

**CGC YOUTH ENTREPRENEURSHIP PROGRAMME (YEP)
TERMS AND CONDITIONS (T&C)**

1. Introduction

The Youth Entrepreneurship Programme (“Programme”) is organised by Credit Guarantee Corporation Malaysia Berhad (CGC) under the CGC Developmental Programme®. The Programme aims to empower young entrepreneurs through training, mentorship, and networking opportunities. By registering for the Programme, participants agree to comply with these Terms and Conditions.

2. Eligibility

To be eligible to participate in the Programme, applicants must:

- i. Be aged 18-35 years at the time of registration
- ii. Be Malaysian citizens or permanent residents
- iii. Be TVET alumni, university graduates, or active members of entrepreneur and/or start-up communities.

CGC reserves the absolute right to verify the eligibility of all applicants and to reject any applications that does not meet the above criteria.

3. Programme Details

Programme Duration	Three (3) months per cohort
Delivery Mode	Online and Physical sessions
Location	Within Klang Valley
Additional Expenses	Any personal expenses (e.g., travelling, accommodation, meals outside the event) shall be borne by the participants
Modules / Activities	1. Foundation & Financial Literacy (Business 101) 2. Marketing & Growth Strategies 3. Market Access & Financing Readiness 4. Monitoring
Intake / Cohorts	May–July 2026 and August–October 2026

4. Participant Obligations

Participants shall:

- i. Complete at least 80% of all Programme modules to remain eligible for Programme benefits and certification.
- ii. Attend and participate in all scheduled sessions and complete all assignments, both online and in-person. Early departure may result in the session being treated as not attended.
- iii. Take responsibility for applying the knowledge and skills gained during the Programme to their business operations to drive sustainable growth.

- iv. Declare their business performance and respond to any monitoring survey truthfully, ethically, and in full compliance with CGC's rules and guidelines.
- v. Agree to CGC's arrangement to appoint a dedicated officer to monitor the participant's progress and involvement throughout the Programme.
- vi. Provide full cooperation during monitoring activities and site visits conducted by the appointed CGC officer.
- vii. Support fellow participants throughout the Programme until completion, fostering collaboration and mutual growth.
- viii. Maintain professional conduct and respect confidentiality.
- ix. Notify CGC promptly of any inability to attend scheduled sessions.
- x. Observe proper conduct at all times and must not engage in any activity deemed by CGC to compromise the integrity, objectives, or reputation of CGC and/or the Programme.

5. CGC's Expectations and Programme Outcomes

By the end of the Programme, CGC aims to assist participants in:

- i. Formalising their business through valid company registration with SSM or the local council.
- ii. Opening a business current account with a recognised financial institution.
- iii. Building readiness for financing, including potential applications for CGC-supported financing facilities.
- iv. Achieving measurable business growth, supported by the knowledge, tools, and guidance provided during the Programme.

6. Intellectual Property

- i. All training materials remain the property of CGC.
- ii. Contents created by participants during the Programme may be used by CGC in any form whatsoever for promotional purposes.
- iii. Participants acknowledge and agree that CGC may, at its discretion, feature the participants in any form whatsoever for promotional and publicity materials relating to the Programme for the purpose of promotion, marketing, and record of the Programme.
- iv. Participants are prohibited from copying or replicating the Programme without first obtaining CGC's written consent.

7. Confidentiality

Participants must not, during or after the Programme, disclose proprietary or confidential information obtained during the Programme to any third party or outside of the Programme. Breach of confidentiality may result in removal from the Programme. For the purpose of this Clause 7, "proprietary and confidential information" refers to any non-public information disclosed in connection with these Terms and Conditions that a reasonable person would understand to be confidential or proprietary, whether or not marked as such.

8. Fees and Payment

The Programme shall be provided at no cost to participants unless otherwise specified. CGC reserves the right to levy fees for optional activities, which will be duly communicated in advance. Under the applicable terms and conditions, a commitment fee may be required.

9. Liability and Disclaimer

Participants agree and acknowledge that:

- i. CGC shall not be liable for any direct or indirect loss, damage, or business outcome resulting from participation in the Programme.
- ii. Participation in the Programme does not guarantee funding or business success.
- iii. CGC does not provide any representation or guarantees in any business deal, opportunities or contracts.

10. Data Protection

- i. Participants agree and acknowledge that, throughout the course of the Programme, Personal data (as defined under the Malaysia's Personal Data Protection Act 2010 ("PDPA")) may be collected, used, disclosed, or otherwise processed by CGC for the purposes relating to or in connection with the Programme, compliance with legal or regulatory requirements, and/or related administrative and operational matters of CGC.
- ii. Further information on the processing of personal data, including data subject rights, data retention, and contact details of the Data Protection Officer (where applicable), is set out in the Privacy & Security Policies available at www.cgc.com.my ("Privacy & Security Policies").

11. Governing Law

These Terms and Conditions are governed and construed in accordance with the laws of Malaysia.

12. Dispute Resolution

Any disputes arising from the participation of the Programme shall be determined and resolved at the sole discretion of CGC.

13. Termination by CGC

CGC shall have absolute discretion and reserves its right to terminate a participant's enrolment in the Programme with immediate effect under any of the following circumstances:

- i. Repeated absence from scheduled sessions without valid justification or prior notification.
- ii. Non-compliance with this Terms and Conditions and Programme obligations, including refusal to cooperate with monitoring activities or site visits.
- iii. Misrepresentation, falsification, or unethical conduct in declaring business performance or responding to monitoring surveys.

- iv. Breach of professional conduct, including disrespectful behaviour, violation of confidentiality, or actions detrimental to fellow participants or CGC.
- v. Any conduct or activities deemed by CGC to compromise the integrity, objectives, or reputation of the Programme.

14. Consequences of Exit or Termination

- i. Participants who exit or are terminated shall forfeit eligibility for Programme benefits, certification, and post-programme support.
- ii. CGC may, at its discretion, restrict such participants from reapplying to future cohorts of the Youth Entrepreneurship Programme or other CGC Developmental Programme® initiatives.
- iii. Participants hereby agree and acknowledge:
 - a. any costs incurred by CGC due to a participant's non-compliance or misconduct may be recovered from the participant; and
 - b. to indemnify and keep CGC indemnified against all claims, actions, damages, losses, liabilities, costs, charges, expenses or payments suffered, paid or incurred by CGC arising out of or resulting from non-compliance of the Terms and Conditions by the participants.

15. Changes to Terms and Conditions

CGC reserves the right to withdraw, cancel, suspend, extend or terminate this Programme earlier in whole or in part and reserves the right to modify any of the Terms and Conditions contained herein, from time to time by giving at least minimum of fourteen (14) days ("day" shall have the same meaning as calendar day) prior notice thereof, the notice of which shall be posted through www.imsme.com.my or through any other channel determined appropriate by the CGC. It shall be the responsibility of the participants to be informed of or otherwise seek out any such notice validly posted.

16. Acknowledgement

By submitting the registration form, participants confirm that they have read, understood, and agreed to these Terms and Conditions.

17. Contact Information

For more information, please visit www.imsme.com.my or contact our Client Service Centre at 03-7880 0088 or email csc@cgc.com.my. All information provided is subject to change without prior notice and is governed by the applicable terms and conditions.