TERMS AND CONDITIONS

InvestSmart Fest x Bursa Marketplace Fair
KDi GO and KDI Promotions

1. Event

1.1 These terms and conditions ("**Terms and Conditions**") govern all promotions conducted by Kenanga Investment Bank Berhad and its related companies ("**Kenanga**") in connection with the InvestSmart Fest x Bursa Marketplace Fair (**"Event"**), including

a) the KDi GO Promotion;
b) KDi GO App Review & Social Media Promotion;
c) KDI Sign-Up Promotion;
d) KDi GO Linkage Promotion;
e) Kenanga Money Promotion; and
f) KDX Promotion.

1.2 The Event will be held at Pavilion Bukit Jalil Exhibition Centre from 5 September 2026 to 6 September 2026 ("**Event Period**").

2. Eligibility

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

2.2 Participation in each Promotion is subject to the applicable requirements set out in these Terms and Conditions.

3. Definitions

3.1 For the purposes of these Terms and Conditions:

"**Event Period**"	means 5 September 2026 to 6 September 2026.
"**Participant**"	means an individual who participates in any Promotion during the Event.
"Participating Partner"	means any of the following, as applicable and as designated by Kenanga from time to time; a) Rakuten Trade, b) KDI, c) Kenanga Money; or d) KDX.

“**Promotion**”	means any promotion conducted during the Event under these Terms and Conditions.
“Promotion Period”	means 5 September 2026 to 30 September 2026.
"**KDi GO**"	means the e-services platform operated by Kenanga Digital Sdn. Bhd.
“KDi GO Instagram”	means the KDi GO Instagram page @kdigo.wealthapp.
"**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 new KDi GO account during the Event Period and 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 Inside Scoop Ice Cream Voucher.

PART A: KDi GO Promotion

A.1 New KDi GO Registration

A1.1 New KDi GO User who successfully registers 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 The issuance and redemption of the Voucher are subject to Part C of these Terms and Conditions.

A.2 KDi GO App Review & Social Media Promotion

A.2.1 An existing KDi GO user who, during the Event Period:

a) submits a review of the KDi GO mobile application on the Apple App Store or Google Play Store; and
b) successfully follow the KDi GO Instagram account,

shall be entitled to one (1) Voucher.

A.2.2 The issuance and redemption of the Vouchers are subject to Part C of these Terms and Conditions.

PART B: KDI Sign-Up Promotion

B.1 A new KDI Client who successfully submits an application for a new KDI account during the Event Period and selects *"Event"* under the *"How did you hear about us?"* field shall be entitled to one (1) Voucher.

B.2 The issuance and redemption of the Voucher are subject to Part C of these Terms and Conditions.

PART C: Voucher Terms and Conditions

C.1 Voucher Issuance

C.1.1 Participants must present proof of:

a) successful registration of a KDi GO account;
b) successful submission of a KDI account application; or
c) following KDi GO Instagram Account and submitting a review of the KDi GO mobile application,

as applicable, to the relevant KDi GO/KDI personnel at the Event.

C.1.2 A Voucher will be issued subject to availability.

C.2 Additional Conditions

C.2.1 Vouchers are available on a first-come, first-served basis while stocks last.

C.2.2 Each eligible Participant is entitled to the applicable Voucher only once, unless otherwise stated in these Terms and Conditions.

C.2.3 A Participant who qualifies for the New KDi GO Registration promotion, the KDi GO App Review & Social Media Promotion and KDI Sign-Up Promotion during the Event Period shall be entitled to three (3) Vouchers, redeemable for three (3) cups of Inside Scoop Ice Cream.

C 2.4 Redemption and use of the Voucher are subject to the terms and conditions printed on the Voucher.

C.2.5 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 D: KDi GO Linkage Promotion

D.1 Eligibility

D.1.1 A Participant shall be eligible for the KDi GO Linkage Promotion if the Participant:

a) successfully initiate the linkage of at least three (3) Participating Partner accounts through KDi GO during the Event Period;
b) successfully linked at least three (3) Participating Partner accounts on KDi GO **and** deposits a minimum of RM100 into the Participant's account with any Participating Partner during the Promotion Period,
c) satisfies the applicable Rakuten Trade eligibility and account opening requirements; and
d) successfully activates a Rakuten Trade Foreign Account by 30 September 2026.

D.1.2 This KDi GO Linkage Promotion is open only to eligible users who, prior to the commencement of the Event Period, have not initiated or linked their Participating Partner accounts on KDi GO. For the avoidance of doubt, the following users shall not be eligible for this promotion:

a) users who have unlinked or otherwise removed a previously linked or connected account and subsequently re-link such account during the Event Period; and
b) users who have previously participated in or qualified for the KDi GO linkage promotion held in conjunction with the Invest Fair 2026, held from 18 July 2026 to 19 July 2026 at Mid Valley Exhibition Centre.

D.2 Reward

D.2.1 Subject to the Participant satisfying all applicable eligibility and account activation requirement, the Participant shall receive RM80.00 worth of Apple Inc. (AAPL) fractional shares, or such other security of equivalent value as may be determined by Kenanga and/or Rakuten Trade at the time of fulfilment.

D.2.2 The fractional shares will be credited to the Participant's Rakuten Trade Foreign Trade account.

D.2.3 The value of the fractional shares allocated to the Participant may vary slightly from RM80.00 due to fractional shares unit rounding, market price movements and foreign exchange fluctuations.

D.3 Calculation of Fractional Shares

D.3.1 The number of fractional share to be allocated shall be determined based on the:

a) closing market price of the relevant security on the date specified by Rakuten Trade and/or KDi GO; and
b) prevailing USD/MYR exchange rate applicable on the same date.

D.3.2 For illustration purposes only, if the closing price of AAPL is USD308.91 and the applicable USD/MYR exchange rate is RM4.09 per USD1:

RM80 ÷ RM4.09 = USD19.56

USD19.56 ÷ USD308.91 = approximately 0.06 AAPL shares.

The above example for illustration only and does not represent the actual share allocation.

D.4 Proof Linkage and Deposit

D.4.1 Participants may be required to provide proof of account linkage initiation to a KDi GO personnel at the Event. KDi GO personnel will record down the Participant's details on a dedicated stamp card for fulfilment purposes.

D.4.2 At least three (3) Participating Partner accounts must be successfully linked on KDi GO and the Participant must deposit a minimum RM100 into the Participant's account with any Participating Partner during the Promotion Period, subject to relevant Participating Partners' account opening, verification, onboarding and regulatory requirements.

D.5 Rakuten Trade Account Activation

D.5.1 The Participants must successfully activate a Rakuten Trade Foreign Trading account by 30 September 2026 to receive RM80.00 worth of Apple Inc. (AAPL) fractional shares, subject to Rakuten Trade's applicable account opening, verification, onboarding and regulatory requirements. For the purposes of this Promotion, an account shall be considered activated upon the issuance of the relevant CDS account number and activation of the Foreign Trading Account.

D.6 Rakuten Trade Account Activation

D.6.1 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 account.

D.6.2 The Participant must complete the account opening process and satisfy all applicable eligibility, onboarding, verification and regulatory requirements within the timeframe specified by Kenanga and/or Rakuten Trade.

D.6.3 Failure to complete the required account opening or activation within the applicable timeframe may result in the forfeiture of the reward.

D.7 Fulfilment

D.7.1 The fractional shares will be credited to the Participant's Rakuten Trade Foreign Trading Account after all applicable eligibility, deposit and account activation requirements have been satisfied.

D.7.2 Fulfilment may take up to forty (40) working days from 30 September 2026.

D.7.3 The security allocated may be changed to another security of equivalent value at the time of fulfilment, subject to market conditions, availability and Rakuten Trade's requirements.

PART E: Kenanga Money Promotion

E.1 Participants who successfully sign up for a Kenanga Money account via KDi GO using promo code **"IB2026"** and activate the account by **30 September 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 into the Participant's Kenanga Money account. Each Participant shall be entitled to one (1) time cashback reward.

PART F: KDX Promotion

F.1 Participants who successfully sign up for a KDX account via KDi GO using promo code **"IB2026"** and activate the account by **30 September 2026, 23:59 (GMT+08)** shall receive RM10 worth of Bitcoin ("**Reward**").

F.2 The Reward may take up to ninety (90) working days from the end of the Promotion Period to be credited into the Participant's KDX account. Each Participant shall be entitled to one (1) time reward.

PART G – General Terms and Conditions

G.1 Kenanga reserves the right to verify eligibility of any Participant and request supporting documents where necessary.

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

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

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

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

G.6 Kenanga shall not be liable for any indirect, consequential or third-party losses arising from participation in the Promotions, except to the extent such liability cannot be excluded under applicable laws.

G.7 By participating in the Promotion, Participants consent to the collection, use 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 the reward with another reward of substantially equivalent value.

G.9 Kenanga shall not be responsible or liable where a Participant is unable to participate in or receive a receive a reward under the Promotion due to technical restrictions, system limitations, regulatory or governmental requirements, force majeure or other circumstances beyond Kenanga's control.

G.10 Kenanga reserves the right to disqualify a Participant where the Participant:

a) tampers or attempts to tamper with the Promotion mechanics or operation of the Promotion;
b) engages or is suspected in engaging in fraudulent, dishonest or abusive activities;
c) breaches these Terms and Conditions or any applicable terms governing the relevant products or services; or provide false, inaccurate or misleading information.

G.11 Notwithstanding the above, Kenanga may, at its sole discretion and subject to applicable law, reject or cancel any participation and cancel, withdraw or recall any reward granted to the Participant without assigning any reasons whatsoever. Kenanga shall have the right to initiate any action deemed necessary against the said Participant.

G.12 Participation in the Promotion is subject to the following terms and conditions:

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.13 By participating in the Promotion, Participants agree to receive promotional and informational communications from Kenanga, including emails, SMS, or through other communication channels, subject to applicable laws and the Participant's applicable consent/preferences.

G.14 These Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia.