

Terms & Conditions for “To Be Your Own Hero Campaign”

The following Terms and Conditions shall be applicable to Kenanga Investment Bank Berhad’s (Registration No. 197301002193 (15678-H)) (“KIBB”) “To Be Your Own Hero” (hereinafter referred to as “the Campaign”) which shall be held from 22nd June 2020 until 21st August 2020 (hereinafter referred to as “the Campaign Period”).

Eligibility

1. By participating in this Campaign, you hereby agree to be bound by the following Terms and Conditions herein.
2. The Campaign is open to individual female clients of KIBB only (existing and new) who are Malaysian residents (including with Permanent Resident status), except:
 - i). Individuals below the age of 18;
 - ii). Permanent and/or contract employees of KIBB, KIBB Group of Companies and their immediate family members*; and
 - iii). Remisiers of KIBB and their immediate family members*

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

3. This Campaign is only applicable for online trading of securities on Bursa Malaysia through KenTrade.

The Campaign Mechanism & Prizes

4. No entry forms are required. Participants who successfully perform an online trade with every accumulated brokerage fee of RM88.00 in a single trading day shall be eligible for one (1) entry to the lucky draw.
5. The winners of the lucky draw shall win a Lazada voucher worth RM500.00.
6. In addition to the lucky draw, the top 3 participants who generate the highest brokerage fee during the Campaign Period shall win a Lazada voucher and a Pandora charm as following:-

Categories	Prizes
Lucky draw prizes	Lazada voucher worth RM500 x 25 winners
Top highest brokerage fees generated	Lazada voucher worth RM1000 + One Pandora Charm x 1 winner

2 nd highest brokerage fees generated	Lazada voucher worth RM800 + One Pandora Charm x 1 winner
3 rd highest brokerage fees generated	Lazada voucher worth RM700 + One Pandora Charm x 1 winner

7. The prizes are not exchangeable or redeemable for cash or any other benefit.
8. The winners of the Campaign lucky draw will be randomly selected by the system and notified through phone, email or SMS within forty five days (45) days from the end of the Campaign Period. All winners are required to respond within thirty (30) days from the notification date failing which the prize shall be forfeited at KIBB's discretion (without any liability on KIBB's part to any of the winner) and the winner shall not be entitled to any payment or compensation. Winners must inform KIBB if there are any changes to their e-mail addresses and contact number. KIBB shall not be held liable or responsible for any delay or non-receipt of KIBB's e-mails or SMS.
9. All winners are required to respond within thirty (30) days from the notification date failing which the prize shall be forfeited at KIBB's discretion (without any liability on KIBB's part to any of the winner) and the winner shall not be entitled to any payment or compensation.

General Terms

10. By participating in the Campaign, all participants are deemed to have read, understood and agree to be bound by the terms and conditions herein and further agree that any decision by KIBB and any organizer in relation to every aspect of the Campaign, including the prizes to be given away and the determination of the winners shall be final, binding and conclusive. No correspondence, queries, appeals or protest (whether verbal or written) will be entertained.
11. Prizes may carry their own terms and conditions and those terms and conditions shall be applicable in addition to these terms and conditions contained herein.
12. The following terms shall apply to the Lazada voucher:-
- i) During the redemption of goods, if the value of the goods exceeds the amount stated in the Lazada voucher, then the difference thereof shall be paid by the winners.
 - ii) The winners shall be responsible to pay any taxes (including services tax incidental cost and/or any other charges relating to any of the prizes unless stated otherwise. KIBB shall not be held liable for any taxes (including but not

limited to sales and service tax, incidental cost, charges and/or damage caused by any of the prizes and/or non-fulfillment by the supplier or any other third party costs (commission, ownership transfer, tax, etc), and all other personal expenses, if any; and

iii) The Lazada voucher is valid to the date stipulated on the said voucher and no extension date shall be given.

11. KIBB shall not be responsible if the Lazada voucher is lost, stolen, damaged or destroyed and no replacement will be provided in these circumstances.
12. KIBB is not the supplier of the prizes and shall not be responsible for any liabilities in relation to the prizes and gives no representation or warranty with respect to the quality, merchantability and fitness and purposes or suitability of the prizes. The winner shall deal directly with the supplier or voucher agent of the prizes for all warranty information and any dispute about the quality, merchantability and fitness and purposes or suitability of the Lazada voucher.
13. KIBB reserves the sole and absolute right and exclusive discretion to disqualify all entries from any participants of this Campaign and prohibit the person who is disqualified from further participating in this Campaign in the event that there is reasonable suspicion that the participant has tampered with or benefited from the tampering of 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. Furthermore, at the time of the selection of the winners, the participant shall be in good standing or not subject to any legal or regulatory action as otherwise they will be disqualified from participating in the Campaign or selected as a winner.
14. The prizes are non-transferable to any third party, non-negotiable and non-exchangeable for cash or other items. KIBB shall have the right and discretion to add and / or remove and / or to substitute the prize(s) with any other item(s), or service of similar value without prior notice.
15. Picture(s) of the prize(s) shown in any advertising, microsite, 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 place or specifications of the prize(s) and does not include any optional accessories.
16. KIBB 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 participants.

Miscellaneous

17. Participation in this Campaign shall be deemed acceptance by the participants of the terms and conditions herein and consent for their personal data being collected, processed and used by KIBB in accordance with Kenanga Group Personal Data Protection Notice (which is available at <https://kenanga.com.my/pdpa/>) or for the purpose of this Campaign to be used, displayed and published by KIBB's social media, paid and free television programs, radio channels, print collaterals, online advertisement and email direct marketing.
18. By participating in this Campaign, all participants hereby expressly irrevocably consent and authorize KIBB to disclose any information that the participants have provided to KIBB for the purpose of cross selling, marketing and promotions, with other companies within the KIBB Group of Companies, its agents, sponsors and/or such persons or third parties as KIBB may deem fit.
19. KIBB 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 participant resulting directly or indirectly from participating in this Campaign or resulting from the acceptance, possession, use/misuse of the prizes in this Campaign.
20. KIBB shall not be held liable for any default of its obligations 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 KIBB.
21. This Campaign shall be governed by the laws of Malaysia, the applicable regulatory requirements and subject to the exclusive jurisdiction of the Courts of Malaysia.

Contact us

For inquiries on the “**To Be Your Own Hero**” campaign, participants may contact Electronic Trading & Market Development Team at 1800 88 2274 from Monday – Friday 8:30am –5:30pm or email us at ebiz.KenTrade@Kenanga.com.my

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