

**LETTER OF CONSENT AND AUTHORITY ON DISCLOSURE**

I (NRIC No. \_\_\_\_\_) the Hirer of the vehicle Registration No. \_\_\_\_\_ pursuant to the Hire Purchase Agreement dated \_\_\_\_\_ made between me and (hereinafter called "the Owner") hereby expressly confirm agree and undertake as follows:

1. I hereby irrevocably and unconditionally consent and authorize that all information records and documents relating to the Hire Purchase Agreement may be forwarded by the Owner to any bureau or agencies established for the purpose of collecting information from any institution including but not limited to CTOS-EMR Sdn. Bhd. and other bodies bureaux or corporations as the case may be.
2. I further agree that the Owner shall not in any event be liable for any claim, loss, damage or liability howsoever arising whether in contract, tort negligence, strict liability or any basic (including direct or indirect, special, incidental, consequential or punitive damages or loss of profits or savings) arising from any inaccuracy or loss, deletion or modification of data or for any other reason whatsoever relating to any information records and documents forwarded by the Owner as aforesaid to CTOS-EMR Sdn. Bhd. such or bodies bureaux or corporations as the case may be or in relation to any access or use, or the inability to access or use by anybody, bureau or corporation or reliance on the information therein, whether caused by any technical, hardware or software failure of any kind, the interruption, error, omission, delay, viruses or otherwise howsoever.
3. I hereby irrevocably and unconditionally consent and authorize that all information relating to the Hire Purchase Agreement made available or continued to be made available to the Owner after the execution of to the Hire Purchase Agreement may be forwarded or made known by the Owner to any bureau or agencies established for the purpose of collecting information from any institution but not limited to CTOS-EMR Sdn. Bhd. and other bodies bureaux or corporations as the case may be.
4. From time to time inquiries may be made by third parties about my personal particulars completed by the me leading to the Hire Purchase Agreement and as to the my credit standing pertaining to this transaction with a view of entering into prospective transaction with the Owner. In such an event I hereby consent and authorize the Owner to disclose to any such persons all such information the Owner shall deem relevant in the Owner's absolute discretion in the circumstances.
5. I expressly undertake and represent that the information furnished by me to the Owner in connection with the Hire Purchase Agreement including information relating to my repayment capability in relation to the Hire Purchase Agreement or financial or asset position does not contain any untrue statement or omits to state any fact the omission of which makes the statement therein in the light of the circumstances under which they were made misleading and all expression of expectation intention belief and opinion contained therein have been honestly and reasonably made by me to the Owner.
6. I hereby unconditionally and irrevocably consent that the Owner may give, produce, divulge, reveal or otherwise made available such information as may be necessary regarding my account(s) or the Hire Purchase Agreement to all other Owners in respect of any hire purchase transaction.

Signed by Hirer

Witness by

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Name:  
NRIC No.

.....  
Name:  
NRIC No:  
Address: