

Maybank Islamic X CTOS SME Campaign

Term and Conditions

Maybank Islamic X CTOS SME Campaign (“**Campaign**”) is joint organised by Maybank Islamic Berhad (Company No.: 200701029411), referred to as “**Maybank Islamic**” and Credit Tip-Off Service (Company No.: 199201016147) which referred as “**CTOS**” throughout the Terms and Conditions herein.

By participating in this Campaign, Eligible Participants (as defined in Clause 2.1) expressly agree to be bound by these Terms and Conditions and the decisions made by Maybank Islamic.

1. Campaign Period

This Campaign shall commence from **16th December 2024 – 30th April 2025, both dates inclusive** (“**Campaign Period**”).

2. Eligibility

2.1 The Campaign is open to all new and existing Maybank Islamic and CTOS customers, who may consist of Small Medium Enterprise (“**SME**”) businesses comprising of sole-proprietorship, partnerships, limited liability partnerships, private limited companies, societies, charitable organisations and professional bodies (hereinafter referred to as “**Eligible Participant(s)**”) of the following products/services (“**Participating Products**”):

Maybank Islamic Products/Services	CTOS Products/Services
SME First Account-i*	Company/Business Profile Report (“ CBPR ”)
Current Account-i*	Company/Business Profile Report Plus (“ CBPR Plus ”)
SME Digital Financing-i	Credit Manager
Halal Facilitation	

**SME First Account-i and Current Account-i is protected by Perbadanan Insurance Deposit Malaysia (PIDM) up to RM250,000 for each depositor.*

2.2 Eligible Participants shall be required to apply or subscribe to any of the Participating Products (as defined in Clause 2.1 above) based on the instructions provided through the promotional targeted Electronic Direct Mail (“**eDM**”) sent by either Maybank Islamic or CTOS (“**Eligible Platforms**”) during the Campaign Period.

2.3 Eligible Participants whose Maybank Islamic’s accounts have not been suspended from carrying out any transactions out of or into their account or whose accounts have been frozen due to any reasons provided under Clause M 3.1 (*Freezing of Banking Account*) of the Terms and Conditions Governing Deposit Accounts for Islamic Banking.

2.4 Eligible Participants who closes his/her/its SME First Account-i/Current Account-i account(s) before the fulfilment of the Campaign Rewards shall not be entitled to receive any Campaign Rewards under the Campaign.

2.5 Only active Business Current Account shall be eligible to participate in the Campaign. Business Current Accounts that are in dormant status shall not be considered.

3. Campaign Offering

3.1 The Campaign offers are as follows throughout the Campaign Period:

	Maybank Islamic Customers	CTOS Customers									
Key Campaign Offers	<p>a) SME First Account-i and Current Account-i (“Business Current Account(s)”) accountholders shall be entitled to receive a complimentary one (1) time CTOS Lite report. (Limited to first 10,000 redemption).</p> <p>b) Business Current Account customers can purchase any subsequent CBPR and CBPR Plus reports with special rates (exclusive of any applicable taxes) as below:</p> <table border="1"> <thead> <tr> <th>Product Type</th> <th>CBPR</th> <th>CBPR Plus</th> </tr> </thead> <tbody> <tr> <th>Retail Price</th> <td>RM84</td> <td>RM20</td> </tr> <tr> <th>Business Current Account holder Price</th> <td>RM67.20</td> <td>RM165.60</td> </tr> </tbody> </table> <p>c) Business Current Account customers that has signed up for twelve (12) months subscription of Credit Manager, shall receive an additional two (2) months complimentary subscription provided upfront payment for the first ten (10) months is made. (exclusive of any applicable taxes)*</p> <p><i>*These Key Campaign Offers are available to new customers and existing customers whose contracts with CTOS have expired or are no longer active. Customers with ongoing contracts are not eligible for these offers</i></p>	Product Type	CBPR	CBPR Plus	Retail Price	RM84	RM20	Business Current Account holder Price	RM67.20	RM165.60	<p>a) Eligible Participants that sign up for a SME First Account-i or SME Digital Financing-i via CTOS channels can enjoy the Campaign offering.</p>
Product Type	CBPR	CBPR Plus									
Retail Price	RM84	RM20									
Business Current Account holder Price	RM67.20	RM165.60									
Value Added Campaign Offer	<p>a) Complimentary Halal Facilitation Services worth RM5,000 for the first 100 SME First Account-i accountholders that register through the Halal2u page in Maybank2u web.</p> <p>b) Access to bi-weekly literacy webinar conducted by CTOS.</p>										
Campaign Rewards	<p>a) First 100 Eligible Participants with the highest incremental balance in their Business Current Account within the Campaign Period will receive RM100 cashback into their account.</p> <p>b) Non CTOS customers* who subscribed to twelve (12) months subscription of Credit Manager service will receive RM250 cashback into their account.</p>	<p>First 100 Eligible Participants who open a SME First Account-i via CTOS channels during Campaign Period will receive RM100 cashback into their account.</p>									

	<p><i>*These Key Campaign Offers are available to both new customers and existing customers whose previous contracts with CTOS have expired or terminated. Customers with current, active contracts are not eligible for these offers.</i></p>	
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4. Rewards Fulfilment

- 4.1 Eligible Participants who has satisfied the eligibility criteria as stated in Clause 2.1 shall be entitled to receive Campaign Rewards (as stated in Clause 3.1).
- 4.2 The Campaign Rewards are strictly non-transferable and cannot be exchanged for cash, credit, or vouchers.
- 4.3 Maybank Islamic and CTOS' decision on all matters relating to the Campaign shall be final, conclusive and binding. No further correspondence, appeals, protests or attempts to dispute the same shall be entertained in any event.
- 4.4 All Eligible Participants shall be personally liable for all taxes, rates, government fees or any other charges that may be levied against them, under the applicable laws, if any.

5. General Terms and Conditions

- 5.1 Neither Maybank Islamic nor CTOS shall be responsible or held liable in respect of technical failures of any kind whatsoever, intervention, interruptions, and/or electronic or human errors in the administration and/or processing of the transaction performed through CTOS websites (<https://ctoscredit.com.my/business/ctos-x-maybank-sme-campaign>) and CTOS Credit Manager portal (https://cm4.cmctos.com.my/creditfile_new/login), the MAE app, Maybank2u Biz, Maybank2u, or Maybank2e website provided the same is not caused by Maybank Islamic or CTOS on their respective platforms.
- 5.2 Both Maybank Islamic and CTOS reserve the right to withdraw, cancel, suspend, extend or terminate this Campaign earlier in whole or in part and reserves the right to modify any of the Terms and Conditions contained herein, from time to time by giving at least minimum of twenty-one (21) days ("day" shall have the same meaning as calendar day) prior notice thereof, the notice of which shall be posted through Maybank2u website at www.maybank2u.com.my, CTOS website at <https://ctoscredit.com.my/business/ctos-x-maybank-sme-campaign/> or through any other channel determined appropriate by both Parties. It shall be the responsibility of the Eligible Participants to be kept informed of or otherwise seek out any such notice validly posted. Both Maybank Islamic and CTOS shall not be liable for any action as mentioned in this Clause.
- 5.3 By participating in this Campaign, the Eligible Participants agree to acknowledge that they have read, understood and agree to these Terms and Conditions and shall seek clarification from the platform owner should any of the Terms and Conditions be not fully understood. Both Maybank Islamic and CTOS shall not be liable for any loss, damage, injury, or

disappointment suffered by any participant as a result of their participation in the Campaign, except for any liability which cannot be excluded by law. Maybank Islamic and CTOS shall not be liable for any loss or damage caused by technical failures or errors beyond its reasonable control.

- 5.4** By participating in this Campaign, Eligible Participants agree to be bound by the Terms and Conditions herein and agree and consent to allow his/her personal data to be collected, processed, used, disclosed and/or retained by Maybank Islamic and CTOS in accordance with CTOS's PDPA Policy (https://ctosid.ctos.com.my/ctosid_new/Privacy) and Maybank's Privacy Statement, which may be viewed on www.maybank2u.com.my ("Maybank's Privacy Statement") and the Personal Data Protection Act (2010) Form for Individual Customers.
- 5.5** In addition, and without prejudice to Clause 5.4, unless otherwise communicated in writing, Eligible Participants agree and consent to his/her personal data or information being collected, processed and used by Maybank Islamic and CTOS for:
- a) the purposes of the Campaign; and
 - b) marketing and promotional activities conducted by Maybank Islamic, including but not limited to any form of advertising or publicity media and materials such as audio and/or visual recordings published through newspapers, television networks, radio stations or online and digital media and on the Internet. Marketing and promotion activities include without limitation the use and/or publication of any details provided in and/or in connection to the entries, interviews material as well responses and related photographs. In this regard, Eligible Participants agree to cooperate and participate in all advertising and publicity activities of Maybank Islamic in relation to the Campaign.

*Note: "PDPA" refers to Personal Data Protection Act (2010).

- 5.6** Eligible Participants must ensure to provide correct and complete information during the Campaign Period to enable either Maybank Islamic or CTOS to communicate with you in respect of the Products/Services provided and must ensure to notify either Maybank Islamic or CTOS in the event the Eligible Participant's contact details has changed.
- 5.7** All intellectual property rights in all the materials contained in the Site and products available for download from the Site and the Content including but not limited to trademarks, trade names, logos, copyright and database shall belong to the Site owner.
- 5.8** The Products/Services provided during this Campaign shall be in compliance with the Islamic Financial Services Act 2013 and the Credit Reporting Agencies Act 2010, ensuring adherence to all applicable legal and regulatory standards.
- 5.9** Maybank Islamic, CTOS and its officers, servants, employees, representatives and/or agents (including without limitation, any third party service providers engaged by Maybank Islamic/CTOS for the purposes of this Campaign) shall not be liable to Eligible Participants in this Campaign for any direct, indirect, special or consequential loss or damage (including but not limited to, loss of income, profits or goodwill) arising from or in connection with

this Campaign unless caused by any gross negligence or omission by Maybank Islamic/CTOS.

- 5.10** Maybank Islamic and CTOS shall not be liable for any default of its obligation under this Campaign due to any force majeure events which include but not limited to acts of God, civil commotion, acts of war, strike, riot, lockout, industrial action, fire, flood, drought, storm, epidemic and pandemic or any events and circumstances of whatever nature beyond the reasonable control of Maybank Islamic and CTOS.
- 5.11** Maybank Islamic and CTOS may disqualify/reject any Eligible Participant who does not comply with the Terms and Conditions stated herein and/or are found or suspected to be tampering with the Campaign and/or its process or the operations of this Campaign which includes fraudulent activities involving any act of deceit and/or deception and/or cheating with regards to the Campaign.
- 5.12** These Terms and Conditions shall be governed by the Laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.

For information, enquiries, feedback and/or complaints related to this Campaign, please contact:

(Maybank Islamic products & services):

Maybank's Customer Care hotline at 1 300 88 6688 or +603 7844 3696. Alternatively for feedback and/or complaints, Eligible Customers may choose to e-mail Maybank via the feedback form at Maybank2u website www.maybank2u.com.my.

(CTOS products & services):

CTOS's Customer Care line at +603-2722 8800. Our operating hours are Monday to Friday 8.00am to 7.00pm, Saturday and Sunday 9.00am to 5.00pm, excluding public holidays. Alternatively, for feedback and/or complaints, Eligible Customers may choose to email us at contactus@ctos.com.my.