

TERMS AND CONDITIONS

KDi GO Connect & Earn Campaign

1. Event

1.1 These terms and conditions ("**Terms and Conditions**") govern the KDi GO Connect & Earn Campaign ("**Campaign**") organised by Kenanga Investment Bank Berhad and its related companies ("**Kenanga**"), including:

- a) Participating Partners' Sign Up, Link & Transact Promotion;
- b) Kenanga Money Promotion; and
- c) the KDi GO Linkage Promotion.

1.2 This Campaign runs from 3 October 2026 until 31 December 2026 ("**Campaign Period**").

2. Eligibility

2.1 The Campaign is open to individuals aged eighteen (18) years and above and who 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.

2.3 The Participant must be a KDi GO user to be eligible to participate in the Campaign.

3. Definitions

3.1 For the purposes of these Terms and Conditions:

"Participant"	means an individual who participates in any Promotion in the Campaign.
"Participating Partners"	means any of the following, as applicable and as designated KDI, Kenanga Money; or KDX.
"Promotion"	means any promotion conducted under this Campaign under these Terms and Conditions.
"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.
"Rakuten Trade"	means Rakuten Trade Sdn. Bhd., whose role in this Campaign is to facilitate the fulfilment and/or crediting of rewards to eligible participants.

PART A: Participating Partners' Sign-Up Link & Transact Promotion

A.1 The Rewards available under this Promotion are set out in the table below. Eligibility for each Reward is subject to satisfying applicable campaign mechanics and qualifying requirements during the Campaign Period, as stipulated in these Terms and Conditions:

Participating Partner	Type of Applicant	Requirement	Reward
KDI	New KDI user	Sign up & activate a KDI account via KDi GO, and link activated KDI account to KDi GO	RM18 top up into KDI Invest
	Existing KDI user with a valid/ active KDI account prior to the Campaign Period	Successfully link their KDI account to KDi GO	RM10 top-up into KDI Invest
KDX	New KDX user	Sign up & activate a KDX account via KDi GO, and link activated KDX account to KDi GO	RM18 worth of Bitcoin, credited into KDX
	Existing KDX user with a valid/ active KDX account prior to the Campaign Period	Successfully link their KDX account to KDi GO	RM10 worth of Bitcoin, credited into KDX
Kenanga Money	New Kenanga Money user	Sign up & activate a Kenanga Money account via KDi GO, and link	RM18 cashback, credited into registered Kenanga Money account

		activated Kenanga Money account to KDi GO	
	Existing Kenanga Money user with a valid/ active Kenanga Money account prior to the Campaign Period	Successfully link their Kenanga Money account to KDi GO	RM10 cashback, credited into registered Kenanga Money account

A.2 The applicable Rewards shall be credited into the Participant's account(s) with the respective Participating Partner(s) within ninety (90) days from the end of the Campaign Period.

Part B: Kenanga Money Promotion

B.1 Conditions

The Participant must:

- (i) be an existing Kenanga Money user who possesses a valid Kenanga Money Card ("**KMC**");
- (ii) Spend a minimum of RM500 overseas on a single Eligible Transaction (as listed below) to be entitled for the Annual Fee Waiver (as defined below);
- (iii) Perform successful overseas Eligible Transaction (no minimum spend required) to be entitled for the 3% cashback;

For the purposes of this Terms and Conditions, "Eligible Transactions" are transactions using the KMC as below: -

a. Overseas In-Store Payments (Card-Present)

- i. All in-store purchases overseas (card-present, physical terminal)
- ii. Payments made outside of Malaysia
- iii. Your card must be tapped, inserted, or swiped at the POS terminal

b. Online Card Payments (Card Not Present)

- i. Travel & Accommodation-related Bookings & Payments (Online Card Payment)
 - Accommodation (e.g., Agoda, Booking.com, Hotel websites etc.)
 - Flights (e.g., Qatar Airways, Emirates etc.)
 - Car rental services
- ii. Transportation: The Cash Rebate(s) is based on the following selected Merchant Category Code (MCC) for Oversea Online Transaction:

	Category	Merchant Category Code (MCC)
Overseas Online	Airlines & Air Carries	3000 – 3090, 3094 – 3106, 3110 – 3118, 3125 – 3197, 3200 – 3206, 3211 – 3308, 4511
	Car Rental	3351 – 3400, 3405 – 3441, 7512 – 7513, 7519
	Toll & Parking	4784, 7523
	Transportation	4011, 4111 – 4131, 4411 – 4457, 5511 – 5521, 5561 – 5598, 5551, 4789
	Accommodation & Hotel	3501 – 3546, 3548 – 3604, 3607 – 3609, 3612 – 3615, 3617 – 3732, 3734 – 3801, 3804 – 3808, 3811 – 3821, 3823 – 3839, 4722, 7011

- (iv) The 3% cashback and annual fee waiver equivalent to RM10 or RM12 for year 2026 ("**Annual Fee Waiver**") are not eligible for online/e-commerce International Retail purchases **that are not listed in the conditions above and/or** international mobile bill payments and top-ups.

B.2 The 3% cashback and Annual Fee Waiver shall be credited into the Participant's Kenanga Money account within ninety (90) days from the end of the Campaign Period.

PART C: KDi GO Linkage Promotion

C.1 A Participant shall be eligible for the **RM80 Worth of SpaceX Shares (NASDAQ: SPCX)** if the Participant:

- a) is one of the first one hundred (100) Participants who successfully linked at least three (3) Participating Partner accounts on KDi GO during the Campaign Period, subject to relevant Participating Partners' account opening, verification, onboarding and regulatory requirements;
- b) satisfies the applicable Rakuten Trade eligibility and account opening requirements; and

- c) successfully activates a Rakuten Trade Foreign Account.
- C.2 This KDi GO Linkage Promotion is open only to eligible users who have not, prior to the commencement of the Campaign Period, 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 that have unlinked or otherwise removed a previously linked or connected account and who subsequently re-link such account during the Campaign 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) or the InvestSmart Fest x Bursa Marketplace Fair (held from 5 September 2026 to 6 September 2026 at Pavilion Bukit Jalil Exhibition Centre).
- C.3 Subject to the Participant satisfying all applicable eligibility and account activation requirement, the Participant shall receive RM80.00 worth of SpaceX ("SPCX") shares, or such other security of equivalent value as may be determined by Kenanga and/or Rakuten Trade at the time of fulfilment.
- C.4 The value of the shares allocated to the Participant may vary slightly from RM80.00 due to shares unit rounding, market price movements and foreign exchange fluctuations.
- C.5 The number of shares 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.
- C.6 For illustration purposes only, if the closing price of SPCX is USD147.55 and the applicable USD/MYR exchange rate is RM4.09 per USD1, the calculation of I shares is as below:

RM80 ÷ RM4.09 = USD19.56; USD19.56 ÷ USD147.55 = approximately 0.13 SPCX shares.

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

- C.7 Participants must successfully activate a Rakuten Trade Foreign Trading account by 31 January 2027 to receive RM80.00 worth of SPCX 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.
- C.8 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.
- C.9 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.
- C.10 Failure to complete the required account opening or activation within the applicable timeframe may result in the forfeiture of the reward.
- C.11 The 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.
- C.12 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.
- C.13 The shares will be credited to the Participant's Rakuten Trade Foreign Trade account within forty (40) working days after the Campaign Period.

PART D – General Terms and Conditions

- D.1 Kenanga reserves the right to verify eligibility of any Participant and request supporting documents where necessary.
- D.2 Kenanga may reject incomplete, inaccurate, fraudulent or duplicate participation.
- D.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.
- D.4 Kenanga's decisions relating to eligibility, reward entitlement and fulfilment shall be final and binding, subject to applicable laws and regulations.
- D.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.
- D.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.
- D.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.

- D.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.
- D.9 Kenanga shall not be responsible or liable where a Participant is unable to participate in or 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.
- D.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.
- D.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.
- D.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/>
 - d) Kenanga Money Terms: <https://teams.public.onecdn.static.microsoft/evergreen-assets/safelinks/2/atp-safelinks.html>
 - e) Kinetic's Terms of Use: <https://kdx.com.my/terms>
- D.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.
- D.14 These Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia.