

Terms & Conditions of the KDI Gold Rush Campaign
("Terms and Conditions")

1. The KDI Gold Rush Campaign ("**Campaign**") is open to all persons aged 18 years old and above, who possess a valid national registration identification card (MyKad) ("**Participant**"). The Campaign shall take place from 12 May 2025 to 11 June 2025, both dates inclusive ("**Campaign Period**").
2. For the purposes of these terms and conditions, "**KDI**" refers to the Digital Investment Management services provided by Kenanga Investment Bank Berhad known as Kenanga Digital Investing or KDI in short; and "**KDI Invest**" refers to the exchange traded funds portfolio available on KDI known as KDI Invest.
3. By participating in this Campaign, the Participants agree and accept these Terms and Conditions.

Campaign Mechanics

4. To be entitled to participate in the Campaign:
 - (a) a Participant must either already have an existing KDI account or if not, sign up for a KDI account;
 - (b) deposit a minimum of RM1,000.00 in a single transaction into their KDI Invest account ("**Deposit**") at any time during the Campaign Period;
 - (c) complete the survey sent to the Participant's registered e-mail address within thirty (30) days from the date the Deposit is made; and
 - (d) ensure that the Deposit is maintained in their KDI Invest account for a period of at least thirty (30) days from the date the Deposit is made.

For the purposes of this Campaign, the Deposit must be "fresh funds", being new and additional funds on top of the Participant's current balance as of 11 May 2025 in their KDI Invest account, and deposited from the Participant's personal account. It must also not be funds that originate from and/or are transferred from any of the Participant's KDI accounts

5. The first 100 eligible Participants to complete all the steps set out in Paragraph 4 above will receive a gold coin worth RM150.00 ("**Gold Coin**").
6. All other remaining eligible Participants who have completed all the steps set out in Paragraph 4 will be entitled to a one-off cash bonus of RM10.00 credited into their KDI Invest account ("**Cash Bonus**").
7. Participants who are eligible to receive the Gold Coin or Cash Bonus will receive an e-mail notifying them of the same ("**Notification**"). The Gold Coin must be collected by the Participant at Kenanga Tower, or selected Poh Kong outlets within 30 days from the date of Notification. The Cash Bonus will be deposited automatically into the KDI Invest. The Cash Bonus may take up to 2 months from the last day of the Campaign Period to be processed and reflected in the account.
8. Each successful Participant will be entitled to only one reward, being either the Gold Coin **OR** the Cash Bonus.
9. The Gold Coins are available on a first-come first-served basis, subject to availability, and cannot be exchanged for cash and/or any other items.

General Terms and Conditions

- 9 Kenanga may at its sole and absolute discretion reject any Deposits made. Kenanga reserves the right to make changes to these Terms and Conditions at any time.
- 10 Kenanga reserves the right to make further verifications and request for further personal identification details and documents, as well as the right to disqualify or withdraw the Participant's eligibility to participate in the Campaign at any time.
- 11 The decisions regarding the Campaign shall be made at the sole and absolute discretion of Kenanga, of which are final and binding and no such queries, appeals and/or correspondences will be entertained.
- 12 Kenanga reserves the right to cancel, shorten, extend, suspend or terminate the Campaign at any time, and the cancellation, extension, suspension or termination of the Campaign shall not entitle a Participant to claim any compensation from Kenanga for any and all losses or damages suffered or incurred by a Participant as a result of the said cancellation, extension, suspension or termination.
- 13 Kenanga shall not be liable for any claim made by a Participant or for third-party claims or losses of any nature, including but not limited to, loss of profits, punitive, indirect, special, incidental, or consequential damages or for other damages and any related claims of any nature, including direct, indirect, third party, consequential or other damages resulting from or in connection with this Campaign.
- 14 Kenanga shall not be liable for loss or damage to property or any personal injury or loss of life resulting from or in connection with this Campaign.
- 15 Participant acknowledges and agrees that Kenanga reserves the right to disqualify Participant's participation of the Campaign to the Participant if (i) the Participant is found or suspected of tampering with the Campaign mechanics or the operation of the Campaign; (ii) the Participant is found or suspected of undertaking fraudulent activities or other activities harmful to the Campaign; or (iii) the Participant is in breach of its obligations or any terms and conditions of this Campaign or the terms and conditions set out in Paragraph 18 below. Notwithstanding the above, Kenanga reserves the right to disqualify, cancel, reject any participation, and to cancel, withdraw or recall any reward(s) granted at its sole and absolute discretion without assigning any reasons whatsoever. Kenanga shall have the right to initiate any action deemed necessary against the said Participant.
- 16 Kenanga does not take any responsibility in the event a Participant is prevented from participating in the Campaign as a result of certain technical restrictions or other limitations specific or force majeure which including but not limited to regulatory and/or government directive, act of God etc.
- 17 By participating in the Campaign, the Participants agree to receive promotional and informational communications from Kenanga, including emails, SMS, or other forms of communication.
- 18 This Campaign is subject to the general terms and conditions available at:
 - (a) KDi Platform Agreement: <https://digitalinvesting.com.my/platform-agreement/>
 - (b) Account Opening Agreement: <https://digitalinvesting.com.my/account-opening-agreement/>
 - (c) KDi GO Platform Agreement: <https://getkdigo.com/terms-and-conditions/>
19. In the event of any discrepancies, the terms and conditions set out in Paragraph 18 above shall prevail.