

## Kenanga Investment Bank Berhad and Its Group of Companies (“Kenanga Group”): International Women’s Day Campaign “Own Your Path, Build Your Wealth” Terms & Conditions (“Campaign Terms”)

### 1. About the Organiser

The International Women’s Day “Own Your Path, Build Your Wealth” (“Campaign”) is organised by Kenanga Investment Bank Berhad (Registration No. 197301002193 (15678-H)) and its group of companies (“Kenanga Group”).

### 2. Campaign Period

2.1 The Campaign will run from 8 March 2025 until 31 May 2025, both dates inclusive (“Campaign Period”), unless we notify you of any changes.

2.2 All submissions received after the Campaign Period will not be accepted.

### 3. Eligibility Criteria

3.1 The Campaign is open to all new and/or existing individual **female** clients of Kenanga Group who is a Malaysian citizen or resident (foreigners who have permanent resident status) and is aged 18 years old and above (“Eligible Participants”).

3.2 The following persons are NOT eligible to participate in this Campaign:

1. Permanent and/or contract employees of Kenanga Group, and their immediate family members\*;
2. Agents, Advisers and Remisiers of Kenanga Group and their immediate family members\*;

\*(immediate family members means parent(s), sibling(s), spouse(s) and child(s))

### 4. Campaign Mechanics

4.1 The Campaign comprises of TWO (2) parts:

**PART A** – Exclusive Account Opening Offers for Each Kenanga Group Products

**PART B** – Lucky Draw Entry to Earn the Grand Prize

#### 4.2 **PART A – Exclusive Account Opening Offers for Individual Kenanga Group Products**

- (a) Exclusive Account Opening Offers are only valid for **new** clients.
- (b) Eligible Participants are only entitled to redeem the exclusive offers ONCE for opening any of the Kenanga Group products.
- (c) Table 1 below shows the exclusive offers for the account opening of each Kenanga Group products listed in the table.

**Table 1**

<b>Kenanga Group Products</b>	<b>Exclusive Offers</b>
Share Trading (KenTrade)	<b>Free Account Opening (RM10 waiver)</b>

	The amount will be credited back into your trading account within sixty (60) days after the Campaign ends.
Private Retirement Scheme (PRS) (Kenanga Investors Berhad)	<b>0% Sales Charge for OnePRS by Kenanga Account opening</b>
Futures Trading (Kenanga Futures)	<b>Free Account Opening which requires only RM10 Deposit (instead of RM3,000)</b>
Cash Management Solutions & Robo-advisory (KDI Save & KDI Invest)	<b>Earn a one-time Welcome Reward of RM8 for signing up for and linking their KDI SAVE and KDI INVEST account on the KDI GO app. Terms and conditions apply:</b> <a href="https://getkdigo.com/web/kdi-go-welcome-pack-campaign/">https://getkdigo.com/web/kdi-go-welcome-pack-campaign/</a>
Foreign Currency Exchange (KenangaFX)	<b>Free Account Opening &amp; Zero Transaction Fee</b>

## **PART B – Lucky Draw**

- The lucky draw is open to all Eligible Participants.
- In order to participate in the lucky draw, the Eligible Participants must fulfil at least one activity stated in Table 2 within the Campaign Period.
- Upon completion of the task, the Eligible Participant will automatically be entered into the lucky draw. No entry forms are required.
- There will be a total of 30 grand prize lucky draw winners. Each grand prize winner will walk away with a Dyson Supersonic Nural™ hairdryer.
- Each Eligible Participant may only win one grand prize under this Campaign.
- Table 2 shows the tasks to be completed for each Kenanga Group product.

**Table 2**

<b>Kenanga Group Products</b>	<b>Tasks</b>	<b>Lucky Draw Allocation</b>
Share Trading (KenTrade)	1. Open a new account and execute a minimum of one (1) trade.  For every additional set of two (2) trades, you will earn one (1) extra lucky draw ticket.	1 Lucky Draw ticket
	2. Reactivate existing dormant account and execute a minimum of one (1) trade.  For every additional set of two (2) trades, you will earn one (1) extra lucky draw ticket.	1 Lucky Draw ticket
	3. RM50,000.00 utilisation of Share Margin account  For every additional RM50,000.00 utilisation, you will earn one (1) extra lucky draw ticket.	1 Lucky Draw ticket

<p>Private Retirement Scheme (PRS) (Kenanga Investors Berhad)</p>	<p><b>1. For New Clients Only:</b></p> <ul style="list-style-type: none"> <li>• This campaign is only available to clients who are new to OnePRS by Kenanga funds.</li> <li>• This campaign applies only to OnePRS by Kenanga (List can be found here: <a href="https://www.kenangainvestors.com.my/oneprs-by-kenanga">https://www.kenangainvestors.com.my/oneprs-by-kenanga</a>)</li> <li>• A 0% sales charge applies with a minimum PRS contribution of RM 1,000.00 per sign-up.</li> <li>• For every RM1,000.00 contribution made in a single transaction during account opening, the Eligible Participant will receive one (1) lucky draw ticket, capped at a maximum of three (3) tickets. To receive the maximum of three (3) tickets, a lump sum deposit of RM3,000.00 must be made at the time of account opening.</li> <li>• Any additional deposits after the initial transaction will be considered top-ups and will not qualify for the campaign.</li> <li>• The transaction for opening a new account must be completed by the client (Eligible Participants) themselves; third parties or other individuals transferring money on behalf of the client will not be eligible. <ul style="list-style-type: none"> <li>• Applications for account opening must be completed by filling in the required details on the Campaign Website. Applicants will be contacted by Kenanga Investors Berhad via email with instructions on how to sign-up.</li> </ul> </li> </ul>	<p>1 Lucky Draw ticket</p>
<p>Futures Trading (Kenanga Futures)</p>	<p>1. Open a new account with Kenanga Futures and execute a minimum of 1 lot for Chicago Mercantile Exchange (CME) Group products.</p> <p>For every additional set of five (5) trades, you will earn one (1) extra lucky draw ticket. Maximum lucky draw ticket obtainable is three (3).</p>	<p>1 Lucky Draw ticket</p>

	<p>2. Have an existing account with Kenanga Futures and execute a minimum of 1 lot for Chicago Mercantile Exchange (CME) Group products.</p> <p>For every additional set of five (5) trades, you will earn one (1) extra lucky draw ticket. Maximum lucky draw ticket obtainable is three (3).</p>	1 Lucky Draw ticket
Cash Management Solutions & Robo-advisory (KDI Save & KDI Invest)	<p><b>1. For New Clients of KDI:</b></p> <ul style="list-style-type: none"> <li>• Step 1: Download and register the KDi GO app (if not already installed).</li> <li>• Step 2: Sign up for a new KDI account via the KDi GO app.</li> <li>• Step 3: Deposit a minimum of RM100.00 into KDI Save <b>and</b> RM1,000.00 into KDI Invest (collectively, the “Cash Deposits”) in a single transaction through the KDi GO app.</li> <li>• Step 4: Retain for at least 45 days (calendar days) from the date the Cash Deposits in Step 3 are made (“Deposit Period”). For the avoidance of doubt, Eligible Participants will not be entitled to a Lucky Draw ticket if any withdrawals to the Cash Deposits are made at any time during the Campaign Period and throughout the Deposit Period.</li> <li>• The Cash Deposits must be made in a single lump sum of RM 1,000.00 and RM 100.00 respectively.</li> <li>• The first twenty-five (25) Eligible Participants to make the Cash Deposits in accordance with the terms and conditions above will be entitled to receive a bonus of RM250. This bonus will be reflected in their KDI Invest account.</li> </ul>	1 Lucky Draw ticket
	<p><b>2. For Existing Clients of KDI:</b></p> <ul style="list-style-type: none"> <li>• Step 1: Download the KDI GO app (if not already installed).</li> <li>• Step 2: Access your existing KDI account via the KDi GO app.</li> </ul>	1 Lucky Draw ticket

	<ul style="list-style-type: none"> <li>• Step 3: Deposit a minimum of RM100.00 into KDI Save <b>and</b> RM1,000.00 into KDI Invest (collectively, the “Cash Deposits”) in a single transaction, through the KDi GO app.</li> <li>• Step 4: Retain for at least 45 days (calendar days) from the date the Cash Deposits in Step 3 are made. For the avoidance of doubt, Eligible Participants will not be entitled to a Lucky Draw ticket if any withdrawals to the Cash Deposits are made at any time during the Campaign Period and throughout the Deposit Period.</li> <li>• The Cash Deposits must be made in a single lump sum of RM 1,000.00 and RM 100.00 respectively.</li> </ul>	
Foreign Currency Exchange (KenangaFX)	<p>Open a new account with Kenanga Investment Bank Berhad and complete three (3) transactions with a minimum of RM1,000.00 per transaction.</p> <p>For every additional set of three (3) transactions, where each transaction is a minimum of RM1,000.00, you will earn one (1) extra lucky draw ticket.</p>	1 Lucky Draw ticket
	<p>Have an existing account with Kenanga Investment Bank Berhad and complete three (3) transactions with a minimum of RM1,000.00 per transaction.</p> <p>For every additional set of three (3) transactions, where each transaction is a minimum of RM1,000.00, you will earn one (1) extra lucky draw ticket.</p>	1 Lucky Draw ticket

#### 4. Campaign Prizes

4.1 Prizes are given on an “as is” basis and are non-exchangeable for other items in kind, non-transferable to any third party and non-negotiable and cannot be used in conjunction with any other offers or promotions.

4.2 Picture(s) of the prize(s) shown in any advertising, promotional, publicity and other materials relating to or in connection with the Campaign are solely for illustration purposes only and may not depict the actual colour, brand or specifications of the prize(s).

- 4.3 The prizes may carry the supplier(s)/manufacturer(s) own terms and conditions, and those terms and conditions shall be applicable, in addition to these Terms and Conditions contained herein.
- 4.4 The prizes are subject to separate terms and conditions by Kenanga Group's partners.
- 4.5 Kenanga Group has the right and discretion to add and/or remove and/or substitute the prize(s) with any other item(s), brand, or services of similar value.

## 5. **Winner Selection and Notification Process**

- 5.1 The winners shall be announced by Kenanga Group on our social media pages within sixty (60) calendar days from the end of the Campaign Period or any other date as determined by Kenanga Group and in a manner it deems fit in its sole discretion.
- 5.2 Winners will also be notified by email. If the winners fail to respond to Kenanga Group's email notification within five (5) calendar days, the prizes shall be forfeited and Kenanga Group reserves the right to select the next winner in its sole discretion
- 5.3 Eligible Participants are required to update Kenanga Group if there is any change in the personal information including but not limited to their residential address, email address and contact number during the Campaign Period.
- 5.4 Winners shall personally bear and be responsible for ALL incidental costs relating to the collection and/or usage of the prize(s) including but not limited to any applicable registration fees, processing fees, administrative fees, fuel charges and all other personal expenses.
- 5.5 Kenanga Group gives no representation or warranty with respect to the quality or suitability of the prizes. The winners shall deal directly with the supplier/manufacturer of the prizes for all warranty information and any dispute with respect to the quality, merchantability, fitness of purposes of the prizes.
- 5.6 Kenanga Group shall not be responsible for loss, damage, delay or failure with respect to the prize(s) if due to or arising from courier service to deliver prize(s) or anything reasonably beyond Kenanga Group's control, whether or not presently occurring or contemplated by either party.

## 7. **General Terms**

- 7.1 By participating in the Campaign, Eligible Participants have read, understood and agreed to be bound by the Terms and Conditions herein and further agree that any decision by Kenanga Group in relation to every aspect of the Campaign, including the winners and prizes shall be final, binding and conclusive. No correspondence, queries, appeals or protest (whether verbal or written) will be entertained.
- 7.2 Kenanga Group reserves the sole and absolute right and the exclusive discretion to disqualify all entries from any Eligible Participants of this Campaign and prohibit the participant who is disqualified from further participation in this Campaign, in the event there is reasonable suspicion that the Eligible Participants has tampered with or benefited from tampering the entry process or the operation of the Campaign or has acted in violation of the rules and regulations of this Campaign or the Terms and Conditions stated herein.
- 7.3 Kenanga Group reserves the sole and absolute right and exclusive discretion to change, vary and/or amend any aspect of the Campaign (including cancelling or discontinuing the Campaign inclusive of prizes which shall be awarded) or any part of these Terms and Conditions without prior notice and/or reference to any Eligible Participants.
- 7.4 The Terms and Conditions of this Campaign is an addition to the terms and conditions applicable to each of the Kenanga Group products. In the event of

discrepancy between the Terms and Conditions of this Campaign and the terms and conditions for each of the Kenanga Group products, these Terms and Conditions shall prevail in so far as they apply to this Campaign.

- 7.5 Kenanga Group shall not be held liable and/or responsible for any loss, damage or any other form of liability in whatsoever nature and howsoever arising or suffered by any Eligible Participants resulting directly or indirectly from participating in this Campaign or resulting from the acceptance, possession, use/misuse of the prize(s) in this Campaign. Furthermore, Kenanga Group shall not be liable for any default of its obligation under this Campaign due to any force majeure event which include but not limited to act of God, war, riot, lockout, industrial action, fire, flood, drought, storm or any event beyond the reasonable control of Kenanga Group.
- 7.6 These Terms and Conditions shall be governed and construed in accordance by the Laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.

## **8. Data Protection and Consent**

- 8.1 By participating in this Campaign, Eligible Participants shall be deemed to have given consent to Kenanga Group to collect, process and use the Eligible Participants personal data in accordance with Kenanga Group's Personal Data Protection Notice (which is available at <https://www.kenanga.com.my/pdp/>) and for the purposes of this Campaign at its sole and absolute discretion.
- 8.2 By participating in this Campaign, all Eligible Participants agree and authorize Kenanga Group to share their provided information with its agents, sponsors, media partners, and relevant third parties for cross-selling, marketing, and promotional purposes, as deemed appropriate by Kenanga Group.
- 8.3 By participating in this Campaign, all Eligible Participants are deemed to have given their consent to appear in future publicity materials or other promotional events and activities related to this Campaign.