

Terms & Conditions for More More Singapore campaign

The following terms and conditions ("**Terms and Conditions**") apply to Kenanga Investment Bank Berhad's (Registration No. 197301002193 (15678-H)) ("**KIBB**") **More More Singapore** campaign (hereafter referred to as the "**Campaign**"). The Campaign will be held from 1 April 2026 to 30 June 2026 (both dates inclusive) unless notified otherwise (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).
*(KIBB Group of Companies means collectively each of the subsidiaries and related companies of KIBB).

By participating in this Campaign, the Eligible Participant represents and confirms that he/she does not fall under the category of persons/entities stated in this Clause.

3. This Campaign is applicable to successfully matched contracts for securities traded on the Singapore Exchange ("**SGX**") only during the Campaign Period.

The Campaign Mechanism & Prizes

4. No entry forms are required.
5. The Campaign rewards are divided into the categories set out below:-

Category A: Monthly Cashback

- The monthly brokerage fee cashback is capped at a maximum of RM200.00 per Eligible Participant for each trading month.
- No repeating winner for each trading month.

Trading Month	Criteria	Brokerage Fee Cashback
1 – 30 April 2026	The first 30 Eligible Participants to generate total accumulated brokerage of RM800 and above	RM200 each
1 – 31 May 2026	The first 30 Eligible Participants to generate total accumulated brokerage of RM800 and above	RM200 each
1 – 30 June 2026	The first 30 Eligible Participants to generate total accumulated brokerage of RM800 and above	RM200 each

Category B : Grand Prize receives iPad

- Top 8 Eligible Participants with the highest total accumulated brokerage fee during the Campaign Period will be entitled to win one (1) unit of iPad. Minimum brokerage fee must be RM2,000 and above

Category C: Bonus trade Daily Leverage Certificates (“DLC”) receives iPhone 17 Pro Max

- The Eligible Participants with the highest DLC brokerage generated during the Campaign Period will be entitled to win one (1) unit of iPhone 17 Pro Max. Minimum brokerage fee must be RM1,000 and above

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. The cashback will be credited to the Eligible Participants’ trust account(s) within ninety (90) days following the end of the Campaign Period or a further period as determined by KIBB in its sole discretion. KIBB reserves the right to forfeit and withdraw the cashback if the Eligible Participants does not comply with the Terms and Conditions herein.

General Terms

7. 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 cashback 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.

8. Prizes may come with their own terms and conditions, which will apply in addition to these Terms and Conditions. KIBB reserves the right to change the prizes due to circumstances beyond its control and to offer an alternative of similar value. Winners' names will be published in the KIBB website and/or any other method of communication that KIBB shall choose. All prizes are given on an "as is" basis and are neither transferable nor exchangeable.
9. Eligible Participants shall be responsible for paying any taxes (including sales and service tax), incidental costs, and/or any other charges related to the cashback 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.
10. KIBB reserves the sole and absolute right and exclusive discretion to disqualify all and/or some of the 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 is not subject to any legal or regulatory action; otherwise, they will be disqualified from participating in the Campaign or being selected as a winner.
11. The cashback 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 cashback with any other item(s) or service of similar value without prior notice.
12. KIBB reserves the sole and absolute right and exclusive discretion to change, vary and/or amend any aspect of the Campaign (including cancelling, shortening, suspending or discontinuing the Campaign inclusive of the cashback due to be awarded) or any part of these Terms and Conditions without prior notice and/or reference to any Eligible Participants. For the avoidance of doubt, the alteration, shortening, cancellation, suspension or discontinuation by KIBB shall not entitle the Eligible Participants or any other persons whatsoever to any claim or compensation against KIBB for any losses or damages suffered or incurred as a direct or indirect result of the act of alteration, shortening, cancellation, suspension or discontinuation of the Campaign.

Miscellaneous

13. 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 the Kenanga Group Personal Data Protection Notice (which is available at <https://kenanga.com.my>) 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.

14. 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 cashback 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.
15. 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 is not limited to acts of God, war, riot, lockout, industrial, action, fire, flood, drought, storm or any event beyond the reasonable control of KIBB.
16. This Campaign shall be governed by the laws of Malaysia, the applicable regulatory requirements and is subject to the exclusive jurisdiction of the Courts of Malaysia.
17. This Terms and Conditions have not been reviewed by the Securities Commission Malaysia.

Contact us

For inquiries on the **More More Singapore** campaign, please contact ebiz.KenTrade@Kenanga.com.my from Monday – Friday 8:30am –5:30pm.

ALL RIGHTS RESERVED