

PERMISSION TO ISSUE CREDIT BUREAU REPORT

This Agreement has been signed on

- In this Agreement, "I", "me", "my" and the possessive pronouns means the undersigned corporation, partnership, association, sole proprietorship or individual, they may be referred to also by (the "Customer") or (the "Company")

1- I / we , the undersigned herein below, in my / our capacity as an authorized signatory (ies) of the Company, I / we agree that:

- 1-1 Masraf Al Rayan has the right to inquire about Company's credit history including returned cheques and other information available on the Credit bureau.
- 1-2 Masraf Al Rayan will see all the facilities granted today and historically, inclusive of company's repayment regularity or irregularity, and that Masraf Al Rayan staff will have access to this information and may discuss it with each other through the normal course of their work in relation to company's credit history. I also understand that this information may negatively or positively affect the decision to grant or deny the company facilities or services. I further understand that the inquiry itself may appear in company's credit history and this may affect the decision of any other entities authorized to view my credit history.
- 1-3 Masraf Al Rayan will have to exchange the credit history information of the facilities with the Credit Bureau, which includes any returned cheques for any reason.
- 1-4 Masraf Al Rayan staff may inquire more than once about the credit history due to various work related reasons in order to complete their duties.
- 1-5 Masraf Al Rayan may inquire several times about the credit history throughout the course of a granted facility so long that it has not been settled.
- 1-6 Absolve Masraf Al Rayan, and its staff, from any responsibility or liability whatsoever related to credit history inquiries howsoever it was made and whenever.
- 1-7 Undertake to inform Masraf Al Rayan of any financial obligations that may not appear in the credit history inquiry.
- 1-8 Masraf al Rayan has the right to inquire all of the above that relates to company's owner (in case of sole proprietorship) , guarantor(s) , all other owners and their credit group .

2- Moreover, in my / our capacity as mentioned in (1) above understand and accept:

- 2-2 That this approval / authorization does not obligate Masraf Al Rayan to inquire about company's credit history or to study it, that Masraf Al Rayan may not wish to inquire unless it is completely convinced of the economic viability of the requested facility or its purpose or the quality of the repayment sources, as well as anything else that the bank deems pertinent.
- 2-3 That the above applies to me whether I am, or I represent, an individual, or a joint account, or a group, or establishment, or company, and that the signature below represents the approval of my represented or the entity on whose behalf I am authorized or own or represent (whether the inquiry is about the individual or the entity).

Date		Customer Signature
Customer Name		
CR number		
Entity Name	Masraf Al Rayan	S.V