KOPERASI ASPIRASI MULIA MALAYSIA BERHAD
Corporate Office
Suite No. 11 -3, Menara 1 MK, Kompleks 1 Mont' Kiara,
No. 1, Jalan Kiara, Mont' Kiara, 50480 Kuala Lumpur.

CONSENT AND DISCLOSURE FOR INDIVIDUAL CREDIT

INFORMATION
Sistem Pelaporan Kredit ANGKASA and Experian (SPeKAR)

DISCLOSURE

i. The Applicant hereby authorizes KAMMB / ANGKASA and/or its officers to make use of, disclose, divulge or reveal any information relating to his/her SPGA account for purposes of or in connection with any action of proceeding taken for the purpose of credit evaluation or recoveries of monies under this Terms and Conditions;

ii. The Applicant hereby authorizes KAMMB / ANGKASA and/or its officers to the disclosure of any information pertaining to the credit standing, facility or account details of the Applicant to Experian Information Services (Malaysia) And. Bhd. ("Experian", the Credit Reporting Agency) and Experian Subscribers which include Bank(s) and/or Financial Institution(s), corporations as is necessary in such manner and to such extent as the KAMMB / ANGKASA shall consider necessary in connection with the following purposes.

iii. The Applicant hereby also gives consent to Experian to the disclosure of any credit information including banking credit information to the KAMMB / ANGKASA and/or its officers, for the following purposes as stated under section 24, pursuant to the Credit Reporting Agency Act 2010. The consent shall remain applicable as long as the Applicant is maintaining an account/loan/credit/any transaction with the organisation.

iv. The purposes for the disclosure include but not limited to:

   a. Opening of account
   b. Credit evaluation
   c. Credit scoring/rating
   d. Credit/account review
   e. Credit/account monitoring
   f. Debt recovery purposes
   g. Legal documentation and/or action consented to a contract or facility granted

v. KAMMB / ANGKASA / Experian shall not be liable whether directly or indirectly to the Applicant or any other persons(s) for such disclosure.

APPLICANT SIGNATORY	**WITNESS**
.....	.....
Name as per NRIC:	Name as per NRIC:
I/C No:	I/C No:
Date:	Date: