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)