



GVMA

CCRIS SERVICES & COMPLIANCES

*AMENDED 2022



GV Mortgage Advisory Sdn Bhd
27-5, Block B, Jaya One,
No.72A,
Jalan Prof Diraja Ungku Aziz,
Section 13,
46200 Petaling Jaya, Selangor.
Tel: 03 74993226
Fax: 03 79316365

Re: Letter of Consent for Disclosure of Credit Information

Pursuant to the Credit Reporting Agencies Act 2010 ("Act"),

I (Name): _____

Of NRIC: _____ do hereby give consent to **GV Mortgage Advisory Sdn Bhd**.

To obtain and/or disclose any Credit Information (as defined in the Act) relating to me from and/or to Experian Information Services (Malaysia) Sdn. Bhd or any source deemed appropriate to verify my credit history as you and/or Experian Information Services (Malaysia) Sdn. Bhd or any source deemed appropriate may deem fit under any applicable law, regulation, guidelines, regulatory requirement or directive in relation to my credit application or transaction with you for the following purposes (but not limited to):

- Opening of account
- Credit evaluation
- Credit/account review
- Credit/account monitoring
- Debt recovery purposes
- Scoring Solutions
- Employment evaluation
- Legal documentation and/or action consented to a contract or facility granted

This consent shall remain applicable as long as I am maintaining an account/loan/credit/any transaction with you.

I would like to request for a copy of my personal CCRIS report (subject to Experian's approval)

Yes Signature: _____ No

Date: _____

Name of Individual: _____

NRIC: _____

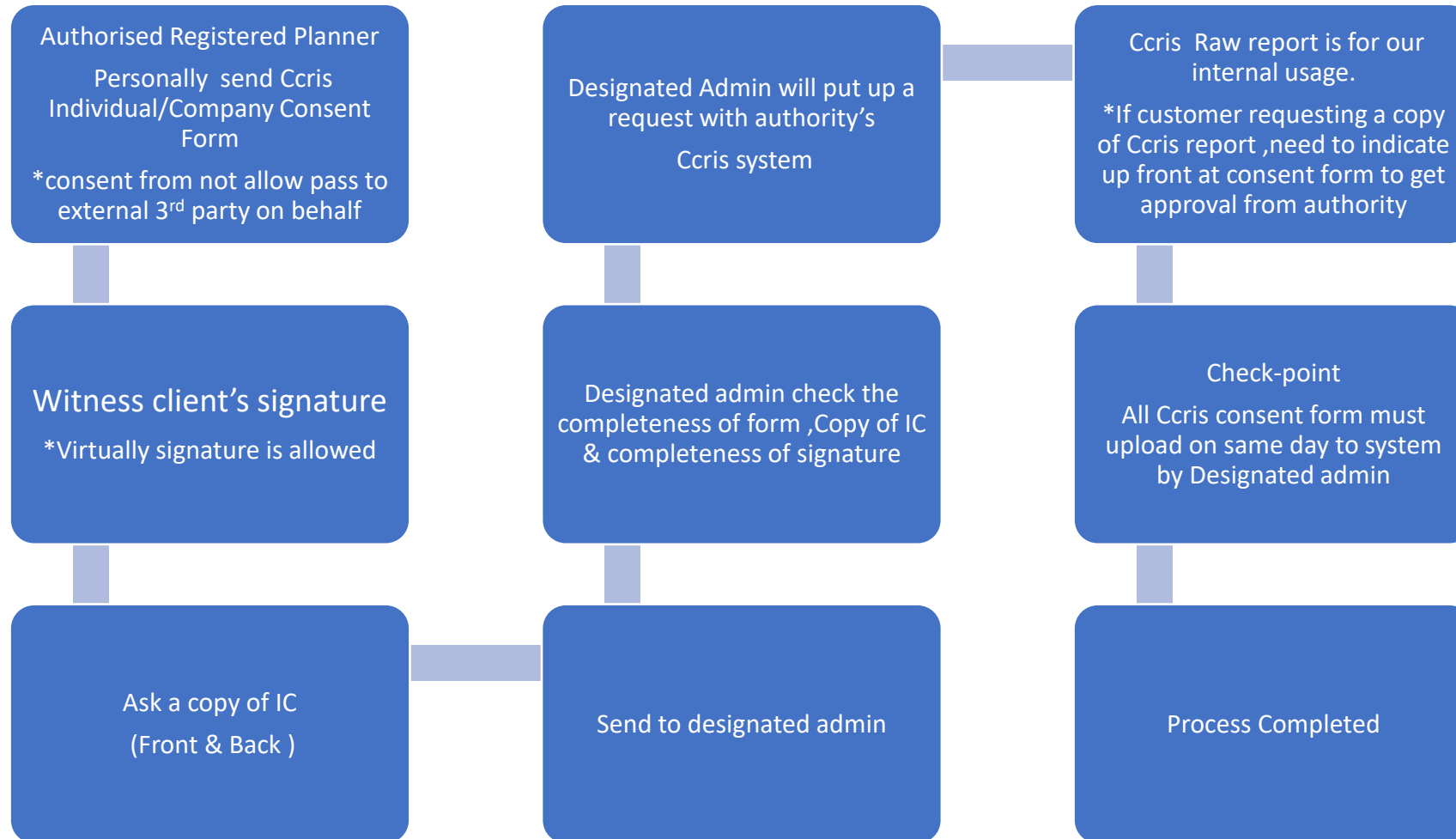
Email*: _____

_____ Handphone*: _____

(Signature)

**Email & Handphone is for Experian Information services to notify you in the event any parties conducted a credit information search on you*

GVMA 'S PROCEDURE IN REQUESTING CCRIS (amended 2022)



Ccris Services's Fee
at commencement of 1/4/2022
Individual RM20/Report
Company RM40/Report



EXCLUSIVE CCRIS's SUPPORT 2022

(amended as at 2022)



GVMA
APPROVED
REGISTERED PLANNER

MANAGEMENT

DISCIPLINARY PROCESS



Minor Offence –Verbal Caution

Moderate Offence –Written Warning & Suspension for a period ,Lodge police report on wrongdoer on post investigation

Serious Offence –Termination & Dismissal,Lodge police report on wrongdoer on post investigation & may cause the “blacklisting “ by authority



1.FRAUDULENT

- CAN BE DURING THE TIME OF FILLING IN THE APPLICATION OR WHEN RECEIVING THE LOAN. IN MANY CASES, THE BANKS SUFFER A LOSS FOR PROVIDING LOAN
- TO SOMEONE WHO ARE NOT ENTITLED.AN EXAMPLE OF FRAUD ARE DOCUMENT BY PHOTOSHOP,INFLATED EARNING ,PHYSICAL BUSINESS ENTITY,PERSONAL INFORMATION ,ETC

2.MISREPRESENTATION ON MRTA/APA

- AN AGENT MAY MAKE IT SOUND COMPULSORY AND FORCE TO MISLEAD BORROWER TO BUY,IN ORDER FOR BANK TO APPROVE A LOAN .PROTECTION DEFINITELY ARE IMPORTANT ,BUT IT SHOULD BE PRESENTED IN A PROFESSIONAL MANNER AND HIGHLIGHT THE CONSEQUENCES OF LAPSATION .

3.SIGNING LETTER OF OFFER ON BORROWER'S BEHALF

- THE LO NEED TO BE SIGNED BY THE RIGHTFUL APPLICANT AND CAN'T COMPROMISE FOR CONVENIENCES

4.ORIGINAL SIGHTED DOCUMENTS

- ASSEMBLING A LIST OF "SIGNATURE REQUIRED" DOCUMENTS CAN BE A LOT MORE WORK ,IT MUST SIGHTED THE ORIGINAL AND COPIES AT THE SAME TIMES ,BEFORE DROPPING YOUR SIGNATURE ON EACH DOCUMENTS

5.CONFLICT OF INTEREST

- NO INSIDER COLLABORATION ON CASES BETWEEN AGENT AND BANKERS DUE TO CONFLICT OF INTEREST

PERSONAL DATA PROTECTION ACT (PDPA)

- The PDPA is an Act enacted by the Malaysian Government to regulate the processing of **personal data** in **commercial transactions** in order to safeguard an individual's personal data.
- The types of **personal data** we collect may include, but is not limited to your name, address, other contact details, age, occupation, marital status, **financial information** such as your income, or income tax particulars your identity card or passport, place of birth, credit history and your transaction history , including any sensitive personal data and expression of opinion, **video recordings** made through close circuit security surveillance cameras placed for security reasons and **audio recordings** about the individual.
- The disclosure of your data may involve **the transfer** of your personal data to places **outside of Malaysia**, and provided you agree to such a transfer where it is required to provide you the services you have requested

PERSONAL DATA PROTECTION ACT (PDPA)

To whom do we disclose your personal data?

- Your personal data held by us shall be **kept confidential**. However, in order to provide you with effective and continuous products and services and subject at all times to any laws (including regulations, standards, guidelines and/or obligations) applicable to financial institutions, we may need to disclose your personal data to:
 - Other Entities **within Bank Group**; and/or
 - **Credit reference agencies** when you apply for any of our credit-based products such as personal loan, credit card, mortgage, etc; and/or
 - Our agents and **service providers** with whom we have **contractual agreements** for some of our functions, services and activities; and/or
 - **Financial service providers in relation to the products and services that you have with us** (e.g. mortgage brokers, insurance companies); and/or
 - Strategic partners with whom we have a relationship with for specific products and services if **consented** to, by you; and/or
 - Parties **authorised and consented** to, by you; and/or