



Chinese New Year Giveaways Campaign Terms & Conditions:

Organiser and Eligibility

1. The CTOS Win Fabulous Prizes this Year End Campaign [the “Campaign”] is organised by CTOS Data Systems Sdn. Bhd. (247651-H), hereinafter referred to as “CTOS”.
2. This Campaign is open to all Malaysian residents, aged 18 years and above as of 22/01/2024 [each a “Participant”] except employees of CTOS and their immediate families.
3. CTOS reserves the right to exclude and/or disqualify Participants who are in breach of the Campaign Terms and Conditions.

Campaign Details

4. Participants who purchase a MyCTOS Score report ONLY from the CTOS website or app from 22/01/2024 to 13/02/2024 stand a chance to win the prizes.
5. 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 and be eligible to win the prize.
6. The results of the Campaign will be announced on CTOS’s official Facebook page. The Contest winner will be notified by email.
7. If the prize winner does not claim their prize within 14 days after being contacted for the third and final time via email, they will be deemed to have forfeited the prize.
8. The prizes for the Campaign is one (5) 5 Gram, 999.9 Gold Bar (Dragon), Accredited by London Bullion Market Association (LBMA) worth RM 1,805 each.
9. The total number of winners of this Campaign is 5
10. Each winner is eligible for only (1) prize

11. The Campaign will run from 22/01/2024 to 13/02/2024. CTOS reserves the right at its absolute discretion to vary, postpone, re-schedule and/or extend the Campaign period and/or cancel/terminate the Campaign at any time without prior notice.

Campaign Winner Selection

12. The Campaign winner will be randomly selected by an automated system and will be contacted by CTOS after the Campaign period ends.

Rights of CTOS

13. CTOS reserves the right at its absolute discretion to substitute the prize with that of similar value, at any time without prior notice. The prize is non-transferable and is given on an "as is" basis and is not exchangeable for cash, credit and any other item or voucher in part or in full.
14. 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

15. 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 but is not limited to disclosing the Participant's name to the general public if and when the Participant becomes the winner in the Campaign or participates in CTOS events by publishing the Participant's name, photographs and other information without compensation for advertising and publicity purposes.