

“Check & Win” Campaign - Terms & Conditions

1. Organiser

The “**Check & Win**” Campaign (“Campaign”) is organised by Credit Bureau Malaysia Sdn Bhd (“CBM”). By participating in the Campaign, participants are deemed to have read and agreed to these Terms & Conditions.

2. Campaign Period

The Campaign shall be commencing on **6 February 2026** and ending on **6 May 2026** (both dates inclusive) (“Campaign Period”).

3. Eligibility

The Campaign is open to all Malaysian citizens aged eighteen (18) years and above to participate, except employees of CBM, its subsidiaries, affiliates, advertising and promotion agencies, and their immediate family members, including their spouse, parents, grandparents, children, grandchildren and siblings.

4. Campaign Participation

- 4.1 Participants must purchase a CBM MyScore Report via CBM’s website or mobile application (CBM+) during the Campaign Period. For the avoidance of doubt, any CBM MyScore Report obtained on a complimentary or free of charge basis do not qualify as a purchase.
- 4.2 Each successful purchase of a CBM MyScore Report during the Campaign Period shall constitute one (1) valid entry into the Campaign. Cancelled, refunded, or disputed purchases shall not be considered valid entries.
- 4.3 There is no limit on the number of entries per participant, however, each participant is eligible to win only one (1) consolation prize throughout the Campaign Period, and one (1) grand prize throughout the Campaign Period.

5. Prizes

5.1 Grand Prize

- (a) Cash prize of RM8,000
- (b) One (1) winner shall be selected
- (c) Awarded at the conclusion of the Campaign Period

5.2 Weekly Consolation Prize

- (a) Cash prize of RM100 each
- (b) A total of twenty (20) consolation winners shall be selected throughout the Campaign Period.
- (c) Two (2) consolation winners shall be selected during the Applicable Week. For the purposes of the Campaign, an “Applicable Week” means a period of seven (7) consecutive days during the Campaign Period, provided that the following weeks shall be combined and treated as one (1) Applicable Week:
 - (i) The period from 6 February 2026 to 12 February 2026 shall be accumulated with the period from 13 February 2026 to 19 February 2026;
 - (ii) The period from 13 March 2026 to 19 March 2026 shall be accumulated with the period from 20 March 2026 to 26 March 2026; and
 - (iii) The period from 24 April 2026 to 30 April 2026 shall be accumulated with the period from 1 May 2026 to 7 May 2026.

5.3 All prizes are non-transferable, non-exchangeable, and not redeemable for other alternatives.

6. Winner Selection & Announcement

- 6.1 Weekly consolation winners will be selected by random draw from all eligible entries received during each Applicable Week of the Campaign Period.
- 6.2 The grand prize winner will be selected by random draw from all eligible entries accumulated throughout the Campaign Period.
- 6.3 Grand prize winner and weekly consolation winners will be announced through CBM's official Facebook and Instagram pages.
- 6.4 CBM will also notify winners directly via the email address registered during the purchase. Winners must respond to the email notification within five (5) working days to arrange prize collection.
- 6.5 CBM will not be held liable in the event the winners cannot be contacted for any reasons whatsoever.
- 6.6 Failure to respond within this timeframe will be deemed as forfeiture of the prize, and CBM reserves the right to select an alternative winner.

7. Prize Fulfilment

- 7.1 Cash prizes shall be disbursed via a method determined by CBM, subject to successful verification of the winner's identity and compliance with these Terms & Conditions.
- 7.2 CBM shall not be responsible for any delay, failure, or error in prize fulfilment resulting from inaccurate or incomplete information provided by winners.

8. Publicity and Rights to Use Information

By participating in the Campaign, participants agree that CBM may collect, use, reproduce, publish, and/or display their name, photographs, and any information provided as part of the Campaign in any media or format for promotional, marketing, or publicity purposes without further compensation or notice, unless prohibited by applicable law.

9. Amendment, Modification, Suspension, or Termination

- 9.1 CBM reserves the right, at its discretion, to vary, suspend or terminate the Campaign, including the Campaign Period and these Terms & Conditions, with reasonable notice where practicable.
- 9.2 Participants are advised to access CBM's official communication channels at regular intervals to view these Terms & Conditions and stay updated on any changes or variations to these Terms & Conditions.

10. General

- 10.1 CBM reserves the right to verify the eligibility of any participant and disqualify entries that are incomplete, fraudulent, or do not comply with these Terms & Conditions
- 10.2 CBM's decisions on all matters relating to the Campaign, including eligibility of entries, prize awards, and interpretation of these Terms & Conditions, shall be final, conclusive, and binding.
- 10.3 CBM shall not be liable for any loss, damage, or expense arising from or in connection with participation in the Campaign or the acceptance or use of any prize, except where such liability cannot be excluded by law. All personal costs and/or any other costs, fees and/or related expenses that are incurred to participate in the Campaign and to redeem the prize shall be the sole responsibility of the winners.
- 10.4 By participating, participants are deemed to have voluntarily provided their personal data to CBM, consented to the collection, process, and disclosure of their personal data for purposes related to the Campaign, including prize delivery, verification, and marketing communications, and read and agree to CBM's Privacy Policy on CBM's website.
- 10.5 These Terms & Conditions shall be governed by and construed in accordance with the laws of Malaysia.

10.6 For enquiries relating to the Campaign, participants may contact CBM via:
Email: info@creditbureau.com.my
Website: <https://creditbureau.com.my>

Grab Promotion Campaign - Terms & Conditions

1. Organiser

The “**Grab Promotion Campaign**” (“Grab Campaign”) is organised by Credit Bureau Malaysia Sdn Bhd (“CBM”). By participating in the Grab Campaign, participants are deemed to have read and agreed to these Terms & Conditions.

2. Grab Campaign Period

The Grab Campaign shall be commencing on **9 April 2026** and ending on **15 April 2026** (both dates inclusive) (“Grab Campaign Period”).

3. Eligibility

The Grab Campaign is open to all persons aged eighteen (18) years and above who is a new registered user of CBM+. Participants who have previously registered for a CBM+ account shall not be eligible for this Grab Campaign.

4. Grab Campaign Participation

- 4.1 Participants must apply the promo code (CBM1) to be entitled to purchase the CBM MyScore Report at RM1 subject to 8% SST during checkout.
- 4.2 The promo code shall only be valid for redemption during the Grab Campaign Period and is subject to these Terms & Conditions.
- 4.3 The promo code is limited for 100 redemptions per day during the Grab Campaign Period (“Redemption Limit”). The promo code is available on a first-come, first-served basis. Once the Redemption Limit for the promo code has been fully utilised, the promo code will no longer be valid or available for use during checkout.
- 4.4 Each participant may redeem the promo code once only.
- 4.5 For the avoidance of doubt, the promo code issued under this Grab Campaign for the CBM MyScore Report is not valid for use on CBM’s website or mobile application (CBM+) and cannot be combined with any other campaign, promotion, discount or offer.

4.6 Promo code is non-transferable, non-exchangeable, and cannot be exchanged for cash or other products/services unless expressly stated by CBM.

5. Amendment, Modification, Suspension, or Termination

5.1 CBM reserves the right, at its discretion, to vary, suspend or terminate the Grab Campaign, including the Grab Campaign Period, Redemption Period, Redemption Limit and these Terms & Conditions, with reasonable notice where practicable.

5.2 Participants are advised to access CBM's official communication channels at regular intervals to view these Terms & Conditions and stay updated on any changes or variations to these Terms & Conditions.

6. General

6.1 CBM reserves the right to verify the eligibility of any participant and disqualify, decline or cancel promo code redemptions that are incomplete, fraudulent, or do not comply with these Terms & Conditions

6.2 CBM's decisions on all matters relating to the Grab Campaign, including eligibility of participation, and interpretation of these Terms & Conditions, shall be final, conclusive, and binding.

6.3 CBM shall not be liable for any loss, damage, expense, errors, omissions or technical failures arising from or in connection with participation in the Grab Campaign or redemption of promo code, except where such liability cannot be excluded by law. All personal costs and/or any other costs, fees and/or related expenses that are incurred to participate in the Grab Campaign and to redeem the promo code shall be the sole responsibility of the participants.

6.4 By participating, participants are deemed to have voluntarily provided their personal data to CBM, consented to the collection, process, and disclosure of their personal data for purposes related to the Grab Campaign, verification, and marketing communications, and read and agree to CBM's Privacy Policy on CBM's website.

6.5 All Grab Campaign materials, including logos, images, and promotional content, are the property of CBM or its licensors. Participants must not reproduce, distribute, or use any materials without prior written permission.

6.6 These Terms & Conditions shall be governed by and construed in accordance with the laws of Malaysia.

6.7 For enquiries relating to the Grab Campaign, participants may contact CBM via:
Email: info@creditbureau.com.my
Website: <https://creditbureau.com.my>