

Application Form / Borang Permohonan

I WISH TO APPLY FOR (TICK WHERE APPROPRIATE): / SAYA INGIN MEMOHON UNTUK (TANDAKAN DALAM KOTAK YANG BERKENAAN):

PUBLIC BANK CREDIT CARD / KAD KREDIT PUBLIC BANK:

- | | | |
|---|---|--|
| <input type="checkbox"/> PUBLIC BANK VISA INFINITE | <input type="checkbox"/> PUBLIC BANK WORLD MASTERCARD | <input type="checkbox"/> PUBLIC BANK VISA SIGNATURE |
| <input type="checkbox"/> PUBLIC BANK QUANTUM CREDIT CARDS | <input type="checkbox"/> PUBLIC BANK VISA PLATINUM | <input type="checkbox"/> PUBLIC BANK PLATINUM MASTERCARD |
| <input type="checkbox"/> PUBLIC BANK AIA VISA GOLD | <input type="checkbox"/> PUBLIC BANK VISA GOLD | <input type="checkbox"/> PUBLIC BANK GOLD MASTERCARD |
| <input type="checkbox"/> PUBLIC BANK PETRON VISA GOLD | | |

PUBLIC ISLAMIC BANK CREDIT CARD-i / KAD KREDIT-i PUBLIC ISLAMIC BANK:

- | | |
|--|--|
| <input type="checkbox"/> PUBLIC ISLAMIC BANK VISA PLATINUM | <input type="checkbox"/> PUBLIC ISLAMIC BANK PLATINUM MASTERCARD |
| <input type="checkbox"/> PUBLIC ISLAMIC BANK VISA GOLD | <input type="checkbox"/> PUBLIC ISLAMIC BANK GOLD MASTERCARD |

PLEASE COMPLETE APPLICATION FORM IN FULL. Type or print in **BLOCK LETTERS** throughout.
SILA ISI BORANG PERMOHONAN DENGAN LENGKAP. Taip atau tulis dengan **HURUF BESAR** keseluruhannya.

1 PERSONAL DATA / BUTIR-BUTIR PERIBADI

OLD NRIC/PASSPORT NO. / NO. KP LAMA/PASPORT

NEW NRIC NO. / NO. KP BAHARU

NAME TO APPEAR ON CARD / NAMA PADA KAD

FULL NAME AS IN NRIC/PASSPORT / NAMA PENUH SEPerti DALAM KP/PASPORT _____

DATE OF BIRTH (DD-MM-YY) / TARIKH LAHIR (HH-BB-TT)

SEX / JANTINA MALE / LELAKI FEMALE / PEREMPUAN RACE / BANGSA _____

E-MAIL ADDRESS (MANDATORY) / ALAMAT E-MEL (WAJIB) _____

MOTHER'S MAIDEN NAME / NAMA PENUH IBU _____

EMERGENCY CONTACT NAME / NAMA HUBUNGAN KECEMASAN _____

EMERGENCY CONTACT NO. / NO. TELEFON KECEMASAN _____

NATIONALITY / KEWARGANEGARAAN _____

ARE YOU RELATED TO ANY DIRECTOR/STAFF OF PUBLIC BANK BERHAD OR ITS SUBSIDIARIES?

ADAKAH ANDA MEMPUNYAI PERTALIAN KELUARGA DENGAN MANA-MANA PENGARAH/KAKITANGAN PUBLIC BANK BERHAD ATAU SUBSIDIARINYA?

YES / YA NO / TIDAK

IF YES, PLEASE PROVIDE DIRECTOR'S/STAFF'S NAME / JIKA YA, SILA BERIKAN NAMA PENGARAH/KAKITANGAN _____

RELATIONSHIP / HUBUNGAN _____

TELEPHONE NO. / NO. TELEFON _____

2 RESIDENCE / KEDIAMAN

HOME ADDRESS / ALAMAT RUMAH _____

POSTCODE / POSKOD _____ STATE / NEGERI _____

HOME TEL. NO. / NO. TEL. RUMAH

MOBILE NO. / NO. TELEFON MUDAH ALIH

3 PROFESSION / PEKERJAAN

NAME OF EMPLOYER/COMPANY / NAMA MAJIKAN/SYARIKAT _____

NATURE OF BUSINESS / JENIS PERNIAGAAN _____

POSITION / JAWATAN _____

OFFICE ADDRESS / ALAMAT PEJABAT _____

POSTCODE / POSKOD _____ STATE / NEGERI _____

OFFICE TELEPHONE & EXTENSION NO. / NO. TELEFON PEJABAT DAN SAMBUNGAN

SALARIED / BERGAJI NON-SALARIED / TIDAK BERGAJI

YEARS OF SERVICE / TEMPOH PERKHIDMATAN _____

4 CREDIT DATA / BUTIR-BUTIR KREDIT

ANNUAL SALARY RM / GAJI TAHUNAN RM _____

MONTHLY COMMITMENT WITH NON-BANKS RM / KOMITMEN BULANAN DENGAN SELAIN BANK RM _____

MONTHLY EXPENSES RM / PERBELANJAAN BULANAN RM _____

5 ACCOUNT DATA / BUTIR-BUTIR AKAUN

PLEASE INDICATE EXISTING PUBLIC BANK/PUBLIC ISLAMIC BANK ACCOUNT NO. (IF ANY) SILA NYATAKAN NO. AKAUN PUBLIC BANK/PUBLIC ISLAMIC BANK YANG SEDIA ADA (JIKA ADA) _____

6 SMS TRANSACTION ALERT FOR SIGNATURE BASED TRANSACTIONS / MAKLUMAN SEGERA TENTANG URUS NIAGA BERASASKAN TANDATANGAN MELALUI SMS

PLEASE SELECT YOUR PREFERRED THRESHOLD AMOUNT SILA PILIH HAD AMBANG PILIHAN ANDA

RM500 RM1,000 RM2,000 RM3,000 RM5,000

OPT OUT (DO NOT SEND ANY SMS TRANSACTION ALERT TO ME.) Please refer to the Product Disclosure Sheet for the risks. / TIDAK PERLU (JANGAN HANTAR MAKLUMAN SEGERA TENTANG URUS NIAGA MELALUI SMS KEPADA SAYA.) Sila rujuk kepada Lembaran Pendedahan Produk tentang risiko-risikonya.

NOTE: THE BANK'S DEFAULT VALUE (RM500) APPLIES IF LEFT BLANK
 NOTA: JIKALAU TIDAK DITANDA, HAD AKAN MENGIKUTI KADAR (RM500) YANG TELAH DITETAPKAN OLEH PIHAK BANK

**7 CARD DELIVERY AND BILLING OPTIONS INSTRUCTIONS
PENGHANTARAN KAD DAN OPSYEN PENERIMAAN PENYATA**

CARD COLLECTION INSTRUCTIONS / MAKLUMAN MENGENAI PENGHANTARAN KAD

- HOME ADDRESS / ALAMAT RUMAH** **OFFICE ADDRESS / ALAMAT PEJABAT**
 PUBLIC BANK/PUBLIC ISLAMIC BANK BRANCH
CAWANGAN PUBLIC BANK/PUBLIC ISLAMIC BANK

PLEASE SPECIFY / SILA NYATAKAN _____

STATEMENT DELIVERY INSTRUCTIONS / MAKLUMAN MENGENAI PENERIMAAN PENYATA

- E-MAIL ADDRESS / ALAMAT E-MEL**
 HOME ADDRESS / ALAMAT RUMAH **OFFICE ADDRESS / ALAMAT PEJABAT**

(A MONTHLY FEE OF RM1 IS CHARGEABLE FOR HARDCOPY STATEMENT / FI BULANAN SEBANYAK RM1 DIKENAKAN BAGI PENYATA DALAM SALINAN KERAS)

**8 PREFERENCE TO RECEIVE E-INVOICE
KEUTAMAAN UNTUK MENERIMA E-INVOIS**

- WOULD YOU LIKE TO REGISTER FOR E-INVOICE?** **YES / YA** **NO / TIDAK**
ADAKAH ANDA INGIN MENDAFTAR UNTUK E-INVOIS?

NOTE: IF YOU TICK "NO", NO E-INVOICE WILL BE GENERATED/ISSUED TO YOU.
NOTA: JIKA ANDA TANDA "TIDAK", TIADA E-INVOIS AKAN DIKELUARKAN KEPADA ANDA.

TAX IDENTIFICATION NUMBER (TIN)

NOMBOR PENGENALAN CUKAI (TIN) _____

NOTE: E-INVOICE CANNOT BE GENERATED/ISSUED UNTIL A VALID TIN IS PROVIDED.
NOTA: E-INVOIS TIDAK BOLEH DIKELUARKAN SEHINGGA TIN YANG SAH DIKEMUKAKAN.

SALES & SERVICE TAX (SST) REGISTRATION NUMBER (MANDATORY FOR SST REGISTRANT) / NOMBOR PENDAFTARAN CUKAI JUALAN & PERKHIDMATAN (WAJIB UNTUK PENDAFTAR SST)

**9 FATCA AND CRS SELF-CERTIFICATION
PENGESAHAN DIRI-FATCA DAN CRS**

Are you a resident for tax purposes in any country other than Malaysia?
Adakah anda pemastautin yang membayar cukai di mana-mana negara selain Malaysia?

- YES. Please indicate Country of Tax Residency and Tax ID Number**
YA. Sila nyatakan Negara Residensi Cukai dan Nombor ID Cukai

COUNTRY OF TAX RESIDENCY / NEGARA RESIDENSI CUKAI

TAX ID NUMBER / NOMBOR ID CUKAI _____

If no Tax ID Number, please indicate the reason
Jika tiada Nombor ID Cukai, sila nyatakan sebabnya

CERTIFIED RELEVANT AND VALID FATCA DOCUMENTS

DOKUMEN FATCA YANG DISAHKAN BERKAITAN DAN SAH

- FORM W-9 / BORANG W-9** **FORM W-8BEN / BORANG W-8BEN**
 OTHERS, PLEASE SPECIFY
LAIN-LAIN, SILA NYATAKAN _____

DATE FULL DOCUMENTS FURNISHED (DD-MM-YY)

TARIKH DOKUMEN LENGKAP DIBEKALKAN (HH-BB-TT) --

**10 POLITICALLY EXPOSED PERSON (PEP) DECLARATION
PERAKUAN ORANG YANG TERDEDAH KEPADA POLITIK (PEP)**

- Yes, I am a Politically Exposed Person (PEP) or a family members and close associate of a PEP / Ya, saya adalah Orang yang Terdedah Kepada Politik (PEP) atau ahli keluarga dan rakan rapat PEP**

POSITION HELD / JAWATAN DIPEGANG _____

DECLARATION FOR PROMOTION AND MARKETING MATERIAL / PENGISYTIHARAN UNTUK PROMOSI DAN BAHAN PEMASARAN

PLEASE (/) TICK YOUR PREFERENCE TO RECEIVE AND/OR BE INFORMED OF THE PRODUCTS AND SERVICES, PROMOTIONAL OFFERS AND MARKETING MATERIAL OF THE BANK AND ITS AFFILIATES AND STRATEGIC BUSINESS PARTNERS.

SILA TANDAKAN (/) MENGIKUT PILIHAN ANDA UNTUK MENERIMA DAN/ATAU DIMAKLUMKAN MENGENAI PRODUK DAN PERKHIDMATAN, TAWARAN PROMOSI DAN BAHAN PEMASARAN BANK DAN ANGGOTA GABUNGAN SERTA RAKAN KONGSI PERNIAGAAN STRATEGIKNYA.

- YES / YA**
 NO / TIDAK

BNM GUIDELINES ON CREDIT CARDS / GARIS PANDUAN BNM MENGENAI KAD KREDIT

FOR NEW APPLICANTS WHO EARN RM36,000 OR LESS PER ANNUM: / BAGI PEMOHON YANG BERPENDAPATAN SEBANYAK RM36,000 SETAHUN ATAU KURANG:

- I presently hold Credit Cards from two (2) or more Credit Card issuers. I intend to apply for a new Public Bank/Public Islamic Bank Credit Card now. I shall cancel my existing Credit Card(s) with the other Credit Card issuer(s) upon receipt of the Public Bank/Public Islamic Bank Credit Card. Should I fail/refuse to cancel the other Credit Card(s), I shall inform the Bank and the Bank shall be entitled to cancel/ revoke my use of the Public Bank/Public Islamic Bank Credit Card. / Pada masa ini saya memegang Kad Kredit daripada dua (2) atau lebih pengeluar Kad Kredit. Sekarang saya bercadang untuk memohon Kad Kredit Public Bank/Public Islamic Bank yang baharu. Saya akan membatalkan Kad Kredit saya yang sedia ada dengan pengeluar Kad Kredit yang lain itu setelah menerima Kad Kredit Public Bank/Public Islamic Bank. Sekiranya saya gagal/enggan membatalkan Kad Kredit yang lain itu, saya akan memaklumkan kepada Bank dan Bank berhak untuk membatalkan/menarik balik penggunaan Kad Kredit Public Bank/Public Islamic Bank.
- I presently do not hold any or am holding only one (1) Credit Card in my name issued by another Credit Card issuer. / Pada masa ini saya tidak memegang mana-mana atau memegang hanya satu (1) Kad Kredit atas nama saya yang dikeluarkan oleh pengeluar Kad Kredit yang lain.

By signing below, I confirm that I have read and agree to abide all the declarations as stated in the overleaf application and the Terms & Conditions of the respective Credit Card that includes the Product Disclosure Sheet which is available at www.pbebank.com or at any Public Bank/Public Islamic Bank branches. / Dengan menandatangani di bawah, saya mengesahkan bahawa saya telah membaca dan bersetuju untuk mematuhi semua pengesahan dalam permohonan pada halaman seterusnya dan segala Terma dan Syarat yang berkaitan dengan Kad Kredit tertentu termasuk Lembaran Pendedahan Produk yang boleh diperolehi di www.pbebank.com atau cawangan Public Bank/Public Islamic Bank yang berdekatan.

SIGNATURE OF PRINCIPAL CARD APPLICANT / TANDATANGAN PEMOHON KAD UTAMA

DATE: / TARIKH: _____

Please sign here with dark black ink only. Signature must not exceed box boundaries.

Sila tandatangan di sini dengan menggunakan dakwat hitam sahaja. Tandatangan hendaklah tidak melebihi sempadan petak.

- **APPLY ONLINE AT WWW.PBEBANK.COM / MOHONLAH MELALUI WWW.PBEBANK.COM; OR / ATAU**
- **SEND COMPLETED APPLICATION FORM AND SUPPORTING DOCUMENTS TO ANY PUBLIC BANK/PUBLIC ISLAMIC BANK BRANCH OR DIRECTLY TO GROUND FLOOR, MENARA PUBLIC BANK, 146 JALAN AMPANG, 50450 KUALA LUMPUR / HANTARKAN BORANG PERMOHONAN YANG TELAH LENGKAP BERSERTA DOKUMEN SOKONGAN KE MANA-MANA CAWANGAN PUBLIC BANK/PUBLIC ISLAMIC BANK ATAU TERUS KE TINGKAT BAWAH, MENARA PUBLIC BANK, 146 JALAN AMPANG, 50450 KUALA LUMPUR; OR / ATAU**
- **E-MAIL TO CARDSMARKETING@PUBLICBANK.COM.MY / E-MEL KE CARDSMARKETING@PUBLICBANK.COM.MY**

DECLARATION / PERAKUAN

I confirm that all the above information is true and complete and authorise the Bank to verify from whatever sources the Bank may consider appropriate including the Inland Revenue Board and further to seek and obtain credit information related to my application from any Credit Reporting Agencies governed by Credit Reporting Agencies Act 2010.

I acknowledge that:

- (a) the Tax Identification Number (TIN) provided by me is true, correct and complete; and
- (b) I have duly verified that the TIN is the same as the number in the Inland Revenue Board Malaysia's (IRBM) records.

In the event the TIN provided by me is untrue, incorrect or incomplete including but not limited to circumstance where the TIN provided is not the same as IRBM's records, I am aware that the Bank will not be able to generate/issue any e-Invoice to me.

I agree not to hold the Bank liable for any losses, damages, costs and/or expenses I may suffer or incur due to any non-issuance of the e-Invoice arising from or in connection with my failure to provide the correct and complete TIN and/or my failure in ensuring the TIN provided to the Bank is as per IRBM's records.

I acknowledge that the Card may only be used subject to the Terms and Conditions of the Public Bank Visa/Public Islamic Bank Visa/Public Bank Mastercard/Public Islamic Bank Mastercard Cardmember Agreement and agree to be bound by the Terms and Conditions of the Card. I agree to pay the prevailing Annual Fee upon approval. I acknowledge that if my card application is approved, the yearly Annual Fee payable on the Card shall be waived as per terms stipulated provided:

- (i) My Card Account is maintained to the satisfaction of the Bank;
- (ii) My Card Account shall remain active for the duration of the approved period; and
- (iii) There is no change in my credit standing as made known to the Bank.

The Bank shall be entitled to review my Card Account at its discretion and withdraw this privilege in the event that any of the above conditions have not been fulfilled upon which the Annual Fee shall become payable.

I further agree that the Principal Cardmember shall be responsible for all liabilities and obligations of the Principal Cardmember as well as those of the Supplementary Cardmember(s). The Supplementary Cardmember however, shall only be responsible for his/her own liabilities and obligations.

The Bank may approve or reject my application as the Bank thinks fit without assigning any reason.

I understand that in order for the Bank to consider/process my application herein for the Card or continue to provide the Card or for the purpose of monitoring and/or recovery of any sums due and payable under the Card, my personal or credit information ("my Personal Data"), whether relating directly or indirectly to me may be collected, recorded, stored by the Bank and/or disclosed to, shared with, received from or forwarded to:

- (a) Any authority or bureau established by Bank Negara Malaysia (BNM), including the Central Credit Bureau, Biro Maklumat Cek (BMC) and Central Credit Reference Information System (CCRIS) or such other bureau or body established or approved by BNM or any other authority having jurisdiction over the Bank; and
- (b) The companies within Public Bank Group of Companies and its affiliates and companies which are or which in the future may be a subsidiary and/or related company of the Bank; and
- (c) Any Credit Reporting Agencies licensed under the Credit Reporting Agencies Act 2010; and
- (d) Other financial institutions, and other persons as stipulated under section 47(2) of the Central Bank of Malaysia Act 2009 ("CBA") and for other financial institutions, credit reporting agencies and such other persons as the Bank thinks fit or deems necessary; and
- (e) Any guarantor(s)/security parties, and/or its lawyers or any other debt collection agent or to such person(s) and/or entity(ies) as permitted by law.

I hereby further consent and authorise the Bank to access and use my Personal Data for purposes stipulated in section 47(2) of the CBA and for other purposes as the Bank thinks fit, which may include but is not limited to, assessing my creditworthiness, providing reporting or credit assessment services, providing electronic Know-Your-Customer (e-KYC) solutions and providing financial advisory services.

I understand that I am entitled to obtain access to and to request correction of any of my Personal Data held by the Bank and that I can inform the Bank to cease using my Personal Data for the purposes above and that such request can be made in writing to the Bank at my account holding branch or by sending it to PB Card Services, Public Bank Berhad, 146 Jalan Ampang, 50450 Kuala Lumpur, Malaysia.

I understand that for details of the Bank's Affiliates and how the Bank collects, uses, stores, to whom the Bank shares and how the Bank maintains my Personal Data, I can refer to the Bank's Privacy Notice at www.pbebank.com or obtain a copy from the Bank's branches.

Upon approval of Credit Card-i and in accordance with the provisions contained in the PIB Cardmember Agreement, I hereby request the Bank to purchase the Commodity at the Bank's Purchase Price ("BPP"), which equivalent to the approved Credit Limit (not exceeding the limit requested herein). I undertake to purchase the Commodity at the Bank's Sale Price as per the formula outlined in the PIB Cardmember Agreement. I acknowledge my liability for any violation to this promise.

I hereby agree to appoint the Bank as agent for the purpose of renewal or variation to the facility limit of Credit Card-i. With this appointment, the Bank shall have the right to do and execute all acts for and on my behalf to conclude the purchase of the commodity at the Bank's Sale Price and to sell the commodity to any other third-party purchaser for the purpose of availing the Credit Card-i facility to me.

Subject to the Bank's approval and acceptance, I hereby irrevocably and unconditionally appoint the Bank as my agent under the Shariah principle of *Wakalah*, in accordance with the formula and terms outlined in the PIB Cardmember Agreement to:

- (i) purchase the Commodity from the Bank at the Bank's Sale Price; and
- (ii) sell the Commodity at the Bank's Purchase Price to any third-party purchaser/commodity trader as the Bank deems appropriate

I agree to be bound by any contract or agreement that the Bank may enter into on my behalf in relation to the acquisition and sale of the Commodity with the aforementioned third-party purchaser/commodity trader.

I acknowledge and accept all Terms and Conditions associated with the Credit Card-i application as per the Cardmember Agreement, including the obligation to pay the Bank along with any *Wakalah* and/or brokerage fees (if any) as per specified therein.

I undertake to indemnify the Bank for any and all losses, costs, expenses arising from claims, proceedings, actions, requests or any form of damages that the Bank may suffer or incur while fulfilling its agency responsibilities as described herein.

Saya mengesahkan bahawa semua maklumat di atas adalah benar dan lengkap dan membenarkan Bank untuk mengesahkannya daripada apa juga sumber yang Bank anggap wajar termasuk Lembaga Hasil Dalam Negeri dan seterusnya mendapatkan maklumat kredit berkaitan dengan permohonan saya daripada Agensi Pelaporan Kredit yang dikawal oleh Akta Agensi Pelaporan Kredit 2010.

Saya mengaku bahawa:

- (a) Nombor Pengenal Cukai (TIN) yang dikemukakan oleh saya adalah benar, betul dan lengkap; dan
- (b) Saya mengesahkan dengan sewajarnya bahawa nombor pengenalan cukai itu adalah sama dengan nombor dalam rekod Lembaga Hasil Dalam Negeri Malaysia (LHDNM).

Sekiranya, TIN yang dikemukakan oleh saya adalah tidak benar, tidak betul atau tidak lengkap termasuk tetapi tidak terhad pada keadaan apabila TIN yang diberikan tidak sama dengan nombor dalam rekod LHDNM, saya maklum bahawa Bank tidak akan dapat mengeluarkan apa-apa e-Invois kepada saya.

Saya bersetuju untuk tidak mempertanggungjawabkan Bank bagi apa-apa kerugian, ganti rugi, kos dan/atau perbelanjaan yang saya mungkin tanggung atau alami kerana e-Invois tidak dikeluarkan disebabkan atau berikutan kegagalan saya untuk memberikan TIN yang betul dan lengkap dan/atau kegagalan saya untuk memastikan TIN yang dikemukakan kepada Bank adalah seperti dalam rekod LHDNM.

Saya mengaku bahawa Kad tersebut hanya boleh digunakan tertakluk pada Terma dan Syarat Perjanjian Ahli Kad Public Bank Visa/Public Islamic Bank Visa/Public Bank Mastercard/Public Islamic Bank Mastercard dan bersetuju untuk mematuhi Terma dan Syarat Kad. Saya bersetuju untuk membayar Fi Tahunan apabila kad tersebut diluluskan. Saya mengaku bahawa sekiranya permohonan kad saya diluluskan, Fi Tahunan setiap tahun yang perlu dibayar bagi Kad tersebut akan diketepikan mengikut terma yang dinyatakan dengan syarat:

- (i) Akaun Kad saya disenggara dengan memuaskannya;
- (ii) Akaun Kad saya terus aktif sepanjang tempoh yang diluluskan; dan
- (iii) Tiada perubahan dalam kedudukan kredit saya seperti yang telah dimaklumkan kepada Bank.

Bank berhak untuk menyemak Akaun Kad saya atas budi bicaranya dan menarik balik keistimewaan ini sekiranya syarat di atas tidak dipenuhi apabila tiba masanya untuk membayar Fi Tahunan berikutnya.

Seterusnya, saya bersetuju bahawa Ahli Kad Utama bertanggungjawab atas semua liabiliti dan obligasi Ahli Kad Utama dan Ahli Kad Tambahan. Ahli Kad Tambahan bagaimanapun hanya bertanggungjawab atas liabiliti dan obligasinya sendiri.

Bank boleh meluluskan atau menolak permohonan saya yang Bank anggap wajar tanpa memberi apa-apa sebab.

Saya memahami bahawa bagi membolehkan Bank mempertimbangkan/memproses permohonan saya untuk Kad tersebut atau terus menyediakan Kad itu atau bagi tujuan pemantauan dan/atau pemerolehan semula jumlah yang terhutang dan kena dibayar di bawah Kad tersebut, maklumat peribadi dan kredit saya ("Data Peribadi saya"), sama ada secara langsung atau tidak langsung dengan saya, boleh dikumpul, direkodkan, disimpan oleh Bank dan/atau didedahkan kepada, dikongsi dengan, diterima daripada atau dikemukakan kepada:

- (a) Mana-mana pihak berkuasa atau biro yang ditubuhkan oleh Bank Negara Malaysia (BNM), termasuk Biro Kredit Berpusat, Biro Maklumat Cek (BMC) dan Sistem Maklumat Rujukan Kredit Berpusat (CCRIS) atau biro atau badan lain seumpamanya yang ditubuhkan atau diluluskan oleh BNM atau mana-mana pihak berkuasa yang mempunyai bidang kuasa ke atas Bank; dan
- (b) Syarikat-syarikat dalam Kumpulan Public Bank dan sekutunya dan syarikat yang pada masa ini dan masa akan datang mungkin menjadi syarikat subsidiari dan/atau syarikat yang berkaitan dengan Bank; dan
- (c) Mana-mana Agensi Pelaporan Kredit yang dilesenkan di bawah Akta Agensi Pelaporan Kredit 2010; dan
- (d) Institusi kewangan lain, dan orang lain seperti yang dinyatakan di bawah seksyen 47(2) Akta Bank Negara Malaysia 2009 ("CBA") dan untuk institusi kewangan, agensi pelaporan kredit lain dan orang lain sebagaimana yang Bank anggap wajar dan perlu; dan
- (e) Mana-mana pihak penjamin/sekuriti, dan/atau peguamnya atau ejen pemungut hutang lain atau kepada orang dan/atau entiti yang dibenarkan oleh undang-undang.

