

CREDIT CARDS CREDIT MAINTENANCE

Fax to: 03-7946 8888

Principal Cardholder Name : _____

Principal Credit Card Number : [] [] [] [] - [] [] [] [] - [] [] [] [] - [] [] [] []

Supplementary Cardholder Name : _____

Supplementary Credit Card Number : [] [] [] [] - [] [] [] [] - [] [] [] [] - [] [] [] []

Date of request

[] [] / [] [] / [] []
DD MM YY

*Temporary credit line increase from credit line RM _____ to RM _____ for period _____ to _____
Please one: Principal only Supplementary only Principal and Supplementary
Purpose of request: _____

*Permanent increase/decrease in credit line from RM _____ to RM _____
Please one: Principal only Supplementary only Principal and Supplementary
Employment Type Self-employed Self-employed Government Employee Private Sector Retiree/ HLB/ HLISB
111 with Workers **115** without Workers **112** / Civil Servant **113** Employee **200** Housewife **114** Staff

Company Name _____
Company Registration No. (for self-employed) _____
Office Address _____
Postcode _____ City _____
State _____ Country _____
Office Tel. No. _____ Extension No. _____

Nature of Business _____
Designation _____
Length of Service [] [] MM [] [] YY
Name of Previous Employer _____
(if working less than 1 year in present employment)
Length of Service [] [] MM [] [] YY

Upgrade to
 Gold Platinum Visa Infinite Card
*Minimum income requirement for the respective card type:
Gold Card - RM24,000
Platinum - RM60,000
Visa Infinite - RM150,000.
 Downgrade to
 Gold Platinum Visa Infinite Card
*Or such other amount as may be determined by the bank.

Enclosed is/are (required for permanent increase in credit line/upgrade)

For Salaried Employee
 · Latest 3 months Pay Slip and 3 months Bank Statement (evidenced by salary crediting); OR
 · Latest 2 years EPF Statement; OR
 · Latest 2 years LHDN e-Filing Acknowledgement
For Self-Employed
 · Latest 2 years EPF Statement; OR
 · Latest 2 years LHDN e-Filing Acknowledgement

• The mailing address and credit card delivery address will be based on your existing records with the bank.
• If the bank's records indicate the office address as the mailing address and/or credit card delivery address, the office address will be updated according to address provided in this form.

Declaration of Non-Bank Debt Obligations (e.g. PTPTN loans, loan servicing guarantor and other credit facilities with instalment plans)

Type of Facility	Loan/Financing Amount	Instalment/Payment Amount
(Example: PTPTN Loan)	RM XX,XXX.00	RM XXX.00
1.		
2.		
3.		

Cardholder's signature

Branch Manager/ PFC/ ARO's comments (if any):

Branch: _____

Signature _____
Name: _____

FOR CREDIT CARDS USE ONLY

Approved by: _____
Signature & Date

Input by: _____
Signature & Date

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To / Kepada:

- 1) CTOS Data Systems Sdn Bhd
- 2) RAM Credit Information Sdn Bhd
- 3) Credit Bureau Malaysia Sdn Bhd
- 4) FIS Data Reference Sdn Bhd
- 5) BASIS Corporation Sdn Bhd
- 6) Dun & Bradstreet Malaysia Sdn Bhd

(each to be referred to herein as a “Credit Reporting Agency” and collectively, “Credit Reporting Agencies”)

(secara individu disebut sebagai “Agensi Pelaporan Kredit” dan secara keseluruhan disebut sebagai “Agensi-Agensi Pelaporan Kredit”)

And / Dan

- 7) Hong Leong Bank Berhad (“HLB”)/Hong Leong Islamic Bank Berhad (“HLISB”)

Consent for Disclosure of Credit Information

1. Pursuant to the Credit Reporting Agencies Act 2010 (“CRA”), I/we, the undersigned, hereby irrevocably and unconditionally authorize the Credit Reporting Agencies to process and disclose any of my/our personal information and credit information (as defined in the CRA), including credit information where I am/we are a joint applicant or to which I am/we are or have been linked (collectively referred to as “Credit Information”) and resides in the records of the Credit Reporting Agency or any information in the record of the Central Credit Bureau, Bank Negara Malaysia (“BNM”) (including the Central Credit Reference Information System (CCRIS), the Dishonoured Cheques Information System (DCHEQS), the Perbadanan Insurans Deposit Malaysia (PIDM), the Financial Institutions Statistical System (FISS) or any other database or system established by BNM or any other governmental or regulatory authority or body, Cagamas Berhad and/or Credit Guarantee Corporation Malaysia Berhad (collectively referred to as “Credit Information”) to HLB/HLISB for the purposes which shall include but not be limited to the following:-
 - a) To process and consider my/our application/additional application for HLB/HLISB’s credit and credit-related or other products or services of HLB/HLISB;
 - b) To evaluate and monitor my/our credit/financing worthiness;
 - c) For evaluation and due diligence purposes;
 - d) For data processing and analytical purposes;
 - e) To respond to inquiries from me/us;
 - f) For debt collection purposes;
 - g) For enforcement of HLB/HLISB’s rights and obligations;
 - h) For assessing, processing and investigating insurance/takaful risks and claims;
 - i) For deposit insurance/takaful purposes;
 - j) For audit and risk management; and
 - k) For all other purposes incidental and associated with any of the above.
2. In connection with the Consent herein provided, I/we hereby authorize HLB/HLISB to provide the relevant Credit Reporting Agency with my/our personal details, as provided below, to enable the Credit Reporting Agency to provide me/us with the relevant notification as required under the CRA.
3. I/we hereby agree and confirm that I/we shall not hold HLB/HLISB liable or responsible for :
 - a) Any statement, misstatement, inaccuracy or omission of any type or manner contained in the credit information, records and/or credit reports provided to HLB/HLISB by the relevant Credit Reporting Agency;
 - b) HLB/HLISB’s reliance on such credit information, records and/or credit reports provided by the relevant Credit Reporting Agency to arrive at a decision in relation to my/our application for credit and credit-related or other products or services of HLB/HLISB; and
 - c) Any disclosure of my/our Credit Information by the relevant Credit Reporting Agency to any of the Credit Reporting Agency’s other subscribers in connection with the credit reporting service provided.
4. This Consent shall be without prejudice to any other clause in the agreement governing the terms of the credit and credit-related or other products or services of HLB/HLISB which I/we have applied for herein and shall remain valid and binding against me/us so long as I/we remain a customer of HLB/HLISB.
5. This Consent shall be applicable for the following product(s):
 - (a) Credit Cards
 - (b)
 - (c)
 - (d)
 - (e)
 - (f)

Keizinan Untuk Pendedahan Maklumat Kredit

1. Menurut Akta Agensi Pelaporan Kredit 2010 (“APK”), saya/kami, yang bertandatangan di bawah, dengan ini secara tidak boleh batal dan tanpa syarat memberi kuasa kepada Agensi-Agensi Pelaporan Kredit untuk memproses dan mendedahkan sebarang maklumat peribadi dan maklumat kredit saya/kami, termasuk maklumat kredit di mana saya/kami adalah pemohon bersama atau yang berkaitan dengan saya/kami (secara keseluruhan disebut sebagai “Maklumat Kredit”) dan yang terdapat dalam rekod-rekod Agensi Pelaporan Kredit yang berkenaan dan sebarang maklumat yang terdapat di dalam rekod Biro Kredit, Bank Negara Malaysia (“BNM”) (termaksud Sistem Maklumat Rujukan Kredit Pusat), Cek Dishonoured Sistem Maklumat (DCHEQS), Perbadanan Insurans Deposit Malaysia (PIDM), Sistem Statistik Institusi Kewangan (FISS) atau mana-mana pangkalan data yang lain atau sistem yang ditubuhkan oleh BNM) atau mana-mana ahli Kumpulan sama ada atau tidak ditubuhkan atau diluluskan oleh BNM atau mana-mana pihak berkuasa kerajaan atau pihak berkuasa atau badan lain, Cagamas Berhad dan/ atau Credit Guarantee Corporation Malaysia Berhad (secara keseluruhan disebut sebagai “Maklumat Kredit”) kepada HLB/HLISB bagi tujuan-tujuan seperti, tetapi tidak terhad kepada yang berikut:
 - a) Bagi memproses dan mempertimbangkan permohonan/permohonan tambahan saya/kami untuk kemudahan kredit dan kemudahan yang berkaitan dengan kredit atau produk atau perkhidmatan HLB/HLISB yang lain;
 - b) Bagi menilai dan memantau kedudukan kredit/pembiayaan saya/kami;
 - c) Bagi tujuan proses penilaian dan usaha wajar;
 - d) Bagi tujuan pemrosesan data dan analisis;
 - e) Bagi memberi maklumbalas kepada pertanyaan saya/kami;
 - f) Bagi tujuan pengutipan hutang;
 - g) Bagi tujuan penguatkuasaan hak dan tanggungjawab HLB/HLISB;
 - h) Bagi menilai, memproses dan menyiasat risiko dan tuntutan insurans/takaful;
 - i) Bagi tujuan insurans/takaful deposit;
 - j) Bagi tujuan audit dan pengurusan risiko; dan
 - k) Untuk semua tujuan sampingan yang lain dan yang berhubung-kait dengan mana-mana perkara di atas
2. Sehubungan dengan Keizinan yang telah diberikan, saya/kami dengan ini memberi kuasa kepada HLB/HLISB untuk mengemukakan butir-butir peribadi saya/kami, seperti yang tertera di bawah, kepada Agensi Pelaporan Kredit yang berkenaan, untuk membolehkan Agensi Pelaporan Kredit untuk mengemukakan notis yang berkaitan kepada saya/kami seperti yang telah ditetapkan oleh APK.
3. Saya/kami dengan ini bersetuju dan mengesahkan bahawa saya/kami tidak akan mempertanggungjawabkan HLB/HLISB atas:
 - a) Sebarang kenyataan, salah nyata, ketidaktepatan atau peninggalan mana-mana jenis atau cara yang terkandung dalam maklumat kredit, rekod dan/atau laporan kredit yang telah disediakan kepada HLB/HLISB oleh Agensi Pelaporan Kredit;
 - b) Kebergantungan HLB/HLISB terhadap maklumat kredit, rekod dan/atau laporan kredit yang telah disediakan oleh Agensi Pelaporan Kredit yang berkenaan dalam membuat keputusan berhubung dengan permohonan kemudahan kredit dan kemudahan berkaitan kredit atau produk atau perkhidmatan HLB/HLISB yang lain; dan
 - c) Sebarang pendedahan maklumat kredit saya/kami oleh Agensi Pelaporan Kredit yang berkenaan kepada mana-mana pelanggan Agensi Pelaporan Kredit yang lain berhubung dengan perkhidmatan pelaporan kredit yang disediakan.
4. Keizinan ini tidak akan menjejaskan mana-mana klausa yang terkandung dalam perjanjian yang menetapkan syarat-syarat kemudahan kredit dan kemudahan berkaitan kredit atau produk atau perkhidmatan HLB/HLISB yang telah saya/kami pohon dan hendaklah terus sah dan terikat ke atas saya/kami selama saya/kami kekal sebagai pelanggan HLB/HLISB.
5. Keizinan ini akan terpakai kepada produk-produk berikut:-
 - (a) Kad Kredit (d)
 - (b) (e)
 - (c) (f)

Name Nama

NRIC/Passport No. No. KP Baru./Pasport

Telephone/Mobile No. No. Telefon/Telefon Bimbit

E-mail address Alamat e-mel

Correspondence address Alamat pos surat menyurat

Signature Tandatangan

X

Date Tarikh

Name Nama

NRIC/Passport No. No. KP Baru./Pasport

Telephone/Mobile No. No. Telefon/Telefon Bimbit

E-mail address Alamat e-mel

Correspondence address Alamat pos surat menyurat

Signature Tandatangan

X

Date Tarikh