

## **USER VERIFICATION AND CREDIT REPORT AUTHORIZATION**

As part of your application for monthly payment plan (“MPP”) with Khwab Holidays (“Khwab”), we request your authorization to pull your credit report. You understand that by applying for a MPP and clicking on the appropriate disclosure, you are providing “written instructions” to Sankash Private Limited “Sankash” authorizing Sankash to obtain information from your personal credit profile or other information from one or more consumer reporting agencies.

You authorize Sankash to access and retrieve your financial and personal information maintained online by third party institutions (*e.g.* banks) with which you have pre-existing relationships. Sankash works with financial institutions and other third-party service providers to retrieve financial and other information.

You authorize Sankash to verify your identity and information in your application, and you agree that Sankash may contact third parties to verify any such information. Sankash may use your consumer reports to authenticate your identity, to make credit decisions, and for related purposes.

You authorize Sankash to obtain consumer reports each time you request a MPP, during the processing of a MPP to you, or at various times during the term of your MPP in connection with the servicing, monitoring, collection or enforcement of the payments.

You further acknowledge that Sankash may report credit data to credit reporting agencies. Sankash agrees that any information furnished will be accurate.