

CONSENT TO DISCLOSE MY/OUR CREDIT INFORMATION TO CREDIT REFERENCE AGENCIES

Prudential Mortgage Bank Ltd is a member of the Credit Reference Agency (CRA) licensed by the Central Bank of Nigeria (CBN) to create, organize and manage database for the exchange and sharing of information on credit status and history of individuals and businesses. This information shall be used for business purposes approved by the CBN and any relevant statute. As a member of the CRA, Prudential Mortgage Bank Ltd is under obligation to disclose to CRAs credit information and any other" personal information" disclosed to it in the course of bank-customer relationship with it. By submitting information to New Prudential

- You agree that Prudential Mortgage Bank Ltd may collect, use and disclose such information to CRAs and that the Credit Bureau may use the information for any approved business purposes as may from time to time be prescribed by the CBN and/or any relevant statute;
- You understand that information held about you by the CRAs may already be linked to records relating to one or more of your partners. You may be treated as financially linked and your application may be assessed with reference to any 'associated' records. In addition, for any joint application made by you with any other person(s), new 'financial association' may be created at the CRAs which will link our financial records;
- You hereby warrant that we are entitled to disclose information about any co-applicant or guarantor and/or anyone else referred to by you, and to authorize us to search and/or record such information at CRAs about you and such applicant or guarantor or other person. You understand that an "association" will be created at the CRAs, which will link your financial records. You hereby agree to indemnify and hold Prudential Mortgage Bank Ltd harmless against all costs, fees, expenses, damages and liabilities against the Bank relating to, and arising as a result of, the disclosure of the information about such co-applicant or guarantor or other person or any use of such information by CRAs in compliance with the provisions of any CBN Guideline and/or relevant statute;
- You hereby release and discharge Prudential Mortgage Bank Ltd from its obligations under the Banker's duty of secrecy and to forsake your right to any claim, damages, loss etc. on account of such disclosure to CRAs or use by the CRAs in accordance with the provisions of any CBN Guideline and/or relevant statute

Date this _____ of _____ 20_____

NAME:

Authorised Signatory