I/C (Front & back); <b>AND</b>	
3	* <b>At least ONE (1)</b> of the supporting document such as: <ul style="list-style-type: none"> <li>• Driving license; or</li> <li>• Passport; or</li> <li>• Bank account statement; or</li> <li>• Credit card statement; or</li> <li>• EPF statement: or</li> <li>• Electricity bill or telephone bill or ASTRO bill (with your name and address stated clearly on the bill); <b>AND</b></li> </ul>	
4	Payment slip for report fee and/or JagaMyID subscription fee deposited to <b>RAM Credit Information Sdn Bhd’s CIMB Account No: 8001307663</b> .  <b>Note:</b> <ul style="list-style-type: none"> <li>• Please deposit the exact report fee and/or JagaMyID subscription fee at CIMB Bank Counter or via online bank transfer to <b>RAM Credit Information Sdn Bhd (CIMB Bank Account No. 8001307663)</b> - Do not deposit through ATM machine.</li> <li>• Any extra amount deposited other than report fee and/or JagaMyID subscription fee will not be refundable or exchangeable.</li> <li>• Email payment slip to <a href="mailto:info@mycreditinfo.com.my">info@mycreditinfo.com.my</a> (Include your name as in I/C and your new I/C number in the email)</li> </ul>	

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