

## Terms & Conditions for “Gateway to Gold: USA & HK” Campaign

The following Terms and Conditions apply to the Kenanga Investment Bank Berhad's (Registration No. 197301002193 (15678-H)) ("KIBB") “Gateway to Gold: USA & HK Campaign” (hereafter referred to as "the Campaign"). The Campaign will be held from 1 November 2025 to 31 January 2026 (hereafter referred to as "the Campaign Period").

### Eligibility

1. By participating in this Campaign, you hereby agree to be bound by the Terms and Conditions set forth herein.
2. The Campaign is open exclusively to individual clients of KIBB (both existing and new) who are Malaysian residents, including those with Permanent Resident status (“Eligible Participants”), with the following exceptions:
  - I. Permanent and/or contract employees of KIBB, the KIBB Group of Companies, and their immediate family members\*; and
  - II. Remisiers of KIBB and their immediate family members\*  
\*(Immediate family members refer to parents, siblings, spouses, and children).
3. This Campaign is applicable to successfully matched contracts online and offline for securities traded on the United States of America and Hong Kong markets during the Campaign Period.
4. Institutional trading and corporate accounts are not eligible for this Campaign.

### The Campaign Mechanism & Prizes

5. No entry forms are required.
6. Eligible Participants must achieve a minimum brokerage of RM1,000 during the Campaign Period to qualify for a prize. The accumulated brokerage value tier and their corresponding prizes are as follows

Trading Period	Brokerage Value Tiers and Criteria	Reward	Capped At
1 November 2025 to 31 January 2026	Brokerage value of RM50,000 and above	Poh Kong Gold Bar 5 grams	Three winners (3)
	Brokerage value of RM20,000 to RM49,999	Poh Kong Gold Bar 3 grams	Five winners (5)
	Brokerage value of RM10,000 to RM19,999	Poh Kong Gold Bar 2 grams	Ten winners (10)

	Brokerage value of RM1,000 to RM9,999	Poh Kong 999.9 Gold Wafer 0.1gram	Fifty winners (50)
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7. Eligible Participants shall pay the brokerage fees at the time of trading. If the brokerage fee is not paid at the time of trading, KIBB reserves the right to disqualify any of the Eligible Participants from the Campaign.
8. The winners will be notified via their registered email addresses with KIBB within ninety (90) days from the end of the Campaign Period or any further period as determined by KIBB at its sole discretion.

## General Terms

9. By participating in the Campaign, all Eligible Participants are deemed to have read, understood, and agreed to be bound by these Terms and Conditions. Furthermore, they agree that any decision by KIBB and any organiser regarding 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 correspondences, queries, appeals, or protests (whether verbal or written) will be entertained.
10. Prizes may come with their own terms and conditions, which will apply in addition to these Terms and Conditions.
11. Eligible Participants shall be responsible for paying any taxes (including sales and service tax), incidental costs, and/or any other charges related to the cash rebate unless stated otherwise. KIBB shall not be held liable for any taxes (including, but not limited to, sales and service tax), incidental costs, charges, damage, non-fulfilment by the supplier, or any other third-party costs (commission, ownership transfer, tax, etc.), and all other personal expenses, if any.
12. KIBB reserves the sole and absolute right and exclusive discretion to disqualify all entries from any Eligible Participants of this Campaign and prohibit the person who is disqualified from further participating in this Campaign if there is reasonable suspicion that the Eligible Participants have tampered with the entry process or the operation of the Campaign or have acted in violation of this Campaign's rules and regulations or these Terms and Conditions. Moreover, at the time of the selection of the winners, the Eligible Participants must have good reputation and not subject to any legal or regulatory action; otherwise, they will be disqualified from participating in the Campaign or being selected as a winner.

13. The rewards are non-transferable to any third party, non-negotiable, and non-exchangeable for other items. KIBB has the right and discretion to add, remove, or substitute the prizes with any other item(s) or service of similar value without prior notice.
14. 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 the reward which shall be awarded) or any part of these Terms and Conditions without prior notice and/or reference to any Eligible Participants.

## **Miscellaneous**

15. Participation in this Campaign shall be deemed acceptance by the Eligible 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/>) and 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 advertisements and email direct marketing.
16. By participating in this Campaign, all Eligible Participants hereby expressly and irrevocably consent and authorise 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 KIBB Group of Companies, its agents, sponsors and/or such persons or third parties as KIBB may deem fit. Eligible Participants may opt out of receiving marketing communications by writing to the designated Data Officer as stated in the Kenanga Group Personal Data Protection Notice.
17. 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 Eligible Participant resulting directly or indirectly from participating in this Campaign or resulting from the acceptance, possession, use/misuse of the rebate in this Campaign. This Campaign shall not be construed as financial and/or investment advice, recommendation, offer or solicitation to deal in securities or indicative of future or likely performance or a guarantee of any future profit. Eligible Participants shall carefully consider their investments and financial objectives, and risk tolerance before making any investment decisions and/or participating in the Campaign.
18. KIBB shall not be held liable for any error or 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.

19. 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.

20. The Terms and Conditions has not been reviewed by the Securities Commission Malaysia.

### **Contact us**

For inquiries on the “**Gateway to Gold: USA & HK Campaign**” campaign, please contact Group Equity Marketing Team at [ebiz.KenTrade@Kenanga.com.my](mailto:ebiz.KenTrade@Kenanga.com.my) from Monday – Friday 8:30am –5:30pm

**ALL RIGHTS RESERVED**