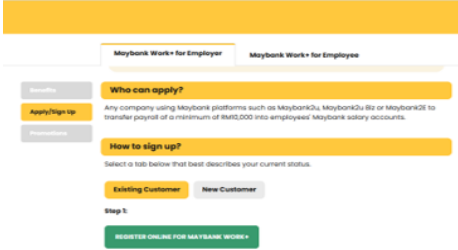
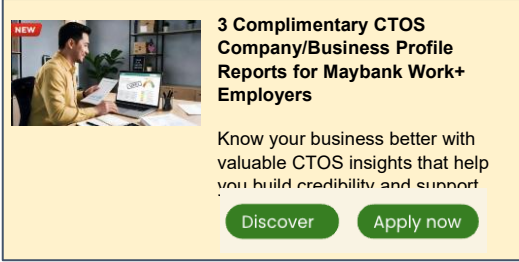
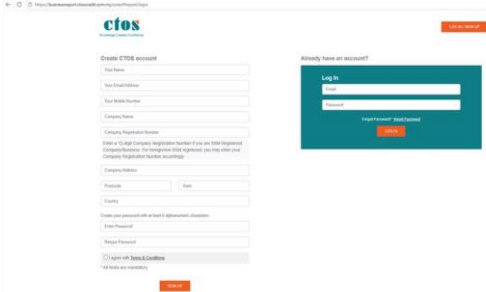


CUSTOMER JOURNEY

CTOS x Maybank Work+ for Employer Promotion Offer

Promo code for FREE 3 Complimentary CTOS Company / Business Profile Report

WORKPLUSCTOS26

Follow the steps below to redeem your discount	
Steps	Screenshot
Step 1: Get started at Maybank Work+ Click on “Maybank Work+ for Employer” tab on the Maybank Work+ page.	
Step 2: Click the Work+ CTOS Banner to Apply Once, your Maybank Work+ is activated, click ‘Apply Now’ at the CTOS banner	
Step 3: Register or Login on CTOS Business Customers will be redirected to the CTOS login/registration page. New customers must complete eKYC before purchase. Existing customers can proceed directly	
Step 4: Redeem Complimentary CTOS Offering Click ‘Purchase Report’ to redeem up to 3 complimentary CBPRs.	

Step 5: Enter Promo Code

At checkout, enter promo code **WORKPLUSCTOS26** to redeem your complimentary reports.

CHECKOUT CONFIRMATION

Your Purchase Details

Registration Number: 0003813K / 19600100142	Type of Report: Company/Business Profile Report
Company/Business Name: MALAYAN BANKING BERHAD	Purchase Price: RM 84.00
Country: Malaysia	ENTER PROMO CODE APPLY
Type: Company	Service Tax at 8%: RM 6.72
	Total: RM 90.72

Step 6: Complete Payment

Choose your preferred payment option (FPX, Debit/Credit Card or e-Wallet) to successfully purchase your CTOS report.

CTOS Data Systems Sd...

Price Summary

Payment Options

Cards

Wallet

FPX

Add a new card

Card Number

MM / YY

CVV

Enter name on card

Continue

Secured by Razorpay/Caric

Step 7: Access CTOS Report

Upon successful payment, the CTOS report will be sent to the registered email address.



FREQUENTLY ASKED QUESTION (FAQ)

CTOS x Maybank Work+ Promotion Offer

No	Question	Answer		
1	What is this Promotion about?	Maybank Work+ supports both employers and employees by providing integrated payroll and banking solutions that simplify payroll processes, improve operational efficiency, and offer exclusive benefits for employees. Through our collaboration with CTOS, Work+ customers can enjoy exclusive offers on selected CTOS products and services. This promotion is designed to enhance your access to credit risk management solutions and value-added services beyond the Work+ package.		
2	What products/services are included in the Promotion?	<u>Maybank products/services:</u> a. Maybank Work+ Employer Programme <u>CTOS products/services:</u> a. Company Business Profile Report (CBPR)		
3	What is CTOS Business Company Profile Report (CBPR) Score Report promotion about?	The CTOS Business Company Profile Report (CBPR) is a business profile report that provides a comprehensive overview of a company's background and business information. The report includes details such as company registration information, business ownership and directorship records, registered address, business activities, company status, legal and trade references (where available), and other publicly available business data. It helps businesses assess and better understand the profile and background of a company for informed decision-making.		
4	When is this Promotion offer available?	This offering is only available from 3 September 2026 to 31 December 2026.		
5	What are the benefits of purchasing CTOS products under Maybank	With Maybank Work+ Programme Promotion, you are eligible to enjoy our special promotion as below: <table><tr><td>Work+ Employer Programme</td><td>Enroll to the Work+ Employer Programme and receive three (3) complimentary Company Business Profile Reports (CBPR)</td></tr></table>	Work+ Employer Programme	Enroll to the Work+ Employer Programme and receive three (3) complimentary Company Business Profile Reports (CBPR)
Work+ Employer Programme	Enroll to the Work+ Employer Programme and receive three (3) complimentary Company Business Profile Reports (CBPR)			

	Work+ program?	Notes: the offers are subject to the Promotion Terms and Conditions
6	Am I eligible for the Promotion offer?	Yes, you are eligible for the promotional offer if you have successfully enrolled to the Work+ Programme, as described in Question 5.
7	What are the eligibility requirements for the Maybank Work+ Employer Programme promotional offer?	To be eligible for the promotional offer under the Maybank Work+ Employer Programme, customers must meet all Programme eligibility requirements, including maintaining a minimum monthly salary transfer of RM10,000 into Maybank salary accounts, where applicable.
8	What does my Work+ Employer promo code look like?	Work+ Employer customers may use the generic promo code WORKPLUSCTOS26 to redeem the promotion.
9	How will Maybank communicate changes to the Promotion terms?	Any changes to the Promotion terms will be posted on the Maybank2u website (www.maybank2u.com.my) Page with at least twenty-one (21) days' notice.
10	Can I withdraw from the Promotion at any time?	Participation is voluntary, but withdrawing may affect eligibility for offers which Maybank and CTOS shall not be responsible or liable for any participation withdrawals.
11	What is Maybank and CTOS PDPA policy on customer's data?	By participating in the Promotion, participants acknowledge that their personal data will be processed in accordance with Maybank's Privacy Statement (www.maybank2u.com.my) and CTOS's Privacy policy (https://ctosid.ctos.com.my/ctosid_new/Privacy), which allows data to be used for promotional activities.

12	Can I withdraw my consent to my personal data to be collected, used or processed for this Promotion?	Participants can withdraw their consent to utilize their personal data at any time provided, subject to notice in writing by the participants to either Maybank or CTOS at contactus@ctos.com.my. Maybank and CTOS shall retain information related to this Promotion Offer as required to comply with applicable laws and regulations.
13	Which website can I refer to for more information about the Promotion?	<u>For Maybank Products and Services:</u> You may refer to the Work+ Programme page at Maybank2u website (https://www.maybank2u.com.my/maybank2u/malaysia/en/business/sme/grow/maybank-workplus.page) for more information. <u>For CTOS Products and Services:</u> You may refer to the CTOS main page at https://ctoscredit.com.my/ for more information.
14	Who can I contact for questions or concerns about the Promotion?	<u>Maybank</u> For questions or assistance related to Maybank products, Promotion 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 at www.maybank2u.com.my or reach out to our official Maybank Work+ Email (workplus@maybank.com) <u>CTOS:</u> For CTOS products & services, contact CTOS Customer Care hotline +603 2722 8833 or send us an email at contactus@ctos.com.my . Disclaimer CTOS products and services are provided solely by CTOS. Maybank Islamic Berhad (MIB) is only facilitating the promotional offer under Work+ and is not the provider of the CTOS products or services. All promotional offers are subject to availability and the applicable Promotion Terms & Conditions.

TERMS AND CONDITIONS

CTOS x Maybank Work+ Promotion Offer

OVERVIEW

CTOS x Maybank Work+ Promotion Offer (**"Promotion"**) is brought to you by Malayan Banking Berhad (Company No. 196001000142) and Maybank Islamic Berhad (Company No. 200701029411) (collectively referred to as **"Maybank"**) with CTOS Data Systems Sdn Bhd (Company No.: 199201016147) which referred as **"CTOS"**, and shall be subjected to the Terms and Conditions herein.

These Terms and Conditions for CTOS x Maybank Islamic Work+ Promotional Offer (**"Promotion T&C"**) shall be read together with the General Terms and Conditions for "CTOS Product and Services" as available at <https://ctoscredit.com.my/> (subject to further changes, at CTOS' discretion, with twenty-one (21) calendar days' notice to the Customer), as well as the General and Specific Terms and conditions governing the applicable Maybank and Maybank Islamic products and services especially "Terms and Conditions to Maybank Work+ Programme" as available at www.maybank2u.com.my (with twenty-one (21) calendar days' notice to the Customer) herein (collectively the **"T&C"**).

In the event of any inconsistency between these Promotion T&C and the T&Cs stated above, these Promotion T&C will apply to the extent of the inconsistency. Other terms that are not affected shall remain as is. By participating in the Promotion, Customer (as described in Clause 2) is deemed to have read, understood and agreed to be bound by the terms and conditions herein and further agree that any decision by CTOS, and Maybank in relation to every aspect of the Promotion shall be final, binding and conclusive.

1. Eligibility

- a) The Promotion is open to eligible Maybank Work+ customers, subject to the specific eligibility criteria for each promotional offer as set out in these Terms and Conditions (hereinafter referred to as **"Eligible Customer(s)"**).

Maybank Products/ Services	
Maybank Work+	Maybank Work+ supports both employers and employees by providing integrated payroll and banking solutions that simplify payroll processes, improve operational efficiency, and offer exclusive benefits for employees
CTOS Products/ Services	
MyCTOS Score Report	MyCTOS Score Report is a personal credit report. It provides a comprehensive record of your

	borrowing/Islamic financing history, including credit cards and loans/Islamic financing. The report; as per sample CTOS report on CTOS official website, details your payment performance (such as late payments), credit limits or loan/financing amounts, outstanding balances, and a record of credit inquiries.
Company Business Profile Report (CBPR)	CBPR provides businesses with a comprehensive credit report that offers an overview of a customer's financial status. This enables companies to make informed decisions when assessing creditworthiness and managing financial risk.

Note:

The products listed above are subject to the applicable terms and conditions outlined in the following documents:

1. Work+ Programme: Terms and Conditions to Maybank Work+ Employee Programme
 2. MyCTOS Score Report and Company Business Profile Report (CBPR): CTOS Terms and Conditions
- b) Eligible Customers shall apply for or subscribe to a Work+ Programme applicable to the Participating Products (as defined in Clause 2(a)) and satisfy the eligibility criteria of the respective Programme to be eligible for the Promotion.
- c) For MyCTOS Score Report, this Promotion is open to Eligible Customers who have successfully subscribed to the Maybank Work+ Employee Programme, maintain an active Work+ Employee subscription, and are new CTOS customers. Eligible Customers are entitled to a one-time 20% discount on the purchase of a MyCTOS Score Report using promo code **MBBSEP26** (*valid from 3rd Sep – 15th Sep'26*), subject to these Terms and Conditions.
- d) Eligible Customers who successfully complete an Eligible Transactions (as defined in Clause 3(c)) will be entitled to the discount, subject to availability and verification by Maybank and/or CTOS.
- e) "You" or "Customer" shall mean the Eligible Customers who subscribe to the Promotion Offer. .

2. Promotion Offers

- a) The following promotional offers are available to **both new and existing Work+ subscribers**, subject to the applicable offer eligibility, promotion period, and Terms and Conditions. For the Work+ Employee MyCTOS Score Report offer, customers must be active Maybank Work+ Employee customers and new CTOS customers.
- b) This Promotion is available from **3 September 2026 to 31 December 2026**.
- c) To enjoy the offer, eligible Work+ subscribers must:
 - 1. Visit the CTOS website and select the eligible CTOS product or subscription.
 - 2. Enter the designated **promo code** in the "**Promo Code**" field during checkout.
 - 3. The applicable discount or complimentary benefit will be applied upon successful promo code validation.

Programme	Details
Work+ Employee Programme	Receive a one-time 20% discount on the purchase of a MyCTOS Score Report.
Work+ Employer Programme	Subscribe to the Work+ Employer Programme and receive three (3) complimentary Company Business Profile Reports (CBPR).

2.1 Eligibility and Redemption

2.1.1 Work+ Employee Programme

- a) Both new and existing subscribers of the Maybank Work+ Employee Programme are eligible for a one-time 20% discount on the purchase of a MyCTOS Score Report, provided they maintain an active Work+ Employee subscription and are new CTOS customers, subject to these Terms and Conditions.
- b) To enjoy the offer, Eligible Customers must:
 - 1. Successfully subscribe to or maintain an active subscription to the Maybank Work+ Employee Programme.
 - 2. Be a new CTOS customer.
 - 3. Use Promo Code **MBBSEP26** (*valid from 3rd Sep – 15th Sep'26*)
 - 4. Visit the CTOS website/platform, select the MyCTOS Score Report, and enter promo code **MBBSEP26** in the "**Promo Code**" field during checkout to enjoy the 20% discount.

2.1.2 Work+ Employer Programme

- a) Both **new and existing customers** of the Maybank Work+ Employer Programme are eligible for the following CTOS promotional offers, subject to these Terms and Conditions.
- b) To qualify, Eligible Customers must:
1. Successfully sign up or maintain an active status of Maybank Work+ Employer Programme and fulfil the Programme eligibility requirements, including perform a minimum monthly salary transfer of **RM10,000** into Maybank salary accounts (where applicable).
 2. Use the promo code **WORKPLUSCTOS26**.
 3. Visit the CTOS website/platform, select the eligible CTOS product, and enter the promo code in the "**Promo Code**" field during checkout to redeem the applicable offer.

Offer 1 – Company Business Profile Report (CBPR)

Eligible Customers are entitled to **three (3) complimentary Company Business Profile Reports (CBPR)**. Any subsequent CBPR purchases after the three (3) complimentary reports have been fully utilised will be charged at CTOS' prevailing rates.

3. General Eligibility

- 3.1 Only customers with a successful and active sign up for the Maybank Work+ Employee Programme and/or Work+ Employer Programme are eligible to receive the promotional benefits described under the applicable offer, subject to these Terms and Conditions. For the Work+ Employee MyCTOS Score Report offer, the customer must also be a new CTOS customer.
- 3.2 For the avoidance of doubt,
- i. completion of checkout does not guarantee entitlement until the Eligible Transaction is successfully processed and validated; and
 - ii. Maybank and/or CTOS may reject, cancel, reverse and/or claw back the discount where an Eligible Transaction is cancelled, refunded, reversed, is incomplete, or is found to be invalid, fraudulent or in breach of these Terms and Conditions.

3.3 The Promotion is not applicable in conjunction with any other promotions, deals and/or vouchers, unless stated otherwise.

3.4 Example/ scenario of products eligibility is stipulated in table below:

No.	Scenario	Eligibility to Promotion Offer
1.	Eligible Customer successfully subscribes to the Maybank Work+ Employee Programme, maintains an active Work+ Employee subscription, and registers with CTOS for the first time. Customer purchases MyCTOS Score Report using promo code MBBSEP26 .	Customer is entitled to a one-time 20% instant discount when the promo code is applied upon checkout.
2.	Eligible Customer under the Maybank Work+ Employee Programme maintains an active Work+ Employee subscription but is an existing CTOS customer, and purchases MyCTOS Score Report using promo code MBBSEP26 .	Customer is not entitled to the one-time 20% instant discount because this promotion is only applicable to new CTOS customers.
3.	Eligible Customers successfully subscribed to Maybank Work+ Employer Programme and first-time purchasing CPBR through the Promotion.	Customer is entitled for the complimentary CPBR transaction.
4.	Eligible Customers successfully subscribed to Maybank Work+ Employer Programme and purchasing the fourth CPBR through the Promotion.	Customer is not entitled for complimentary CPBR transaction as the three complimentary CBPR redemptions have been fully utilized.

4. Fulfilment

- a) Fulfilment of the MyCTOS Score Report and CPBR will be managed solely by CTOS.
- b) Eligible Customers who purchase the CTOS products and services will receive an email confirmation from CTOS and are required to complete the standard eKYC verification process.
- c) Eligible Customers must ensure that the email address and personal details provided during the purchase and eKYC process are accurate, valid, and complete.
- d) Maybank and CTOS shall not be held responsible for any failure, delay, or inability to fulfil the MyCTOS Score Report due to inaccurate or incomplete information provided by the eligible Customer.

- e) Any inquiries, issues or disputes relating to the fulfillment of the MyCTOS Score Report (including access, delivery, eKYC, and/or CTOS systems) shall be directed to CTOS at contactus@ctos.com.my or 03 2722 8833. Maybank shall not be responsible for, and shall not be liable in relation to, any such matters.

5. General Terms and Conditions

- a) Neither Maybank 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 via CTOS website, the MAE app, Maybank2u Biz, Maybank2u, or Maybank2e provided the same is not caused by or originate from Maybank or CTOS on their respective platforms.
- b) Both Maybank and CTOS reserve the right to withdraw, cancel, suspend, extend or terminate this Promotion earlier in whole or in part and reserve 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 on Maybank2u website at www.maybank2u.com.my, CTOS website at <https://ctoscredit.com.my/> or through any other channel determined appropriate by both Parties. It shall be the responsibility of the Eligible Participants to be 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.
- c) By participating in this Promotion, Eligible Customers agree to access the Maybank2u website at www.maybank2u.com.my on a regular basis to view the terms and conditions herein and seek clarification from Maybank should any of the Terms & Conditions not be fully understood.
- d) By participating in this Promotion, Eligible Customers agree to be bound by the Terms and Conditions herein and agree and consent to allow his/her personal data being collected, processed and used by Maybank and CTOS in accordance with the CTOS' PDPA Policy (https://ctosid.ctos.com.my/ctosid_new/Privacy) and Maybank Privacy Statement, which may be viewed on www.maybank2u.com.my ("Maybank's Privacy Statement") and the PDPA Form for Individual Customers.

In addition, and without prejudice to the terms in the CTOS' PDPA policy, Maybank's Privacy Statement and the PDPA Form for Individual Customers, Eligible Customers

agree and consent to his/her personal data or information being collected, processed and used by Maybank and CTOS for:

- i. the purposes of the Promotion; and
- ii. marketing and promotional activities conducted by Maybank and CTOS, 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 as responses and related photographs. In this regard, Eligible Customers agree to cooperate and participate in all advertising and publicity activities of Maybank and CTOS in relation to the Promotion.

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

- e) Eligible Customer must ensure to provide correct and complete information during the Promotion Period to enable either Maybank or CTOS to communicate with you in respect of the Products/Services provided and must ensure to notify either Maybank or CTOS in the event the Eligible Participant's contact details has changed.
- f) All intellectual property rights in all the materials contained in Maybank/CTOS Site and products available for download from the Maybank/CTOS Site and the Content including but not limited to trademarks, trade names, logos, copyright and database shall belong to the Site owner.
- g) The Products/Services provided during this Promotion 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.
- h) Maybank/CTOS and its officers, servants, employees, representatives and/or agents (including without limitation, any third party service providers engaged by Maybank/CTOS for the purposes of this Promotion) shall not be liable to Eligible Customers in this Promotion 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 Promotion unless caused by any negligence or omission by Maybank/CTOS.
- i) Maybank/CTOS shall not be liable for any default of its obligation under this Promotion 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/CTOS.

- j) Maybank/CTOS may disqualify/reject any Eligible Customer who does not comply with the terms and conditions stated herein and/or are found or suspected to be tampering with the Promotion and/or its process or the operations of this Promotion which includes fraudulent activities involving any act of deceit and/or deception and/or cheating with regards to the Promotion.
- k) 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 Promotion, please contact:

(Maybank products & services):

Maybank's Customer Care hotline at 1 300 88 6688 or +603 7844 3696. Alternatively for feedback and/or complaints, Eligible Participants 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 8833. Our operating hours are Monday to Friday from 8.00am to 7.00pm, Saturday and Sunday 9.00am to 5.00pm, excluding public holidays. Alternatively, for feedback and/or complaints, Eligible Participants may choose to email us at contactus@ctos.com.my.