

## **DISCLAIMER & CONSENT**

- I hereby certify that **all information provided is true and correct** i.e. completely disclosed, to the best of my knowledge, all the relevant information required (including all my credit facilities and debt obligations) with the Bank and the **Bank shall verify the same from any source**, as may in your sole discretion deemed appropriate.
- If it is discovered by you at any time, during my application process, that I have failed to disclose part or all the relevant information and/or falsely declared any information, the **Bank reserves the right to decline/reject my application.**
- I understand and agree that my **application will only be processed upon submission of my complete documentation** required by the Bank and AKPK.
- I hereby give **consent** as per requirement of Personal Data Protection Act 2010 (PDPA) for **the bank to disclose information contained to AKPK** to enable or facilitate AKPK in providing financial assistance and/or education on financial management in respect of my case.
- I agree for **AKPK to have access to my CCRIS report.**
- I agree that **no further permission or consent required for AKPK to get any information from FIs and other third parties** to enable AKPK to analyse and update existing records.
- I understand that repayment restructuring shall **apply for Islamic facilities based on Shariah concept** (including a requirement to pronounce the new Akad, upon successfully enrolled into this scheme).
- Where required, I will be notified by the Bank via email or call to sign relevant documents/ accept my repayment assistance plan to complete the legal documentation, including those related to **guarantors or joint accounts** and/or variation agreements.
- If my application is successful, I understand that I have the **option to engage the Bank to revise the monthly instalment** amount if my financials **improve to reduce overall financing/borrowing costs;**
- I hereby confirmed that I have listed out all my loans/financing in this form, failing which, my Repayment Assistance plan may not be accurate