

CTOS Refer & Reward Campaign – Terms and Conditions

- The Campaign will run from 27/06/2022 to 31/07/2022 [**“Campaign Period”**] and is organised by CTOS Data Systems Sdn. Bhd. (247651-H) hereinafter referred to as **“CTOS”**.
- This Campaign is open to all Malaysian residents, aged 18 years and above as of 27/06/2022 [**each a “Participant”**] except for employees of CTOS.
- Participants can earn **Reward Points** which will be used as entries for a weekly draw at the end of each week. Reward Points are earned as per table below:

Participant with the highest point will win the prize of RM2,000.

How to earn Reward Points	Reward Points	Calculation Example
a) Purchase MyCTOS Score Report	10	a) Buy your latest credit score report = 10 points
b) Refer a friend <i>(Get friends to sign up for CTOS self-check using your referral code. Login to your CTOS account to see your unique referral code)</i>	5	b) Get 10 friends to sign up for the free CTOS self-check account (10 friends x 5 points) = 50 points
		Your total (a + b) = 60 points

- Each Participant can only win 1 (ONE) prize during the entire campaign period.
- The results of the Campaign will be announced weekly per table below:

Round	Campaign Period	Result Announcement Date	No of weekly winner	Weekly Prize
Week 1	27 th June – 3 rd July 2022	4 th July 2022	1	RM2,000
Week 2	4 th – 10 th July 2022	11 th July 2022	1	RM2,000
Week 3	11 th – 17 th July 2022	18 th July 2022	1	RM2,000
Week 4	18 th – 24 th July 2022	25 th July 2022	1	RM2,000
Week 5	25 th – 31 st July 2022	1 st August 2022	1	RM2,000

- Participants who do not win the prize in any one round of the weekly draw will have their Reward Points accumulated to the following week for a chance to win the prize on next round.
- Participants must sign up for a CTOS User ID (CTOS account) or have an existing CTOS User ID in order to participate in this Campaign.
- The names of weekly winners will be published on www.ctoscredit.com.my and on CTOS’s official Facebook page. Winners will also be notified via email and phone.

9. CTOS reserves the right at its absolute discretion:
 - a. to substitute the weekly draw cash prize with that of similar value, at any time without prior notice. The weekly draw cash prizes are non-transferable and non-exchangeable.
 - b. to vary, postpone, re-schedule and/or extend the Campaign Period and/or cancel/terminate the Campaign at any time without prior notice.
 - c. to exclude and/or disqualify Participants who are in breach of the Campaign's Terms and Conditions

10. By participating, all Participants agree and acknowledge that all intellectual property rights thereto shall belong to CTOS and each Participant consents to the use, processing and/or disclosure by CTOS of the Participant's information for the purposes of the Campaign.

Data Protection

By participating in the Campaign, the Participant is giving his/her consent to CTOS and any of its group members as required under the *Personal Data Protection Act 2010* to process the Participant's information for purposes of the Campaign. This includes disclosing the Participant's name to the general public if and when the Participant becomes a winner in the Campaign or participates in our events by publishing the Participant's name, photographs and other information without compensation for advertising and publicity purposes.