THIS AGREEMENT made in duplicate this 9 day of February,2017

*(Month and Year)*

BETWEEN:

**SOCIETY FOR SCIENCE AND ENGINEERING**

**Operating as SCHOLAR PUBLISHING**

**(herein referred to as “SSE”)**

AND:

Mohamad Fazli Sabri, Faculty of Human Ecology, Universiti Putra Malaysia

*(name and address of copyright holder or authorized signing officer of institution, government or corporation)*

(herein referred to as “the Author”)

1. This refers to the manuscript entitled: Review of Financial Vulnerability Studies   
   (the “Manuscript”), manuscript number      , written by the following author(s):  
   Lee May Poh and Mohamad Fazli Sabri

for publication in: Achives of Business Research

1. In consideration of SSE agreeing to publish the Manuscript, the Author(s) grant to SSE for the full term of copyright in the Manuscript and any extensions thereto, subject to clause 3 and 4 below, an irrevocable, royalty-free, exclusive licence in perpetuity *(a)* to publish, reproduce, distribute, display, and store the Manuscript in all forms, formats, and media whether now known or hereafter developed (including without limitation in print, digital or electronic form) throughout the world, *(b)* to translate the Manuscript into other languages, create adaptations, summaries or extracts of the Manuscript or other derivative works based on the contribution and exercise all of the rights set forth in *(a)* above in such translations, adaptations, summaries, extracts, and derivative works, *(c)* to license others to do any or all of the above, and *(d)* to assign this license.
2. Ownership of the copyright in the material contained in the Manuscript (“the Material”) remains with the Author(s), and provided that, when reproducing the Manuscript or extracts from it, the Author(s) acknowledge and reference publication in the Journal, the Author(s) retain the following non-exclusive rights:
3. To post a copy of their submitted manuscript (pre-print) on their own Web site, an institutional repository, or their funding body's designated archive.
4. To post a copy of their accepted manuscript (post-print) on their own Web site, an institutional repository, or their funding body's designated archive. Authors who archive or self-archive accepted articles must provide a hyperlink from the manuscript to the Journal's Web site.
5. They and any academic institution where they work at the time may reproduce their Manuscript for the purpose of course teaching.
6. To reuse all or part of the Manuscript in other works created by them for noncommercial purposes, provided the original publication in an SSE journal is acknowledged through a note or citation in a format acceptable to SSE.
7. In consideration of the SSE agreeing to publish the Manuscript, the Author(s) also grant to SSE for the full term of copyright and any extensions thereto the same rights that have been granted in respect of the Manuscript as set out in clause 2 above, in supplementary data submitted with the manuscript to be made available on the Web site, but on a non-exclusive basis.
8. The Author(s) warrant and represent that:
9. The Author(s) are the sole authors and owners of the copyright in the Material. If the Material includes materials of others, the Author(s) have obtained the permission of the owners of the copyright in all such materials to enable them to grant the rights contained herein. Copies of all such permissions have been sent to the editorial or publisher’s office.
10. The Author(s) qualify for authorship, and the manuscript, or its equivalent, has not been submitted for publication elsewhere. If it is accepted for publication by the SSE, it, or its equivalent, will not be submitted for publication elsewhere.
11. All of the facts contained in the Material are true and accurate.
12. Nothing in the Material is obscene, defamatory, libellous, violates any right of privacy or infringes any intellectual property rights (including without limitation copyright, patent or trademark) or any other human, personal or other rights of any kind of any person or entity or is otherwise unlawful.
13. Nothing in the Material infringes any duty of confidentiality which any of the Author(s) may owe to anyone else or violates any contract, express or implied, of any of the Author(s), and all of the institutions in which work recorded in the Material was carried out have authorized publication of the Material.
14. The Author(s) authorize SSE to take such steps as it considers necessary, in its own absolute discretion and at its own expense, in the Author(s)’ name and on their behalf if it believes that a third party is infringing or is likely to infringe copyright in the Manuscript, including but not limited to taking legal proceedings.
15. The Author(s) hereby consent to the inclusion of electronic links from the material to third-party Material wherever it may be located.
16. The Author(s) warrants that he/she is:

*(check only one option)*

|  |
| --- |
| the sole Author of the Manuscript and the sole owner of the copyright in the Material and the Manuscript, |
| a co-author of the Manuscript and a part owner of the copyright in the Material and the Manuscript, in conjunction with interests held by co-authors, or their employers, |
| an agent of my employer with authority to assign the copyright in the Material and the Manuscript owned by the employer, who is: |

1. Submission of this Manuscript does not guarantee publication. If the Manuscript is withdrawn, rejected, or not published within 2 years after acceptance, the licence is revoked.

|  |
| --- |
| Signed at Selangor, Malaysia on 9 February 2017  *(City, Province or State)* *(Date)*  Per: fazli  *(Signature)*  Name & Title: Mohamad Fazli Sabri  *(Please Print)*  Associate Prof. Dr. |
|  |