

Terms & Conditions for “Kenanga Money Campaign”

The following Terms and Conditions shall be applicable to the “Kenanga Money Campaign” (“Campaign”).

Organiser

The Campaign is jointly organised by MERCHANTRADE ASIA SDN BHD, Registration No. 199601038238 (410591-T), and KENANGA INVESTMENT BANK BERHAD, Registration No. 197301002193 (15678-H) collectively referred as (“Organiser”) which shall be held from 17 December 2021 until 31 December 2022 (“Campaign Period”).

The Campaign Mechanism & Prizes

A. New Users Sign Up Programme

1. The first 300 clients who successfully open, register and deposit RM100 in Kenanga Money will be eligible for;

- i) RM30 one-off credit.
- ii) RM10 one-time initial issuing fee waived.

2. All new users will also be eligible for the RM8 first year annual fee waiver.

Eligibility

3. By participating in this Campaign, you hereby agree to be bound by the following Terms and Conditions herein.

4. The Campaign is open to everyone who has successfully opened a client’s trading/trust account with KIBB (existing and new) who are Malaysian residents (including with Permanent Resident status).

B. Referral Programme

5. Eligible referrer (“Referrer”) must be an existing Kenanga Money user who has registered and deposited RM100 in his/her Kenanga Money account.

6. For every successful referral where the referred person opens, registers and deposits RM100 into Kenanga Money, both the Referrer and referred person will receive RM10 credit each into their Kenanga Money account.

7. The Referral Programme offers a total of RM10,000 in promotion credit and upon the depletion of this amount, this promotion will automatically terminate, and this offer will lapse without notice.

8. The promotion under the Referral Programme is on a first-come, first-serve basis only.

Eligibility

9. By participating in the Referral Programme, you hereby agree to be bound by the following Terms and Conditions herein.

10. The Campaign is open to everyone who has successfully opened a client's trading/trust account with KIBB (existing and new) who are Malaysian residents (including with Permanent Resident status), except:

- i) Individuals below the age of 18 years old; and
- ii) Employees of the Organiser who has a Capital Markets Services Representative's License ("CMRSL")

Issuance of the Credit & Promotion Credit

11. The Organiser will begin the process of issuing the:

- i) For the **New Users Sign Up Programme**, the One-off credit, issuing fee and annual fee waiver to the account upon the satisfaction of the registration criteria within thirty (30) days from the date of successful registration.
- ii) For the **Referral Programme**, the Promotion credit to the Referrer and the referred person upon the satisfaction of the registration criteria within thirty (30) days from the date of successful registration.

General Terms

12. By participating in the Campaign, all participants are deemed to have read, understood and agree to be bound by these Terms and Conditions and further agree that any decision by the Organiser in relation to every aspect of the Campaign, including the prizes to be given away and the determination of the winners shall be final, binding and conclusive. No correspondence, queries, appeals or protest (whether verbal or written) will be entertained.

13. The Organiser reserves the sole and absolute right and exclusive discretion to disqualify all entries from any participants of this Campaign and prohibit the person who is disqualified from further participating in this Campaign in the event that there is reasonable suspicion that the participant has tampered with or benefited from the tampering of the entry process or the operation of the Campaign or has acted in violation of the rules and regulations of this Campaign or these Terms and Conditions. Furthermore, at the time of the selection of the winners, the participants shall be in good standing or not subject to any legal or regulatory action, or otherwise they will be disqualified from participating in the Campaign or selected as a winner.

14. The prizes are non-transferable to any third party, non-negotiable and non-exchangeable for cash or other items. The Organiser shall have the right and discretion to add and / or remove and / or substitute the prize(s) with any other item(s), or service of similar value without prior notice.

15. Picture(s) of the prize(s) shown in any advertising, microsite, promotional, publicity and other materials relating to or in connection with the Campaign are solely for illustration purposes only and may not depict the actual place or specifications of the prize(s) and does not include any optional accessories.

16. The Organiser reserves the sole and absolute right and exclusive discretion to change, vary and/or amend any aspect of the Campaign (including cancelling or discontinuing the Campaign inclusive of prizes which shall be awarded) or any part of these Terms and Conditions without prior notice and/or reference to any participants.

Miscellaneous

17. Participation in this Campaign shall be deemed acceptance by the participants of the terms and conditions herein and consent for their personal data being collected, processed and used by the Organiser in accordance with Kenanga Group Personal Data Protection Notice (which is available at <https://kenanga.com.my/pdpa/>) and Merchantrade Asia Sdn Bhd (<https://mtradeasia.com/main/privacy-policy/>) or for the purpose of this Campaign to be used, displayed and published by the Organiser's social media, paid and free television programs, radio channels, print collaterals, online advertisement and email direct marketing.

18. By participating in this Campaign, all participants hereby expressly irrevocably consent and authorize the Organiser to disclose any information that the participants have provided to the Organiser for the purpose of cross selling, marketing and promotions, with other companies within the Organiser's Group of Companies, its agents, sponsors and/or such persons or third parties as the Organiser may deem fit.

19. The Organiser 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 participant resulting directly or indirectly from participating in this Campaign or resulting from the acceptance, possession, use/misuse of the prizes in this Campaign.

20. The Organiser shall not be held liable for any default of its obligations under this Campaign due to any force majeure event which include but not limited to the act of God, war, riot, lockout, industrial, action, fire, flood, drought, storm or any event beyond the reasonable control of the Organiser.

21. This Campaign shall be governed by the laws of Malaysia, the applicable regulatory requirements and subject to the exclusive jurisdiction of the Courts of Malaysia.

22. In addition to the terms and conditions hereunder, the cardholder of the Kenanga Money shall be bound by the terms and conditions of the Merchantrade Money Visa Prepaid Card Agreement (hereinafter referred to as the "Cardholder T&Cs") and KIBB Terms (https://www.merchantrademoney.com/wp-content/uploads/2021/09/TNC_KIBB_17.09.2021.pdf) and (<https://www.merchantrademoney.com/wp-content/uploads/2021/09/Terms-Conditions-MM-End-User.pdf>).

23. The Organiser is not and shall not be held responsible for any delay, error or any other problems in the operation of the Campaign caused by or arising from breakdown, technical malfunction of any computer online system, servers or providers, computer equipment, software, failure of e-mail on account of technical problems and/or traffic congestion on the Internet and/or at any web site or the telecommunications service or a combination thereof, including injury or damage to you or to any other person's computer or mobile phone related to and/or resulting from participating or downloading materials in or in connection with the Campaign.

Contact us

For inquiries on the "Kenanga Money Campaign", participants may contact Electronic Trading & Market Development Team at 1800 88 2274 from Monday – Friday 8:30am –5:30pm or email us at ebiz.KenTrade@Kenanga.com.my or call Merchantrade at +603 8313 8606 (9am-12am daily, including weekdays and public holidays) or email Merchantrade at customerservice@merchantrademoney.com