

“Get rewarded with Baiduri Invest” Promotion (this “Promotion”) Terms and Conditions:

1. Participation in this Promotion constitutes acceptance of these terms and conditions (the “Terms”).
2. Promotion Period
 - 2.1. This Promotion is part of an ongoing referral program conducted in conjunction with Baiduri Capital Sendirian Berhad’s (“Baiduri Capital”) roadshows or presentations to corporate entities (“Promotion Events”). The Promotion is valid from 7 July 2025 and will continue until further notice. Baiduri Capital reserves the right to amend or terminate the Promotion at any time without prior notice.
3. Eligibility
 - 3.1. This Promotion is open to existing individual customers of Baiduri Capital Sendirian Berhad (“Baiduri Capital”) who have an active Baiduri Invest account (“Eligible Customers”).
 - 3.2. Eligible Customers must also maintain an active account with Baiduri Bank Sendirian Berhad (“Baiduri Bank”) or Baiduri Finance Berhad (“Baiduri Finance”) for the purpose of transferring of funds to and from their securities trading account with Baiduri Capital.
 - 3.3. This Promotion is applicable to both individual and joint accountholders. In the case of joint accounts, the referral reward of BND 50 will be issued once per successful referral, and not per accountholder.
 - 3.4. Employees of Baiduri Bank, Baiduri Finance and Baiduri Capital are not eligible to participate in this Promotion.
4. Baiduri Invest Referral Program
 - 4.1. Eligible Customers will receive BND 50 for each friend or family member they refer who successfully signs up for a Baiduri Invest account and completes their first trade* within one (1) month of account opening.
 - 4.2. The reward will be credited to the Eligible Customer’s securities trading account by the second week of the month following the completion of the referred individual’s first trade.

- 4.3. There is no limit on the number of successful referrals an Eligible Customer may make during the Promotion Period.
- 4.4. By submitting a referral, the Eligible Customer confirms that they have obtained the referred individual's consent to disclose their personal information to Baiduri Capital for the purpose of participating in this Promotion.

*Transactions made under the Recurring Subscription Plan do not qualify as a first trade under this Promotion.

5. General

- 5.1. This Promotion is governed by Baiduri Capital's terms and conditions on the related products, transactional documents, and agreements.
- 5.2. Baiduri Capital may, at any time and without prior notice or liability to any party, suspend or terminate this Promotion or vary the Terms.
- 5.3. Baiduri Capital reserves the right to withhold or cancel any referral reward in the event of suspected fraud, misuse, or non-compliance with these Terms.
- 5.4. Baiduri Capital reserves the right to determine at its sole and absolute discretion all matters arising out of or in connection with this Promotion. Its determination of all matters relating to this Promotion shall be final and conclusive, and no correspondence will be entertained.
- 5.5. Eligible Customers consent to the collection, use and disclosure of their personal data by/to the organisers, promoters or conductors of this Promotion and such other third parties for the purpose of this Promotion, in accordance with the Group Privacy Policy. Eligible Customers confirm that they have read and agree to be bound by the terms of the Group Privacy Policy, as may be amended, supplemented and/or substituted from time to time, a copy of which can be found on www.baiduri.com.
- 5.6. In the event of any discrepancy between the Terms and any promotional materials related to this Promotion, the Terms shall prevail.
- 5.7. The Terms shall be governed by and construed in accordance with the laws of Brunei Darussalam.