

Terms & Conditions for “Wake Up to Gold 2026” Campaign

The following Terms and Conditions apply to the Kenanga Investment Bank Berhad's (Registration No. 197301002193 (15678-H)) ("KIBB") “Wake Up to Gold Campaign” (hereafter referred to as "the Campaign"). The Campaign will be held from 1 Feb to 31 Dec 2026 (hereafter referred to as "the Campaign Period").

Eligibility of Participation

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 existing individual clients of KIBB who are Malaysian residents, including those with Permanent Resident status with accounts opened before 1 January 2026 and no trades executed in 2025, (“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 only applicable to:
 - a. Online trades executed on Bursa Exchange; and
 - b. Online and Offline trades executed on foreign exchanges offered by KIBB

The Campaign Mechanism & Prizes

4. No entry forms are required.
5. The first 600 Eligible Participants who generate RM218 brokerage fees during the Campaign Period will be rewarded with a 0.1-gram gold wafer.
6. 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.
7. The winners will be notified via their email addresses registered 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

8. 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 organizer 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.
9. Prizes may come with their own terms and conditions, which will apply in addition to these Terms and Conditions.
10. Eligible Participants shall be responsible for paying any taxes (including sales and service tax), incidental costs, and/or any other charges related to the Prizes 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.
11. 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.
12. The Prizes is 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.
13. 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 Prizes which shall be awarded) or any part of these Terms and Conditions without prior notice and/or reference to any Eligible Participants.

Miscellaneous

14. 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.

15. By participating in this Campaign, all Eligible Participants hereby expressly irrevocably consent and authorize KIBB to disclose any information that the Eligible 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.
16. 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.
17. 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.
18. 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.
19. The Terms and Conditions has not been reviewed by the Securities Commission Malaysia.

Contact us

For inquiries on the “**Wake Up to Gold 2026**” campaign, please contact Group Equity Marketing Team at ebiz.KenTrade@Kenanga.com.my from Monday – Friday 8:30am –5:30pm

ALL RIGHTS RESERVE