

## CTOS

**PRUBiz Beyond Card Holder****FREE 1 month** of CTOS Credit Manager subscription (worth RM395) with 1-year upfront payment

### Terms and Conditions

1. This privilege is applicable to all **PRUBiz** Beyond customers and is valid for one-time use only subject to the terms and conditions stated herein.
2. Redemption steps:
  - Log on to <https://ctoscredit.com.my/prudential-exclusive-deal/> and fill up the form to redeem.
  - Enter promo code: **FREE1MONTH**; or
  - Email the following details to [smemarketing@ctos.com.my](mailto:smemarketing@ctos.com.my) with the subject title 'Prudential x CTOS Free 1 month subscription'.
    - Company Name
    - Contact Person
    - Mobile Phone Number
    - City / State
  - Once submitted, CTOS sales representative will be in contact to schedule an appointment.
3. This privilege is not applicable at all on-going promotions, offers, discount or vouchers offered by CTOS Data Systems Sdn Bhd. This privilege is also non-exchangeable and non-refundable for cash and/or credit, whether in part or in full.
4. This privilege is provided by CTOS Data Systems Sdn Bhd. In this respect, the privilege and the usage and utilization of the products and/or services are further subject to the terms and conditions of CTOS Data Systems Sdn Bhd. In the event of any disagreement concerning the utilization of this privilege, kindly refer to CTOS Data Systems Sdn Bhd. For enquiries or more information, kindly contact CTOS Data Systems Sdn Bhd. At 03 – 2722 8882 or email [smemarketing@ctos.com.my](mailto:smemarketing@ctos.com.my).
5. Both Prudential Assurance Malaysia Berhad ("PAMB") and CTOS Data System Sdn Bhd. reserve the right to change these terms and conditions at any time without prior notice. Visit [www.prudential.com.my/en/enterprise/prubiz-beyond/customer-loyalty-privileges/](http://www.prudential.com.my/en/enterprise/prubiz-beyond/customer-loyalty-privileges/) for more updates and the latest terms and conditions. The latest version of terms and conditions takes precedence over all previous versions of the terms and conditions.
6. PAMB shall not be held responsible for any claims, demands and/or liabilities arising from this privilege.
7. This privilege is valid until 31 December 2022.