

Terms and Conditions of KENANGA B INFINITE Loyalty Programme

Kenanga B Infinite Loyalty Programme

1. KENANGA B INFINITE Loyalty Programme (“**Kenanga B Infinite Loyalty Programme**”) is jointly organised by Kenanga Investment Bank Berhad (15678-H) (“**KIBB**”) and BLoyalty Sdn Bhd (“**BLoyalty**”). Kenanga B Infinite Loyalty Programme will commence from 4 October 2016.
2. The following Terms and Conditions shall be applicable to all existing and new individual KIBB customers who have activated a KENTRADE account (“**Eligible Participants**”).
3. The Eligible Participants will receive a Kenanga BCard (“**Kenanga Bcard**”) and be rewarded with BPoints (“**BPoints**”) if the requirements of the Kenanga B Infinite Loyalty Programme are fulfilled.
4. Kenanga BCard is a reward card issued by BLoyalty for Eligible Participants under the Kenanga B Infinite Loyalty Programme in accordance to the Terms and Conditions herein.
5. BPoints are the points awarded to Eligible Participants through Kenanga BCard in accordance to the Terms and Conditions herein.

Eligibility

6. The following shall NOT be eligible to participate:-
 - I. Institutional and corporate customers;
 - II. Foreigner without Malaysian Permanent Resident status;
 - III. Permanent and/or contract employees of KIBB Group of Companies (including its subsidiaries and/or related companies) and their immediate family members (i.e. parent(s), spouse(s), siblings(s), child(ren));
 - IV. Remisier and/or Dealer Representative of KIBB and their immediate family members (i.e. parent(s), spouse(s), siblings(s), child(ren)); and/or

Kenanga B Infinite Loyalty Programme Mechanism

7. All Eligible Participants will be automatically enrolled in the Kenanga B Infinite Loyalty Programme and allocated with a Kenanga BCard. The Kenanga BCard will be used to accumulate BPoints based on the terms and condition set out here.
8. Eligible Participants will be allocated with BPoints based on each contract note issued to the Eligible Participants and subject to the following requirements:-
 - a) To qualify to earn BPoints, the minimum brokerage fee reflected in the contract note must be at least RM30.00; and
 - b) One (1) BPoint will be allocated for subsequent brokerage fee of RM10.00 (in excess of RM30.00) reflected in the contract note.
9. A contract note and/or any amount under a contract note cannot be combined with another contract note to accumulate BPoints.

10. Subject to Clause 8 above, should the Eligible Participants maintain more than one (1) trading account under KENTRADE each contract note generated from such accounts will be eligible to gain BPoints under Kenanga B Infinite Loyalty Programme.
11. The BPoints under Kenanga B Infinite Loyalty Programme shall be updated in Kenanga BCard on a monthly basis or such other period as determined by BLOYalty from time to time.
12. Kenanga B Infinite Loyalty Programme is applicable for online trades only (Local & Foreign Trades).
13. Below is an illustration of the calculation of BPoints reflected in the Kenanga BCard :-

Contract Details	1st Contract	2nd Contract	3rd Contract	4th Contract	5th Contract
Contract Amount	RM5,000	RM7,150	RM9,525	RM30,000	RM100,000
Brokerage Rate	0.42%	0.42%	0.42%	0.42%	0.21%
Brokerage Fee (Trade Amount x Brokerage Rate)	RM21	RM30	RM40	RM126	RM210
BPoints Collected (Brokerage Fees - RM30)/ 10	0	0	1	9	18

Promotion Period

14. Double or triple BPoints may be promoted for a limited time ("Promotion Period") at KIBB's discretion from time to time. The BPoints earned during any Promotion Period will be added to a Eligible Participant's account while the promotion is valid only. These terms and conditions are applicable during the Promotion Period.

General

15. By participating in Kenanga B Infinite Loyalty Programme, all Eligible Participants are deemed to have agreed to be bound by these Terms & Condition's. KIBB's decision on all matters relating to Kenanga B Infinite Loyalty Programme is final, binding and conclusive. No correspondence, queries, appeals or protests will be entertained.
16. The Kenanga BCard is also subject to the terms and conditions of the B INFINITE owned and operated by BLOYalty which is available at <http://www.binfinite.com.my/terms.php>.
17. All Eligible Participants will receive Kenanga BCard by ordinary mail based on the Eligible Participants last known address registered with KIBB and KIBB shall not be liable or responsible for any loss, failure of delivery or failure to receive by, the Eligible Participants of the Kenanga BCard. .
18. Kenanga BCard is non-transferable, non-exchangeable and has no cash value. It is not a credit card, debit card or a charge card.
19. No annual fee will be charged for the Kenanga BCard

20. BPoints shall expire within thirty six (36) months or any other period on a first-in first out basis as determined by BLoyalty and/or KIBB from time to time.
21. The accumulated BPoints should be redeemed by the Eligible Participants failing which the BPoints shall be automatically cancelled. KIBB or BLoyalty may from time to time at its sole and absolute discretion, change the period of validity of the BPoints and/or their date of expiry without prior notice to the Eligible Participants.
22. BPoints are not transferable and redeemable for cash or credit. Eligible Participants whose BPoints are cancelled or have expired in accordance with these Terms and Conditions shall not be entitled to any compensation. For BPoints redemption, please refer to <http://www.binfinitive.com.my/how-to-redeem.php>.
23. Eligible Participants may apply for a new Kenanga BCard if it is lost or stolen, subject to payment of any charges or such other terms, if applicable, imposed by KIBB and/or BLoyalty for replacement of the Kenanga BCard. Any balance points at the time the Kenanga BCard was lost or stolen may be transferred to the new Kenanga BCard.
24. KIBB reserves the right to cancel, terminate, suspend Kenanga B Infinite Loyalty Programme with or without any prior notice. For the avoidance of doubt, cancellation, termination or suspension by KIBB of Kenanga B Infinite Loyalty Programme shall not entitle any of the Eligible Participants to any claim or compensation against KIBB for any losses or damages suffered or incurred by the Eligible Participants as a direct or indirect result of the act of cancellation, termination or suspension.
25. KIBB reserves the right at its absolute discretion to amend, delete or add to any of these Terms and Conditions at any time with or without prior notice. Any variation, additions, deletions or amendments to the Terms and Conditions herein shall be binding on the Eligible Participants and be deemed to be brought to the attention of the Eligible Participants through any notice displayed at KIBB's website or advertised by KIBB or by any other mode which KIBB deems fit.
26. KIBB shall not be held liable and/or responsible for any loss, damage or any other form of liability (including indirect, consequential or economic losses, loss of profits, and loss of opportunity) in whatsoever nature and howsoever arising or suffered by any Eligible Participants directly or indirectly from Kenanga B Infinite Loyalty Programme.
27. KIBB shall not be held liable for any default of its obligation under Kenanga B Infinite Loyalty Programme due to any force majeure event which include but is not limited to an act of God, war, riot, lockout, industrial action, fire, flood, drought, store or any event beyond the reasonable control of KIBB.
28. By agreeing to enroll in the Kenanga B Infinite Loyalty Programme, Eligible Participants hereby expressly irrevocably consent and authorise KIBB to disclose any information that the Eligible Participants have provided to KIBB for the purposes of cross- selling, marketing and promotions with other companies within KIBB Group of Companies, its agents, sponsors, media partners and/or such persons or third parties as KIBB may deem fit.
29. Kenanga B Infinite Loyalty Programme shall be governed by and construed in accordance with the laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.