

CTOS x Maybank Launch Campaign 2026 – Terms and Conditions

CTOS x Maybank Launch Campaign 2026 (“Campaign”) is organised by Malayan Banking Berhad (Registration No.: 196001000142) (“Maybank”), and shall be subjected to the Terms and Conditions herein. By participating in this Campaign, Eligible Customers (as defined in Clause 2) hereby expressly agree to be bound by these Terms and Conditions, and any decision made by Maybank in connection with the Campaign shall be final and binding.

1. Campaign Period

- a) The Campaign will run from **18 May 2026** at 12:00:00 AM (MYT) until **31 August 2026** at 11:59:59 PM (MYT) (both dates inclusive) (“Campaign Period”).

2. Eligibility

- a) This Campaign is open to individuals who purchase the MyCTOS Score Report for the first time during the Campaign Period (“Eligible Customers”), subject always to these Terms and Conditions.
- b) Participants must be at least eighteen (18) years of age with valid identification documents. Individuals under the age of eighteen (18) (“Minors”) must obtain the consent of their parents and/or legal guardians to participate in this Campaign. By selecting Maybank2u Online Banking as the payment method at checkout, a Minor acknowledges that they have obtained the prior consent of their parents and/or legal guardians. These Terms and Conditions shall apply to their parents and/or legal guardians in lieu of their applicability to the Minor.
- c) Eligible Customers who successfully complete an Eligible Transactions (as defined in Clause 3) will be entitled to the discount, subject to availability and verification by Maybank and/or CTOS.

3. Campaign Mechanics

- a) This Campaign is only valid for purchases made via the following dedicated CTOS x Maybank webpage:
https://ctosid.ctos.com.my/ctosid_new/edmPayment-bfslcheckout?affiliate=maybank-mae

- b) Eligible Customers are entitled to 20% discount on the purchase of the MyCTOS Score Report when they complete the Eligible Transaction by
- i. applying the promo code "CTOSMAE" at the dedicated checkout page; and
 - ii. make payment via Maybank2u Online Banking (FPX) within the Campaign Period.
- c) The 20% discount is limited to one (1) Eligible Transaction per Eligible Customer only. Customers who have previously purchased a MyCTOS Score Report (as determined by CTOS' record) will not be entitled to the discount.
- d) 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.
- e) The Campaign is not applicable in conjunction with any other promotions, deals and/or vouchers, unless stated otherwise.
- f) Example / scenario of discount eligibility is stipulated in table below:

Table: Scenario

Scenarios	Eligibility to Enjoy Instant Discount
Customer purchased the MyCTOS Score Report via CTOS x Maybank dedicated checkout page.	Customer is entitled to a 20% instant discount when they apply the promo code "CTOSMAE" upon check out.

4. Fulfilment

- a) Fulfilment of the MyCTOS Score Report will be managed solely by CTOS DATA SYSTEMS SDN. BHD. ("CTOS").
- b) Eligible Customers who purchase the MyCTOS Score Report 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. 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.

- d) Any enquiries, issues, or disputes relating to the fulfilment of the MyCTOS Score Report (including access, delivery, eKYC, and/or CTOS systems) shall be directed to CTOS at contactus@ctos.com.my or 03-27228833. Maybank shall not be responsible for, and shall not be liable in relation to, any such matters.

5. General Terms and Conditions

- a) Maybank shall not 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 the MAE app, Maybank2u Biz, Maybank2u, or Maybank2e provided the same is not caused by Maybank.
- b) Maybank reserves 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 on Maybank2u website at www.maybank2u.com.my or through any other channel determined appropriate by Maybank. It shall be the responsibility of the Eligible Customers to be informed of or otherwise seek out any such notice validly posted.
- c) By participating in this Campaign, 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 be not fully understood.
- d) By participating in this Campaign, 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 in accordance with the 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 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 for:

- i. the purposes of the Campaign; and
- ii. marketing and promotional activities conducted by Maybank, 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 in relation to the Campaign.

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

- e) Maybank and its officers, servants, employees, representatives and/or agents (including without limitation, any third party service providers engaged by Maybank for the purposes of this Campaign) shall not be liable to Eligible Customers 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 negligence or omission by Maybank.
- f) Maybank 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.
- g) Maybank 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 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.
- h) 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'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.