TERMS AND CONDITIONS

Invest Fair 2026

KDi GO, KDI and Kenanga Money Promotions

1. Event

1.1 These terms and conditions govern the Invest Fair 2026 promotions offered by Kenanga Investment Bank Berhad and its related companies ("**Kenanga**") in connection with the Invest Fair 2026 Event.

1.2 The Event will be held at Mid Valley Exhibition Centre from 18 July 2026 to 19 July 2026 ("**Event Period**").

1.3 These Terms and Conditions govern all promotions conducted during the Event, including the KDi GO Promotion, KDi GO Linkage Promotion, KDI Sign-Up Promotion, KDI Double Up Promotion and Kenanga Money Promotion.

2. Eligibility

2.1 The Event is open to individuals aged eighteen (18) years and satisfy the eligibility requirements applicable to the relevant Promotion.

3. Definitions

3.1 For the purposes of these Terms and Conditions:

"**Event Period**"	means 18 July 2026 to 19 July 2026.
"**Participant**"	means an individual who participates in any Promotion during the Event.
"**Promotion**"	means any promotion conducted during the Event under these Terms and Conditions.
"**Promotion Period**"	means 18 July 2026 to 31 July 2026.
"**Participating Partner**"	means either Rakuten Trade, KDI, Kenanga Money and KDX, as may be designated by Kenanga from time to time.
"**KDi GO**"	means the e-services platform operated by Kenanga Digital Sdn. Bhd.
"**KDI**"	means Kenanga Digital Investing, the digital investment management platform of Kenanga Investment Bank Berhad.
"**KDX**"	means Kinetic DAX Sdn Bhd.
"**Kenanga Money**"	means the Kenanga Money e-wallet service.

"**New KDi GO User**"	means a Participant who successfully registers for a KDi GO account during the Event Period and who did not previously maintain a KDi GO account.
"**New KDI Client**"	means a Participant who successfully submits an application for a KDI account during the Event Period and satisfies the applicable account opening requirements of Kenanga Investment Bank Berhad.
"**Rakuten Trade**"	means Rakuten Trade Sdn Bhd.
" **Voucher**"	means the Yolé Signature Frozen Yogurt Voucher.

PART A: KDi GO Promotion

A1. New KDi GO Registration

A1.1 New KDi GO User who successfully register for a new KDi GO account during the Event Period and selects *"Event"* under the *"How did you hear about us?"* field shall receive one (1) Voucher.

A1.2 Please refer to Part F for the terms and conditions of the Vouchers.

A2. Existing KDi GO Users

A2.1 Existing KDi GO users who has an existing KDi GO account before the Event Period, who submit a review of the KDi GO mobile application on the Apple App Store or Google Play Store during the Event Period shall receive one (1) Voucher.

A2.2 Please refer to Part F for the terms and conditions of the Vouchers.

Part B: KDi GO Linkage Promotion

B.1 Participants who successfully link at least three (3) Participating Partner accounts through KDi GO and satisfy the Rakuten Trade eligibility requirements during the Event Period shall receive RM80.00 worth of SpaceX (SPCX) fractional shares (or such other securities of equivalent value as may be determined by Kenanga and/or Rakuten Trade at the time of fulfillment) credited through Rakuten Trade, subject to eligibility, account activation and prevailing market price. The value of shares allocated to each Participant may be subject to a ±5% margin of error due to unit rounding and fractional adjustments.

B.2 The actual unit allocation for the fractional share reward shall be determined based on the closing price on a date specified by Rakuten Trade and KDi GO and converted into units using the prevailing USD/MYR exchange rate on the same date.

B.3 For example, if an Eligible Participant is entitled to the share reward, and the closing price of SPCX is USD157.54, the Participant will receive fractional share units based on the conversion of RM value into USD at the prevailing exchange rate, and subsequently into share units.

For illustration, RM80 ÷ RM4.08 = USD19.60. USD19.60/ USD157.54 = 0.12 units of SPCX share

B.4 Participants must present proof of account linkage to KDi GO personnel. Allocation of fractional shares shall be determined based on the prevailing USD/MYR exchange rate and the closing market price at the time of allocation.

B.5 Eligible Participants must have successfully activated a Rakuten Trade account which shall be deemed activated upon issuance of a Central Depository System ("**CDS**") account number, with the Foreign Trading Account by **6 August 2026**.

B.6 Eligible Participants who do not have an existing Rakuten Trade Foreign Market account may be contacted by Kenanga and/or Rakuten Trade to facilitate the opening of such account. Participant must complete the account opening process and satisfy all applicable eligibility and satisfy all applicable eligibility, onboarding and regulatory requirements within the timeframe specified by Kenanga and/or Rakuten Trade, failing which the reward may be forfeited.

B.7 Fractional shares shall be credited to the Participant's Rakuten Trade Foreign Market account. The stock selection may change to an alternative security at the time of fulfillment, subject to market conditions and Rakuten Trade's fulfilment requirements. Fulfilment may take up to thirty (30) working days after all eligibility requirements have been satisfied.

PART C: KDI Sign-Up Promotion

C.1 New KDI Client who successfully submits the application for a new KDI account during the Event Period and selects *"Event"* under the *"How did you hear about us?"* field shall receive one (1) Voucher.

C.2 Please refer to Part F for the terms and conditions of the Vouchers.

PART D: KDI Double Up Promotion

D.1 The following Participants are eligible for the KDI Deposit Double Up Promotion, subject to these Terms and Conditions:

(a) **New KDI clients** whose accounts are successfully approved; or

(b) (i) **Existing KDI clients** who hold a KDI account before 18 July 2026;

(ii) Existing KDI clients who attend the talk session titled "***Investing Beyond the Headlines. From Market Noise to Long-Term Wealth Creation***" held on 19 July 2026; and

(iii) participate in the quiz, submit their name and registered e-mail address associated with their KDI account during the quiz,

provided that they:

(c) invest a minimum of RM250 into both KDI Save and a corresponding amount into KDI Invest ("**Mirror Amount**") in a single transaction by **31 July 2026, 23:59 (GMT+08)** using promo code "**IF2026**". For avoidance of doubt, where a Participant invests more than the minimum deposit amount of RM250, such investment must also be a Mirror Amount, that is, the same for both KDI Save and KDI Invest.

(d) maintain the qualifying deposit for one hundred and twenty (120) days from the date of deposit without any withdrawal.

D.2 Eligible Participants will receive Double Up Reward equivalent to 3.88% of the qualifying KDI Invest deposit, capped at RM1,000 per Participant.

D.3 For Double Up Reward calculation:

(a) Deposits above RM25,774.00 are capped at RM1,000 of the Double Up Reward.

(b) Double Up Reward calculation will be rounded down to the nearest whole Ringgit.

(c) Double Up Reward is calculated based on the first qualifying deposit only.

(d) Any withdrawal from KDI Invest account during the 120-day retention period will disqualify the Participant, while withdrawal from the KDI Save account will NOT impact Participant's eligibility to the Double Up Reward.

(e) Investment gains or losses during the retention period do not affect Double Up Reward entitlement.

(f) Double Up Reward may take up to ninety (90) working days after completion of the retention period to be credited into KDI Invest.

PART E: Kenanga Money Promotion

E.1 Participants who successfully sign up for a Kenanga Money account via KDi GO using promo code "**IF2026**" and activate the account by **31 July 2026, 23:59 (GMT+08)** shall receive RM28 cashback.

E.2 Cashback may take up to ninety (90) working days from the end of the Promotion Period to be credited. Each Participant shall be entitled to one (1) time cashback reward.

PART F: Voucher Terms and Conditions

F.1 Voucher Issuance

(a) Participants must present proof of successful registration or proof of the Apple Store or Google Play Store review on KDi GO to KDi GO/KDI personnel (as the case may be) at the Event.

(b) A Voucher will be issued for redemption, subject to availability.

F.2 Additional Conditions

(a) Vouchers are available on a first-come, first-served basis while stocks last.

(b) Each eligible Participant is entitled to the applicable reward only once unless otherwise stated.

(c) A Participant who signs up for both KDi GO and KDI accounts under the KDi GO Sign-Up Promotion and KDI Sign-Up Promotion during the Event Period shall be entitled to two (2) Vouchers redeemable for two (2) cups of Yolé Signature Frozen Yogurt Voucher.

(d) Redemption and use of the Voucher are subject to the terms and conditions printed on the Voucher.

(e) The Voucher is supplied by a third-party merchant. Kenanga does not manufacture, supply or provide the goods and services redeemable under the Voucher and shall not be responsible or liable for the quality, fitness, merchantability, safety or suitability of such goods and services, or for any act or omission of the third-party merchant. Any dispute relating to the Voucher or the goods or services redeemed thereunder shall be resolved directly with the third-party merchant.

PART G – General Terms and Conditions

G.1 Kenanga reserves the right to verify eligibility and request supporting documents.

G.2 Kenanga may reject incomplete, inaccurate, fraudulent or duplicate entries.

G.3 Kenanga reserves the right to amend, suspend, cancel or terminate any Promotion or these Terms and Conditions at any time.

G.4 Kenanga's decisions relating to eligibility, reward entitlement and fulfilment shall be final and binding.

G.5 Participants who tamper with the Promotion mechanics or engage in fraudulent conduct may be disqualified and any reward withdrawn.

G.6 Kenanga shall not be liable for any indirect, consequential or third-party losses arising from participation in the Promotions, except where liability cannot be excluded by law.

G.7 By participating, Participants consent to the collection and processing of their personal data in accordance with Kenanga's Privacy Notice and the respective terms governing the relevant products and services.

G.8 Where a reward becomes unavailable for reasons beyond Kenanga's control, Kenanga reserves the right to substitute it with another reward of substantially equivalent value.

G.9 Kenanga does not take any responsibility in the event a Participant is prevented from participating in the Promotion 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.

G.10 Participant acknowledges and agrees that Kenanga reserves the right to disqualify Participant's participation of the Promotion if (i) the Participant is found or suspected of tampering with the Promotion mechanics or the operation of the Promotion; (ii) the Participant is found or suspected of undertaking fraudulent activities or other activities harmful to the Promotion; or (iii) the Participant is in breach of its obligations or any terms and conditions of this Promotion or the terms and conditions set out in Paragraph G.11 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.

G.11 This Promotion 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/

G.12 By participating in the Promotion, the Participants agree to receive promotional and informational communications from Kenanga, including emails, SMS, or other forms of communication.

G.13 These Terms and Conditions shall be governed by the laws of Malaysia.