

Tras Eligibility Check

Terms and Conditions of Use

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1. Important Notices — Please Read First

Tras is NOT a bank or licensed lender

EON Capital Sdn Bhd ("Tras") is a technology platform provider. We are not a bank, financial institution, or licensed moneylender. We do not lend money, hold deposits, or make credit decisions on behalf of any bank. All financing is provided directly by our licensed Partner Bank(s), subject to their own terms, approval processes, and regulatory requirements.

Our eligibility check is indicative — not a guarantee

The financing amount, rate, and tenure we show you through our platform are indicative estimates only. They are based on information you provide and data from Credit Reporting Agency. They are not a loan offer, a commitment to lend, or a binding quote. Final approval rests exclusively with the Partner Bank after their own KYC and credit assessment process.

2. Definitions

In these Terms, the following words have the meanings given below:

Term	Meaning
Tras / We / Us / Our Platform	EON Capital Sdn Bhd, a company incorporated in Malaysia.
	The Tras website and any related digital tools operated by Tras.
You / User	Any individual who accesses the Platform and submits a financing enquiry or any company or entity authorized to sell vehicles and registered as a partner dealer on the Platform, together with its personnel granted access in connection with the use and operation of the Platform.

Partner Bank	A licensed bank or financial institution in Malaysia that has entered into an agreement with Tras to offer financing products through the Platform. The current Partner Bank for automotive financing is Bank Muamalat Malaysia Berhad ("BMMB"). This may change from time to time.
Eligibility Check	The process by which Tras assesses a User's indicative eligibility for financing using information provided by the User, Credit Reporting Agency and/or proprietary alternative credit scoring model providers.
Indicative Result	The non-binding output of an Eligibility Check, showing estimated financing amount, interest/profit rate, and loan tenure. This is not a loan offer.
Credit Reporting Agency	A licensed private credit reference agency in Malaysia, including but not limited to CTOS Data Systems Sdn Bhd ("CTOS"), Experian Information Services ("Experian") and Credit Bureau Malaysia.
KYC	Know-Your-Customer — the identity verification and due diligence process conducted by the Partner Bank under applicable Malaysian laws and regulatory requirements.
PDPA	The Personal Data Protection Act 2010 of Malaysia and any regulations made thereunder.
Financing Agreement	The binding hire purchase or financing contract entered into directly between You and the Partner Bank upon final approval. Tras is not a party to this agreement.
Terms	These Terms and Conditions, as updated from time to time.

3. Who We Are and What We Do

3.1 Our Role

Tras operates a digital eligibility platform that helps individuals understand their likely eligibility for automotive financing before making a formal application to a Partner Bank. Our role is to:

- collect your basic personal and financial information;
- query Credit Reporting Agency data with your consent;
- apply our proprietary credit decisioning models to produce an Indicative Result; and
- refer your details to a Partner Bank so they can commence their formal application and approval process.

3.2 What We Are NOT

Tras is not, and does not hold itself out to be, any of the following:

- a bank or licensed financial institution under the Financial Services Act 2013 or Islamic Financial Services Act 2013;
- a moneylender licensed under the Moneylenders Act 1951;
- a credit counsellor or financial adviser;
- a guarantor of any financing offer or credit limit.

3.3 Our Commercial Arrangement

Tras has a commercial arrangement with our Partner Bank(s), which may include risk-sharing, referral fees, or other financial arrangements. This arrangement is designed to enable broader access to financing, including for individuals with limited credit history. However, you should be aware that:

- a) this arrangement does not affect the Partner Bank's independence in making its final credit decision;
- b) the existence of this arrangement does not mean your application is more likely to be approved.

4. The Eligibility Check Process

4.1 How It Works

When you use the Platform, the process works as follows:

Step 1	You provide information about yourself, the vehicle you wish to finance, and your employment and income details.
Step 2	With your consent, Tras queries your credit history from one or more private credit reporting agencies.
Step 3	Tras may also use alternative data sources and proprietary scoring models to supplement the private Credit Reporting Agency assessment.
Step 4	Tras generates an Indicative Result showing the estimated financing amount, indicative interest or profit rate, and suggested loan tenure that may be available to you.
Step 5	Your information is referred to the Partner Bank, who will conduct their own full KYC and credit assessment before making any formal offer.
Step 6	The Partner Bank communicates the outcome of their assessment to you. Their decision is final and independent of Tras's Indicative Result.

4.2 Nature of the Indicative Result

The Indicative Result generated by Tras is:

- a) based on the information available at the time of the check, including data from private Credit Reporting Agency and information you have provided;
- b) subject to the accuracy, completeness, and currency of that information;
- c) designed to be broadly indicative of what the Partner Bank is likely to offer, but cannot account for all factors the Partner Bank will consider;
- d) valid for the purpose of the initial enquiry only and does not constitute a binding offer or commitment by Tras or the Partner Bank;
- e) not a guarantee that the Partner Bank will approve your application, or that the terms offered by the bank will exactly match the Indicative Result.

 In plain terms: the Eligibility Check is only an estimate of the financing amount, rate, and repayment terms you may qualify for. The Partner Bank will make the final decision and may approve, change, or reject your application.

4.3 Factors That May Cause the Final Bank Offer to Differ

The final financing offer from the Partner Bank may differ from the Indicative Result due to factors including but not limited to:

- a) discrepancies between the information you provided and what the bank verifies during KYC;
- b) changes in the Partner Bank's internal credit policies or product availability;
- c) Credit Reporting Agency information that updates between the Eligibility Check and the bank's assessment;
- d) the bank's assessment of the vehicle's value and condition (for used vehicle financing);
- e) regulatory requirements applicable to the Partner Bank;
- f) any other factor within the bank's sole discretion.

5. Your Obligations

5.1 Accuracy of Information

You agree that all information you submit through the Platform is true, accurate, complete, and not misleading. Providing false or misleading information may result in:

- a) your Eligibility Check being cancelled or voided;
- b) your referral to the Partner Bank being withdrawn;
- c) legal consequences under the Malaysian law.

5.2 Eligibility to Use the Platform

By using the Platform, you confirm that you:

- a) are at least 18 years old;
- b) are a Malaysian citizen or a permanent resident, or otherwise legally permitted to obtain financing in Malaysia;
- c) have a valid driving license;
- d) are not an undischarged bankrupt or subject to any legal restriction that would prevent you from entering into a financing agreement.

6. Your Personal Data and Privacy

6.1 Our Commitment

Tras is committed to protecting your personal data in accordance with the PDPA. Your data will only be collected, processed, and disclosed as described in this section and in our Privacy Policy.

6.2 What Data We Collect

We may collect the following categories of personal data:

- a) identity data: full name, NRIC number, date of birth, nationality;
- b) contact data: mobile number, email address, residential address;
- c) employment and income data: employer name, employment status, gross monthly income, length of employment;

- d) financial data: existing loan obligations, monthly commitments, estimated savings;
- e) vehicle data: make, model, year, purchase price, and whether the vehicle is new or used;
- f) Credit Reporting Agency data: credit score, repayment history, and outstanding credit facilities obtained with your consent;
- g) alternative data (where applicable): with your separate explicit consent, we may access non-traditional data signals (such as but not limited to digital footprint data) through regulated third-party providers, for the purpose of assessing your willingness to pay.

6.3 How We Use Your Data

Your data is used for the following purposes:

- a) to conduct the Eligibility Check and generate your Indicative Result;
- b) to refer your application to the Partner Bank for their formal assessment;
- c) to improve and validate our credit decisioning models (in aggregate and anonymised form where possible);
- d) to communicate with you about your enquiry and any related updates;
- e) to conduct marketing, promotional or awareness campaigns;
- f) to improve and enhance the Platform's services and user experience;
- g) to comply with our legal obligations under applicable Malaysian law.

6.4 Sharing Your Data

Your personal data may be shared with:

- a) our Partner Bank(s), for the purpose of processing your financing application and conducting KYC;
- b) private Credit Reporting Agency, as required to conduct the Eligibility Check;
- c) other third-party credit scoring providers, only where you have provided separate explicit consent;
- d) regulatory authorities, where required by law;
- e) other related service providers through the Platform.

6.5 Credit Reporting Agency Consent

By proceeding with the Eligibility Check, you expressly consent to Tras querying your credit file from Credit Reporting Agency for the purposes described above. You understand that:

- a) this query will be recorded in your credit file as an enquiry;
- b) Tras will receive a credit report summarising your credit history based on available banking and non-banking information;
- c) this consent is valid for this specific enquiry and does not authorise any future queries beyond what is reasonably necessary for the processing of your current application.

6.6 Data Retention

We retain your personal data for as long as necessary to fulfil the purposes set out above, and in any case for a minimum period required under Malaysian law (currently seven years for financial records). We will, upon your request, take reasonable steps to delete or anonymize your personal data, unless retention is required or permitted under applicable laws or for legitimate business purposes

6.7 Your Rights Under PDPA

You have the right to:

- a) access the personal data we hold about you;
- b) request correction of any inaccurate personal data;
- c) withdraw consent for data processing (though this may prevent us from completing your Eligibility Check);
- d) lodge a complaint with the relevant authority if you believe your data rights have been violated.

To exercise any of these rights, please contact us at: privacy@tras.com.my

6.8 Cookies

The Platform may use cookies and similar technologies to enhance user experience, analyse usage patterns, and improve the functionality of the Platform.

By using the Platform, you consent to the use of such technologies in accordance with our Privacy Policy. You may adjust your browser settings to refuse cookies; however, this may affect the functionality of certain features of the Platform.

7. Disclaimers and Limitation of Liability

7.1 No Financial Advice

Nothing on the Platform constitutes financial advice, credit counselling, or a recommendation that any particular financing product is suitable for your circumstances. You are encouraged to seek independent financial advice before committing to any financing arrangement.

7.2 Platform Availability

Tras does not guarantee that the Platform will be available at all times or free from technical errors. We are not liable for any loss caused by downtime, delays, or technical failures, except to the extent such liability cannot be excluded under Malaysian law.

7.3 Third-Party Accuracy

The accuracy of your Indicative Result depends in part on data from third-party private Credit Reporting Agency and other data providers. Tras is not responsible for errors or omissions in data provided by these third parties. If you believe your Credit Reporting Agency information is inaccurate, you should contact the relevant agency directly to raise a dispute.

7.4 Bank's Independent Decision

Tras has no power to direct, influence, or override the Partner Bank's credit decision. Any decline, modification, or variation of terms by the Partner Bank is made at the bank's sole discretion and does not constitute a breach by Tras of these Terms or of any obligation to you. Tras accepts no liability for the outcome of the Partner Bank's assessment.

7.5 Limitation of Liability

Tras is not liable for any indirect, special, consequential, or incidental loss, including loss of income, loss of opportunity, or reputational harm, arising from your use of the Platform.

8. Intellectual Property

All content on the Platform including text, graphics, logos, software, and the Eligibility Check models are owned by or licensed to Tras and is protected under Malaysian intellectual property law. You may not reproduce, copy, distribute, or commercially exploit any part of the Platform without our prior written consent.

9. Prohibited Use

You agree not to use the Platform to:

- a) submit fraudulent, misleading, or synthetic identity information;
- b) conduct multiple speculative enquiries in a manner that could harm Credit Reporting Agency records;
- c) reverse engineer, copy, or replicate the Platform's decisioning logic;
- d) attempt to gain unauthorised access to any part of the Platform's systems;
- e) use automated bots, scrapers, or other tools to interact with the Platform;
- f) violate any applicable Malaysian law or regulation.

10. Third-Party Platforms and Links

The Platform may contain links to third-party websites, including the Partner Bank's digital channels. Tras is not responsible for the content, privacy practices, or terms of any third-party platform. Your use of third-party platforms is entirely at your own risk and subject to their respective terms.

11. Changes to These Terms

Tras may update these Terms from time to time to reflect changes in our services, legal requirements, or business practices. Any updated Terms will be made available on the Platform, and your continued use of the Platform constitutes acceptance of such updated Terms.

12 Contact Us

12.1 Queries About Tras

If you have any queries about Tras or your experience on the Platform, please contact us at:

Tras Customer Service

Email: contactus@tras.my

13. Governing Law and Jurisdiction

These Terms are governed by and construed in accordance with the laws of Malaysia. Any dispute arising out of or in connection with these Terms that cannot be resolved through our complaints process shall be subject to the exclusive jurisdiction of the courts of Malaysia.

14. General

14.1 Entire Agreement

These Terms, together with our Privacy Policy, constitute the entire agreement between you and Tras in relation to your use of the Platform. They supersede all prior representations, discussions, or agreements.

14.2 Severability

If any provision of these Terms is found to be unenforceable or invalid by a court of competent jurisdiction, that provision shall be modified to the minimum extent necessary to make it enforceable, and all remaining provisions shall continue in full force and effect.

14.3 No Waiver

Tras's failure to enforce any right or provision of these Terms on any occasion does not constitute a waiver of that right or provision on future occasions.

14.4 Language

These Terms are made available in English and Bahasa Malaysia. In the event of any inconsistency between the two versions, the English version shall prevail.

Schedule A — Key Facts Summary (Plain Language)

This summary is provided for convenience and does not replace the full Terms above.

Question	Answer
Is Tras a bank?	No. Tras is a technology platform. All financing is provided by our licensed Partner Bank.
Is the rate I see guaranteed?	No. The rate, amount, and tenure shown are indicative estimates. The Partner Bank makes the final decision.

Will the Eligibility Check affect my credit score?	The Credit Reporting Agency query is recorded as an enquiry and may have a minor impact on your credit score. Tras only queries with your explicit consent.
Who do I sign a loan agreement with?	You sign directly with the Partner Bank not with Tras. Tras is not a party to any financing agreement.
What if the bank rejects me?	You may contact the bank for their reasons. Tras has no ability to change or appeal the bank's decision on your behalf.
How is my data used?	To run your eligibility check and refer you to the Partner Bank. See Section 6 for full details.
What if I have a complaint?	Contact us at contactus@tras.my . For issues about the bank's decision, contact the bank or Ombudsman for Financial Services.