

## **IBPO Group Berhad (“The Company”) - Terms & Conditions**

1. You give your irrevocable consent (1) to the Company to carry out credit checks and obtain credit reports and information on you from time to time, from any credit reporting agency registered under the Credit Reporting Agencies Act 2010, and (2) to the disclosure of such credit reports and information to us and/or our affiliates and clients, and (3) that the consent given is for as long as you didn't request to opt out from our service.
2. You irrevocably consent to pay the company a service fee per loan approval. In the event of default payment, the company reserves the right to proceed with legal proceedings and record this non-payment at CTOS trade reference.
3. You are solely responsible for assessing these Terms in this document and are advised to seek independent legal advice in respect thereof. You confirm that no warranties, promises, representations or collateral agreements have been made by or with the Company, orally or otherwise, and even if any, to the extent not included in these Terms shall hereafter lapse and not be legally binding upon the Company nor be raised as a defense or support of any claim by you in any legal proceedings.
4. Unless otherwise specified herein, our fees exclude any current and future taxes (if any) that may be imposed, under the relevant legislation. Upon the effective date of implementation of any such taxes in the future and wherever applicable, the Company shall be entitled to recover such taxes from you.
5. You shall indemnify and keep indemnified the Company from any loss, liability, cost, claim, expenses, proceedings, and/or demand (including, without limitation, legal fees and disbursements) incurred by the Company which arise or derive directly or indirectly from any exercise of the Customer or breach of the terms and conditions.
6. You acknowledged that IBPO Group Berhad is an independent entity carrying out the business of providing service in relation to your financial essentials/credit score and that IBPO Group Berhad's is independent from the bank/financial institutions. The banks/financial institutions do not collect any payment from you.