

**LIST OF CREDIT REPORTING AGENCIES THAT HSBC/HSBC AMANAH USES**

1. EXPERIAN INFORMATION SERVICES (MALAYSIA) SDN BHD, *formerly RAM Credit Information Sdn Bhd (RAMCI)*
2. CTOS DATA SYSTEMS SDN BHD (CTOS)
3. CREDIT BUREAU MALAYSIA SDN BHD(CCRIS)