



NOTICE and CONSENT PURSUANT TO THE CREDIT REPORTING ACT

To: The Customer of First Global Bank Limited (as identified below)

In this Notice and Consent, the following expressions have the following meanings:

“Act” means the Credit Reporting Act, as amended and/or re-enacted from time to time; “Bank” means First Global Bank Limited;

“Credit Bureau” means a credit bureau licensed under the Credit Reporting Act.

“Customer” or “You” means (collectively, as applicable) the customer(s) of the Bank and/ or any guarantor(s) who has/have received this notice and ticked the check box on the online credit card application for acceptance of the content(s) as provided below.

NOTICE TO CUSTOMER

The Bank hereby gives the Customer notice as to the below-mentioned matters and by ticking the check box on the online credit card application for the acceptance of this document the Customer accepts such notice:

1. The Bank will treat information relating to the Customer as confidential and in providing you with banking services the Bank may disclose any information in its possession relating to You (including but not limited to “credit information” as defined under the Act) (hereinafter called “Customer Information”) to (i) the branches, subsidiaries, representative offices, affiliates and agents of the Bank and third parties selected by any of them wherever situated, for confidential use (including in connection with the provision of any service by the Bank to the Customer and for data processing, statistical and risk analysis purposes); and (ii) Credit Bureaus.

2. The Bank may, from time to time, give any Customer Information to: (a) credit bureau or reporting agency; (b) person with whom the Customer may have or propose to have financial dealings; (c) person(s) in connection with any dealings the Customer has or proposes to have with the Bank. The Customer agrees that the Bank may use all such information to establish and maintain the Customer’s relationship with the Bank, and to offer the Customer any products or services from time to time. The Bank will not be liable to the Customer by reason of any act, delay or omission of any third party (including any Credit Bureau) in the performance of services required of it.

3. The Bank shall be entitled to charge non-refundable fees to the Customer where the Bank seeks to obtain any Customer Information from any third party including Credit Bureaus.

CUSTOMER ACKNOWLEDGEMENT AND CONSENT

The Customer by ticking the check box on the online credit card application confirms and agrees to the following:

(1) The Customer consents to the Bank sharing the Customer Information described above to and among such subsidiaries, affiliates and agents of the Bank and third parties (including Credit Bureaus) in connection with any business/transactions as between the Bank and the Customer and for all the purposes of the Act.

(2) The Customer (1) consents to the Bank (as a credit information provider), disclosing the Customer’s credit information to person(s) authorized to receive the same pursuant to and for the purposes provided for by the Act; and (2) intends that any Credit Bureau(s) receiving a copy of this Notice and Consent, duly executed by the Customer, shall rely on such copy Notice and Consent as providing the consent required pursuant to the Act for the disclosure by such Credit Bureau(s) of credit information concerning the Customer to persons authorized to receive the same.

(3) The Customer provides to the Bank and to any and every and such Credit Bureau as may be designated by the Bank consent for the sharing of the Customer’s credit information among the Bank and such credit bureau(s) for all the purposes and to the extent provided for by the Act and in respect of both initial and subsequent requests for credit information which the bank may have during the currency of the consent herein contained; and

(4) The consent(s) herein provided for shall remain valid and binding unless/ until the same shall be revoked by the applicant in writing, PROVIDED THAT no such revocation shall be effective for so long as any credit facility or accommodation as between the Bank and the applicant shall remain in force.

(5) The Notice and Consent contained herein have been received, read by or read to and understood by the applicant.