SME Banking

Consent Form

Name of Applicant (Registered Business Name as per ACRA) (the "Applicant")

Business Registration Number

where the Applicant is either a sole proprietorship, partnership, company or limited liability partnership.

To: Maybank Singapore Limited (the "Bank" or "Maybank")

Declarations

In consideration of the Bank processing our application for one or more credit facilities (collectively, the "**Facilities**") (including without limitationany subsequent application to restructure, revise or vary any of the Facilities already granted or any subsequent application for other Facilities), I/we by signing below:

1) Authorise you or your agent to:
   a) Conduct credit checks on me/us/our guarantors/all relevant individuals whose personal data has been disclosed to the Bank by or through me/us ("**Relevant Individuals**"), with any credit bureau or credit reference or evaluation agency and any member or subscriber of such credit bureau or agency (including but not limited to the Credit Bureau (Singapore) Pte Ltd at your discretion from time to time without further notice to us/me
   b) Obtain and verify information about me/us/our guarantors/Relevant Individuals and I/we authorise all sources to which you may apply to provide information which you may require in connection with this application in accordance with applicable law
   c) Collect, use and/or disclose any information and/or data relating to myself/ourselves/guarantors/Relevant Individuals and my/our/our guarantors'/ Relevant Individuals' account(s) and/or credit cards (if any) with you, or any other information in accordance with applicable law to:
      - any of your head office, representative and branch offices and to any of your related company or associated company, in any jurisdiction;
      - any government or regulatory agency or authority;
      - any of your potential assignee or transferee or to any person who has or may enter into contractual relations with you in relation to this financing application;
      - any credit bureau (including without limitation of Credit Bureau (Singapore) Pte Ltd as well as the members of such credit bureau;
      - any insurer, reinsurer and insurance broker;
      - any service provider or any other related person(s) including third party service providers, sales and telemarketing agencies, business partners or otherwise (whether situated in or outside Singapore), under conditions of confidentiality imposed on such service providers, for the purpose of data processing or providing any service on behalf of you to us or in connection with such outsourcing arrangements you may have with any third party where you have outsourced certain functions to the third party; and
      - any other person to whom disclosure is permitted or required by any statutory provision or law.
2) Agree to provide you with all such information and/or documents as you may reasonably require from time to time relating to or in connection with my/our application.
3) I/We acknowledge and agree that I/we are each responsible for ensuring that the guarantors/Relevant Individuals have consented to the collection, use, disclosureand/or processing of their personal data by the Bank and the Bank's authorised service providers for purposes set out in the Bank's Data Protection Policy, which the Bank may update from time to time. I/We shall furnish the guarantors/Relevant Individuals with a copy of the terms that apply to the facilities and the aforesaid Data Protection Policy. Confirm that I/we have read, fully understand and accept the terms relating to the collection, use and disclosure of the relevant information (including personal data) as set out in your prevailing rules and regulations governing the relevant products and/or services I/we are applying for. We acknowledgeand agree that we are responsible for ensuring that each individual whose personal data has been provided to you (including my/our key management) pursuant to our application(s) hereto and from time to time consents to the collection, use, disclosure and/or processing of his personal data by you and your authorized service providers for purposes set out in policies, circulars, notices or guidelines governing your collection, use and/or disclosure of personal data, including your Data Protection Policy available *inter alia* at www.maybank2u.com.sg which Maybank may update from time to time ("**Data Protection Policies**"). I/We shall ensure that all the guarantors/Relevant Individuals are furnished with a copy of the terms that apply to any facility, account with or service provided by you and the aforesaid Data Protection Policies.
4) Acknowledge that you may decline my/our application without providing any reason and agree to be liable to bear all costs, fees and expenses, in accordance withShariah (where applicable), in connection with this application, whether or not this application is approved; and agree that you may refuse to disburse the credit facility, terminate, recall, review, and/or vary such facility or any part thereof at any time and at your discretion in the event any of the declarations herein proves to be untrue, inaccurate or incomplete in any respect of if I/we fail or delay to comply with any request for information or documents as you may reasonably make.
5) Agree to the purposes set out in Maybank's Data Protection Policies for the collection, use and disclosure of my/our personal data, including authorising you to verify the information about me/us (if any) in the application, to request and/or receive any other information about me/us, and to exchange and/or provide any information about me/us, including (without limitation) submitting information to and requesting reports from any consumer credit bureau or reference agency at any time. I/We understand that information provided to a consumer credit bureau or reference agency will be available to other organizations for their credit decisioning (which expression includes (without limitation) any decisioning as to whether or not to grant, continue, or revise the terms of, any credit facilities to me/us or any person for whom I/we stand as surety or guarantor). I/We also understand that a

consumer credit bureau or reference agency, in providing information to other organizations, may disclose the fact that you have requested report(s) about me/us from such bureau or agency.

6) Confirm that by providing the information in this consent form (and any other information that I/we may provide to you from time to time in connection with Maybank products and services):
I/We agree and consent to Maybank Singapore Limited and its related corporations (collectively,"Maybank") collecting, using, disclosing and sharing amongst themselves my/our personal data, and disclosing such personal data to Maybank's authorised service providers and relevant third parties for purposes reasonably required by Maybank to process the Applicant's application(s), provide the Applicant with the products or services which it is applying for, as well as the purposes set out in Maybank, Singapore branch's Data Protection Policy, which is accessible at www.maybank2u.com.sg or which may be provided to me/us upon request.
I/We confirm I/we have read and understood the Data Protection Policy.
If I/we should withdraw my/our consent to the processing or handling of my/our personal data in respect of any purpose which Maybank may reasonably consider to be essential in order for Maybank to provide the Applicant with the products and/or services applied for, Maybank shall be entitled to treat the Applicant's facility(ies) and/or card having been terminated by the Applicant without prejudice to any rights and remedies which it may have at law against the Applicant and/or me/us.

7) (If applicable) I/we confirm that I/we was/were referred to Maybank for this financing application by a referrer. By submitting such personal data to Maybank, I/we represent to Maybank that I/we have obtained the consent of the referrer for such disclosure in connection with the referral herein. I/We am/are aware that an incentive may be paid to the referrer and I/we consent to you disclosing to such person that this application was made, whether it was successful and any other information relating to this application and the financing as you may consider necessary or expedient for the purposes of or in connection with this referral incentive.

Signature(s) of
Sole Proprietor/all partners/guarantor(s)/cardmember(s)/person(s) who is/are authorised to sign for and on behalf of the Applicant or (if the Applicant is an individual) the Applicant himself/herself:

Name:	Name:	Name:
NRIC Number:	NRIC Number:	NRIC Number:
Date:	Date:	Date:

Important Notes:

To be signed by the Applicant and all relevant parties who may act as guarantor

Please note the following:

i) Each relevant party (who may act as guarantor) signing on the previous page is signing, accepting and agreeing to be bound by the terms, making the above declarations and providing the relevant consents for and on behalf of himself/herself as guarantor.

ii) If the Applicant is an/are individual(s), such individual(s) must sign on the previous page. By signing on the previous page, such individual(s) will be signing, accepting andagreeing to be bound by the terms, making the above declarations and providing the relevant consents for and on behalf of himself/herself/themselves.

iii) If the Applicant is a sole proprietorship, the sole proprietor must sign on the previous page. By signing on the previous page, the sole proprietor will be signing, accepting and agreeing to be bound by the terms, making the above declarations and providing the relevant consents and authorisations to Maybank for and on behalf of the Applicant.

iv) If the Applicant is a partnership, all partners must sign on the previous page. By signing on the previous page, all partners will be signing, accepting and agreeing to be bound by the terms, making the above declarations and providing the relevant consents and authorisations to Maybank for and on behalf of the Applicant and each partner will also be signing, accepting and agreeing to be bound by the terms, making the above declarations and providing the relevant consents and authorisations to Maybank for and on behalf of himself/herself as a guarantor.

v) If the Applicant is a corporation (including, without limitation, a company, a limited liability partnership), authorised persons who can sign for and on behalf of the Applicant must sign on the previous page. By signing on the previous page, the relevant authorised person(s) will be signing, accepting and agreeing to be bound by the terms, makingthe above declarations and providing the relevant consents and authorisations to Maybank for and on behalf of himself/herself (as guarantors) and the Applicant.

Documents Required

Mandatory Documents

- [x] Maybank SME Banking - Consent Form
- [ ] Maybank SME Banking – Facility Application Form

Applicant

- [ ] Financial Statements (audited where applicable) for last 2 years
- [ ] Banks' Current Account Statements for last 6 months

Guarantor

- [ ] Copy of NRIC (front & back)/ Passport of directors/partners/ sole-proprietor/guarantor(s)
- [ ] Income Tax Notices of Assessment of directors/partners/ sole-proprietor/guarantor(s) for last 2 years
- [ ] Proof of Residential Address (if Passport is submitted)

Supporting Documents

For Working Capital Financing

- [ ] Business Renovation Loan/Financing-*i** only
  Renovation Quotation/Contract (for Business Renovation Loan/Financing-*i*)
- [ ] Enterprise Finance Scheme (EFS) only
  EFS Application Form (EFS Facilities)

For Property Financing

Purchase Financing

- [ ] Option to Purchase/Sale & Purchase Agreement/Booking Form
- [ ] Current Tenancy Agreement (if property is for investment)
- [ ] Property Valuation Report (if available)
- [ ] Letter from HDB (for HDB shops)

For TDSR (if applicable)

- [ ] MAS 645 Declaration Form
  Supporting Documents for TDSR Computation

Refinancing/ Financing of Unencumbered Property

- [ ] Loan Repayment Statement for last 6 months (for refinancing)
- [ ] Copy of all other bank's Letter of Offer (for refinancing)
- [ ] Current Tenancy Agreement (if property is for investment)
- [ ] Property Valuation Report (if available)

For Trade Financing

- [ ] FS Application Form
- [ ] Debtor's and/ or Creditor's Aging List

For Business Platinum MasterCard Credit Card

- ☐ Card member's Nomination Form
- ☐ Copy of NRIC (front & back)/ Passport of Card member
- ☐ Latest Income Tax Notice of Assessment and computerized Pay slip/ latest 12 months' CPF Contribution History Statement of Card member
- ☐ Proof of Residential Address (if Passport is submitted)

Staff Name: _____ PF No.: _____ Contact Number: _____

Date of Submission: _____ Channel/Branch: _____

Confirmation of proposed facility(s) is a non-staff/director related application ☐ Yes ☐ No ☐ Company's name ☐ Individual's name

Fair Dealing Disclosure Notice

The Guidelines on Fair Dealing issued by the Monetary Authority of Singapore aim to promote fair dealing by financial institutions when they conduct business with their customers. At Maybank, we are fully committed to ensuring fair dealing outcomes for our customers. In providing products and services to our customers, there may be situations where we may have to exercise our right to unilaterally revise certain terms and conditions of such products or services. For more information, please refer to the Fair Dealing Disclosure Notice at maybank.sg/fairdealing.