

Terms and Conditions

When you access and/or use CREDIT BUREAU MALAYSIA SDN BHD (Registration No. 200801018741 (820050-T)) ("CBM", "us" or "we") product(s), service(s), portal, website, mobile site and/or application, you acknowledge that you have read and understood these Terms and Conditions and agree and consent to the same.

General

All products and services provided by CBM are subject to the terms and conditions of the applicable agreements and/or documents ("Applicable Agreements/Documents") governing the same.

These Terms and Conditions are meant to be read together with the Applicable Agreements/Documents. Unless otherwise provided, in the event of any conflict or inconsistency between any of the terms under these Terms and Conditions and any of the terms under the Applicable Agreements/Documents, the terms under the Applicable Agreements/Documents shall prevail to such extent of conflict or inconsistency.

These Terms and Conditions may be updated from time to time and CBM shall have the right to modify, update and/or amend these Terms and Conditions and the updated Terms and Conditions shall be placed in our portal, website, mobile site and/or application. Where permissible under the laws, by continuing to communicate with us, using our services, purchasing products from us and/or by your continued engagement with us following the modifications, updates and/or amendments to these Terms and Conditions (whether by accessing and/or using our portal, website, mobile site, application and/or otherwise), such actions shall signify your acceptance of such modifications, updates and/or amendments.

When accessing and/or using CBM's portal, website, mobile site and/or application, you shall not:-

- I. Systematically retrieve data or other content from our product(s), service(s), portal, website, mobile site and/or application to create or compile, directly or indirectly, a collection, compilation, database, or directory without written permission from us;

- II. Engage in any automated use of the system, such as using scripts to send comments or messages, or using any data mining, robots or similar data gathering and extraction tools;

- III. Impersonate another person (or party) or misrepresent authorisation to act on behalf of another person (or party);

- IV. Attempt to undermine the security or integrity of the same;
- V. Attempt to view and access other than those which you are authorised to do so; and/or
- VI. Transmit, input and/or store any information which may breach any applicable laws,

regulations and/or regulatory requirements.

We reserve the right but not the obligation to:-

- I. Monitor for violations on use of our product(s), service(s) via our portal, website, mobile site and/or application;
- II. Take appropriate legal action against anyone who, in our sole discretion, violates the law or our Terms and Conditions, including without limitation, reporting such users to law enforcement authorities;
- III. In our sole discretion and without limitation, refuse or restrict access to, limit the availability of, or disable your access;
- IV. Remove or disable all files and content that are excessive in size or are in any way burdensome to our systems;
- V. Manage our product(s), service(s) via our portal, website, mobile site and/or application in a manner designed to protect our rights and property and to facilitate the proper functioning of products and services.

Intellectual Property Rights

Unless otherwise provided, all contents residing in CBM's portal, website, mobile site and application are the properties of CBM.

CBM's portal, website, mobile site, application and/or any part thereof may not be decompiled, reverse engineered, disassembled, decrypted, adapted, altered, removed, modified, copied, distributed, retransmitted, broadcasted, displayed, performed, reproduced, published, licensed, transferred, sold and/or commercially exploited in any manner, without the express prior written consent of CBM. CBM's portal, website, mobile site, application and/or any part thereof may also not be made available over a network or other environment permitting access or use by multiple devices or users at the same time.

You shall only access and use CBM's portal, website, mobile site and application for lawful purposes only in compliance to all applicable laws, regulations and regulatory requirements and in a manner which does not violate, restrict and/or inhibit the functionality of the same and/or the access or use of the same by any third party.

You may not insert any link to CBM's portal, website, mobile site and/or application, frame and/or "mirror" any materials contained in the same on any other server, without the express prior written consent of CBM.

Disclaimer

CBM's portal, website, mobile site and application (and any third-party link to and from CBM's portal, website, mobile site and application) and the contents thereof, are provided on an "as is" and "as available" basis.

CBM does not make any express or implied warranties or representations in relation to the same (or any part thereof) in any manner, including but not limited to:-

- I. the accuracy, completeness or reliability of the same (or any part thereof); or
- II. the title, non-infringement, merchantability, usefulness, operation, fitness for a particular purpose or the non-interruption of the same (or any part thereof).

Further, CBM does not warrant or represent that:-

- I. the access to and/or use of the same (or any part thereof) will be provided free from errors;
- II. any identified defect will be corrected;
- III. there will be no delays, failures, errors and/or loss of transmitted information;
- IV. no viruses, other contaminating and/or destructive properties will be transmitted; and/or no damage will occur to your computer system.

Any access to, use of and/or reliance on the same and/or any part thereof shall be at your own risk.

Exclusion of Liability

CBM shall not be liable in any manner for any losses, demands, claims, actions, proceedings, damages, costs, expenses and/or liabilities howsoever arising in connection with your access to, use of, inability to access to and/or inability to use of the same (and/or any part thereof) for any reason whatsoever and/or your reliance on any contents and/or any part thereof.

This exclusion clause shall take effect to the fullest extent permitted by the applicable laws, regulations and/or regulatory requirements.

Indemnity

You hereby irrevocably agree to indemnify and keep CBM fully indemnified from and against all losses, demands, claims, actions, proceedings, damages, costs, expenses and liabilities, including any legal fees that may be incurred and/or sustained by the CBM in connection with your access to, use of, inability to access to and/or inability to use the same, any reliance of any contents thereof and/or any breach on your part of any of these Terms and Conditions.

Termination and Suspension

CBM reserves the right to terminate, suspend and/or block your access to and/or use of CBM's portal, website, mobile site and/or application at any time for any reason whatsoever.

UPDATED: CBM 17.08.2023

“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>