

## FREQUENTLY ASKED QUESTIONS (FAQ) MAYBANK ISLAMIC X CTOS SME CAMPAIGN

No	Question	Answer
1.	Who are the organisers of this Campaign?	Maybank Islamic x CTOS SME Campaign ("Campaign") is organised by Maybank Islamic Berhad (Company. No. 200701029411) and CTOS Data Systems Sdn Bhd (Company No. 199201016147(0247651H)).
2.	When does the Campaign commence?	The Campaign runs from 16th December 2024 to 31st July 2025.
3.	Who is eligible to participate in this Campaign?	<p>This Campaign is open to new and existing Maybank Islamic and CTOS business customers including:</p> <ul style="list-style-type: none"> <li>• sole proprietorships</li> <li>• partnerships, LLPs</li> <li>• private limited companies</li> <li>• societies</li> <li>• charitable organizations</li> <li>• professional bodies</li> </ul> <p>Note: Existing Credit Manager subscribers with an active CTOS account are not eligible to participate in this Campaign.</p>
4.	Under what circumstances would I not be eligible for the offers in this Campaign?	<p>Participants will not be eligible for this Campaign in the event:</p> <ol style="list-style-type: none"> <li>(1) Participant's account is suspended or frozen;</li> <li>(2) Participants closes their account(s) before the fulfilment of the Campaign Rewards</li> <li>(3) Accounts that are dormant.</li> </ol> <p>Further details are provided in the terms and conditions of this Campaign.</p>
5.	What Maybank Islamic products are included in the Campaign?	<p>Eligible Maybank Islamic Products are:</p> <ol style="list-style-type: none"> <li>a) SME First Account-i;</li> <li>b) Current Account-i;</li> <li>c) SME Digital Financing-i; and</li> <li>d) Halal Facilitation services</li> </ol>
6.	Which CTOS products are part of this Campaign?	<p>The CTOS products include:</p> <ol style="list-style-type: none"> <li>a) Company/Business Profile Report (CBPR);</li> <li>b) Company/Business Profile Report (CBPR Plus); and</li> <li>c) Credit Manager</li> </ol>
7.	How can I participate in this Campaign?	To participate, eligible participants must apply or subscribe to any of the eligible products via the

		<p>promotional email sent by either Maybank Islamic or CTOS in order to earn entries for a chance to win.</p> <p>The Campaign is made available on Maybank Islamic's website</p>
8.	What key offers are available in this Campaign?	<p>Participants will receive:</p> <ul style="list-style-type: none"> <li>a) Complimentary CTOS Company/Business Profile Report (CBPR) and/or:</li> <li>b) Discounted price for CBPR and CBPR Plus reports and/or;</li> <li>c) Two (2) months complimentary subscription in addition to the 12-month Credit Manager subscription provided upfront payment of ten (10) months is fulfilled.</li> </ul>
9.	What should I do if I encounter an error when signing up?	<p>In the event if error is encountered, please reach out to the respective support options:  CTOS: <a href="mailto:contactus@ctos.com.my">contactus@ctos.com.my</a>  Maybank: 1 300 88 6688 or +603 7844 3696</p>
10.	How many times can I redeem the complimentary CTOS Lite Report?	The complimentary CTOS Lite Report is limited to a one-time redemption per eligible Business Current Account holder, up to the first 10,000 redemptions.
11.	What discounts are offered for CTOS reports after the first complimentary report?	<p>Discounts are available for subsequent purchases:</p> <ul style="list-style-type: none"> <li>a) CBPR at RM67.20 (excluding SST)</li> <li>b) CBPR Plus at RM165.60 (excluding SST)</li> </ul>
12.	Are there any offers available if I subscribe to a 12 month Credit Manager subscription?	<p>Yes, Business Current Account holders will receive an additional Two (2) months complimentary subscription in addition to the 12-month Credit Manager subscription.</p> <p>This is not applicable to current active Credit Manager Subscriber with CTOS</p>
13.	What benefits are available for SME First Account-i holders?	SME First Account-i holders who apply via CTOS channels can enjoy the Campaign's offers, including RM100 Cashback for the first 100 customers and access to Halal Facilitation Services.
14.	What is the Halal Facilitation Service, and how do I qualify?	<p>The Halal Facilitation Service, valued at RM5,000, is complimentary for the first 100 SME First Account-i holders who register through the Halal2u page on Maybank2u.</p> <p><i>*subject to the terms and conditions for Halal Facilitation Services</i></p>
15.	How can I access CTOS's literacy webinars?	CTOS will invite the participants either via email or call to the bi-weekly webinars organised by CTOS. The access details will be shared by CTOS prior to every webinar sessions.
16.	What rewards are offered for participating in the Campaign?	Rewards include RM100 cashback for the top 100 Business Current Account holders with the highest incremental balance and RM250 cashback for non-

		<p>CTOS customers subscribing to the Credit Manager service during the Campaign period.</p> <p>The cashback benefit is non-transferable and cannot be redeemed for cash, credit, or vouchers.</p>
17.	How is the RM100 cashback for Business Current Account holders determined?	The RM100 cashback is awarded to the first 100 participants with the highest incremental balance during the Campaign period.
18.	Are non-CTOS customers eligible for rewards?	Yes, non-CTOS customers who subscribe to a 12-month Credit Manager service are eligible for RM250 cashback.
19.	When will the Campaign rewards be credited?	Rewards will be credited within twelve (12) weeks after the Campaign ends on 31st July 2025 or at a later date as determine by Maybank and CTOS whereby in such event, a notification will be given to the receiver of the rewards.
20.	What happens if my account is suspended or frozen during the Campaign?	Accounts that are suspended, frozen, or closed before the reward fulfilment date are not eligible to receive rewards.
21.	Do I need to keep my Business Current Account active to receive rewards?	Yes, only active Business Current Accounts are eligible to participate and receive rewards. Dormant accounts identified during and after the Campaign will are not eligible for rewards.
22.	Will taxes or government fees apply to my rewards?	Yes, any applicable taxes, government fees, or charges related to rewards are the responsibility of the participant.
23.	How will Maybank Islamic or CTOS communicate changes to the Campaign terms?	Any changes to the Campaign terms will be posted on the Maybank2u website with at least 21 days' notice.
24.	Can I withdraw from the Campaign at any time?	Participation is voluntary, but withdrawing may affect eligibility for offers and rewards which Maybank Islamic and CTOS shall not be responsible or liable for any participation withdrawals
25.	Where can I find additional information about the Campaign?	Visit the Maybank2u website or contact Maybank Customer Care at 1 300 88 6688 for more information.
26.	Where can I find Maybank and CTOS's privacy policy on customer data?	By participating, customers agree to Maybank's Privacy Statement and CTOS PDPA policy ( <a href="https://ctosid.ctos.com.my/ctosid_new/Privacy">https://ctosid.ctos.com.my/ctosid_new/Privacy</a> ), which allows data to be used for campaign and promotional activities.
27.	Who can I contact for questions or concerns about the Campaign?	<p>For questions or assistance related to Maybank products, campaigns and platform, contact Maybank's Customer Care hotline at 1 300 88 6688 or +603 7844 3696 or submit an inquiry via the feedback form on the Maybank2u website.</p> <p>For CTOS products &amp; services, contact CTOS Customer Care hotline +603 2722 8838 or send us an email at <a href="mailto:contactus@ctos.com.my">contactus@ctos.com.my</a>.</p>

28.	Where can I find the Campaign's latest terms and conditions for Maybank Islamic and CTOS?	
29.	Will my personal information be shared to parties besides Maybank Islamic?	For the purposes of this Campaign, no personal information will be shared beside Maybank Islamic.
30.	Can I withdraw my consent to my personal data to be collected, used or processed for this Campaign?	<p>Participants can withdraw their consent to utilise their personal data at any time provided, subject to notice in writing by the participants to either Maybank Islamic or CTOS.</p> <p>Maybank Islamic and CTOS shall retain information related to this Campaign as required to comply with applicable laws and regulations.</p>