

Consent Authorisation - Credit Reporting Agencies Act 2010 (“CRA Act”)

Pursuant to the CRA Act, the Customer, do hereby give their consent to GDEX and CTOS Data Systems Sdn Bhd (“CTOS”), a registered reporting agency under the CRA Act to process their company and personal data.

By this consent, the Customer understands and agrees that:

- i) GDEX may conduct credit/trade checks on the Customer and where applicable, their director(s), shareholder(s) and guarantor(s) (collectively the “Parties”), with CTOS at any time for as long as the Customer has a trade relationship with GDEX or where any dues remain unpaid and outstanding with GDEX, for any one or more of the following purposes:
 - Opening of account * Credit/Account monitoring
 - Credit/Account review * Credit/Account evaluation
 - Debt recovery
 - Legal documentation consequent to a contract or facility granted by GDEX.
- ii) GDEX may disclose any information on the Parties’ conduct of their accounts with GDEX, to any business entity/ties for bona fide trade checking at any time. The Parties are also aware and understand that such information will be provided to a credit reporting agency/ies, who may in turn share such information to subscribers of their service.
- iii) Where GDEX require any processing of the Customer application to be processed by any processing centre located outside Malaysia (including GDEX Head Office), the Parties hereby give consent to CTOS to disclose their credit reports to such locations outside Malaysia.
- iv) Apart from the above, the Parties also do give their consent to GDEX and the CTOS, to process their personal data as per the PDPA Act.