

‘Refer and Reward’ Contest – Terms and Conditions

Organiser and Eligibility

1. The **Refer and Reward Contest (The Contest)** is organised by CTOS Data Systems Sdn. Bhd. (247651-H) hereinafter referred to as “CTOS”
2. This Contest is **open to all Malaysian residents, aged 18 years and above as of 15/02/2017** [each an “**Eligible Entrant**”] except employees of CTOS and their immediate families.
3. CTOS reserves the right to exclude and/or disqualify Eligible Entrants who are in breach of the Refer and Reward Contest Terms and Conditions.

Refer and Reward Contest Details

1. Eligible Entrants will earn **Reward Points**, which will be used as **Entries** for a Weekly Draw after the end of each week. Reward Points are earned by purchasing a CTOS Score Report and/or by referring new users to sign up for a CTOS User ID.
2. For each **successful** new user referred (successful meaning User ID verification has been completed by CTOS, both the referred new user and the Eligible Entrant will earn **5 Reward Points** each. If an Eligible Entrant purchases a CTOS Score report, **10 Reward Points** are awarded to the person who made the purchase.
3. Eligible Entrants must sign up for a CTOS User ID (CTOS account) or have an existing CTOS User ID in order to participate in this Contest, earn Reward Points and be eligible for the Weekly Draw.
4. Each Entrant can only be eligible to win and redeem one prize
5. Eligible Entrants who do not win in any round of the draw will have their Reward Points accumulated in the following weeks during the Refer and Reward Contest Period, until the Contest Period closes.
6. The draw will be held in 8 (eight) rounds:
 - Round 1: 15-21 February 2017 Result Announcement: 23 Feb 2017
 - Round 2: 22-28 February 2017 Result Announcement: 2 Mar 2017
 - Round 3: 1 -7 March 2017 Result Announcement: 9 Mar 2017
 - Round 4: 8-14 March 2017 Result Announcement: 16 Mar 2017
 - Round 5: 15-21 March 2017 Result Announcement: 23 Mar 2017
 - Round 6: 22-28 March 2017 Result Announcement: 30 Mar 2017
 - Round 7: 29 March-4 April 2017 Result Announcement: 6 Apr 2017
 - Round 8: 5-11 April 2017 Result Announcement: 13 Apr 2017
7. The results of the Refer & Rewards Contest will be announced www.ctoscredit.com.my and on CTOS Facebook on the Thursday following each round of the draw. Winners will be notified via email and phone on or before 13 April 2017.
8. The prize for the Weekly Draw is an iPhone 7 32GB worth RM3,199.
9. The Refer and Reward Contest will run from **15/02/2017** to **11/04/2017**. CTOS reserves the right at its absolute discretion to vary, postpone, re-schedule and/or extend the Refer and Reward Contest Period and/or cancel/terminate the Refer and Reward Contest at any time without prior notice.

Rights of CTOS

1. CTOS reserves the right at its absolute discretion to substitute any of the Weekly Draw Prizes with that of similar value, at any time without prior notice. The Weekly Draw Prizes are non-transferable and all Weekly Draw Prizes are given on an “as is” basis and are not exchangeable for cash, credit and other items or voucher in part or in full.
2. By participating, all Eligible Entrants agree and acknowledge that all intellectual property rights thereto shall belong to CTOS and each Eligible Entrant consents to the use, processing and/or disclosure by CTOS of the Eligible Entrant’s information for the purposes of the Refer and Reward Contest.

Data Protection

1. By participating in the Refer and Reward Contest, the Eligible Entrant is giving his/her consent to CTOS and any of its group members as required under the Personal Data Protection Act 2010 to process the Eligible Entrant's information for purposes of the Refer and Reward Contest. This includes disclosing the Eligible Entrant's name to the general public if and when the Eligible Entrant becomes a winner in the Refer and Reward Contest or participates in our events by publishing the Eligible Entrant's name, photographs and other information without compensation for advertising and publicity purposes.
2. CTOS requires the Eligible Entrant's personal information in order to process his or her participation in the Refer and Reward Contest.