

## Terms and Conditions for Funding Societies Better Investment, Better Rewards Campaign 2023

1. This Better Investment, Better Rewards Campaign ("**Campaign**") is organised by Modalku Ventures Sdn Bhd ("**Funding Societies**") and shall commence from 8 May 2023 to 31 December 2023, both dates inclusive unless notified otherwise ("**Campaign Period**").
2. This Campaign is open to all existing Funding Societies investors who have active investment accounts with Funding Societies (hereinafter referred to as "**Investor(s)**").
3. The Better Investment, Better Rewards Campaign Service Fee Rebate Reward (as specified below) ("**Campaign Rebate Reward**") will be given to Investor(s) who fulfills the Eligibility Criteria 1 as mentioned under paragraph 5 below. The Campaign Service Fee Rebate Reward are as follows:

Month	1	2	3	4	5	6	7	8
<b>Rebate (%)</b>	10%	15%	20%	25%	30%	35%	35%	35%
<b>Min investment amount</b>	RM10,000	RM10,000	RM10,000	RM10,000	RM10,000	RM10,000	RM10,000	RM10,000

4. In addition to the Campaign Rebate Reward, additional Campaign Cashback Bonus Reward (as specified below) ("**Campaign Cashback Bonus Reward**") may be awarded to Investor(s) who fulfills Eligibility Criteria 2 as mentioned under para 6 below. The Campaign Cashback Bonus Reward are as follows:

Accumulated Deposit Amount (net deposit)	Cashback if the Investor fulfil all 8 months deposit
RM80K - RM99K	0.7%
RM100K - RM199K	1%
More than RM200K	1.2%

5. For the purpose of this Campaign, an Investor will qualify for the Campaign Rebate Reward in the event that the following conditions are met ("**Eligibility Criteria 1**"):
  - o Made a minimum investment amount of RM10,000 each month in Guaranteed Investment Notes (GN) - Product code: MBBG or Guaranteed Islamic Investment Notes (GN-i) - Product code: MBIBG.
  - o Investor(s) must fulfil Month 1/previous month's requirement before enjoying subsequent higher tier rebates.

- Withdrawal amount cannot be more than the “Returns Received” stated in the monthly statement for that particular month. Else, service fee rebate for that month will be forfeited.
  - The Campaign Rebate Reward shall be deposited into the Investor’s investment account the following month, subject to the fulfilment of the Eligibility Criteria 1.
6. For the purpose of this Campaign, an Investor will qualify for the Campaign Cashback Bonus Reward in the event that the following conditions are met (“**Eligibility Criteria 2**”):
    - Made a minimum net deposit amount of RM10,000 every month or total of RM80,000 during the campaign period in Guaranteed Investment Notes (GN) - Product code: MBBG or Guaranteed Islamic Investment Notes (GN-i) - Product code: MBIBG.
    - Tier reward amount is based on the total accumulative net deposit amount made throughout the entire campaign period.
    - The net deposit amount is calculated as total deposit plus net returns during campaign period less total withdrawal.
    - The Campaign Cashback Bonus Reward shall be deposited into the Investor’s investment account 30 days after the end of the campaign period, subject to the fulfilment of the Eligibility Criteria 2.
  7. Funding Societies reserves the right to change the Campaign Rebate Reward or Campaign Cashback Bonus Reward due to circumstances beyond its control and to offer an alternative of similar value. The Campaign Rebate Reward and/or the Campaign Cashback Bonus Reward is given on an “as is” basis and is neither transferable nor exchangeable. The Investor has not provided any consideration for this Campaign and these Rewards are offered gratuitously by Funding Societies.
  8. Funding Societies reserves the right to add, delete or vary the terms and conditions herein, wholly or in part, at its absolute discretion by way of posting the amended terms and conditions on Funding Societies' website without prior notice or without further reference to the Investor(s).
  9. Funding Societies reserves the right to withdraw, cancel, terminate or suspend the Campaign at any time without notice or to modify any of the terms and conditions from time to time. Any cancellation, termination, suspension or modification of the Campaign by Funding Societies shall not entitle Investor to any claim or compensation against Funding Societies for any loss or damage incurred by the Investor as a direct and indirect result of such cancellation, termination, suspension or modification.
  10. Upon the expiry of the Campaign Period, the Campaign will be deemed terminated, and this Campaign will immediately lapse without notice.
  11. By participating in this Campaign, the Investor agrees to be bound by the terms and conditions herein (including any amendments, changes or variations thereto) and agree that Funding Societies' decisions on all matters relating to this Campaign shall be final, conclusive and binding.
  12. Funding Societies shall not be liable for any claims, losses, damages, or costs incurred or suffered by any participants as a result of your participation in this Campaign.
  13. These terms and conditions shall be governed by and construed in accordance with the laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.

*Disclaimer: Funding Societies is a recognized market operator registered with the Securities Commission of Malaysia. The promotional material for this Campaign has not been reviewed by the Securities Commission or any regulatory authority of Malaysia.*

## FAQs for Funding Societies Better Investment, Better Rewards Campaign 2023

- 1. Investor fulfilled their first minimum investment amount of RM10,000 in June (Month 2 of Campaign), will the investor get a 15% rebate?**

No, all investors will start from 10% which is the service fee rebate starting point.

- 2. Investor fulfilled their first minimum investment amount of RM10,000 in month 1 and got a 10% rebate credited to their account the following month, but only deposited RM5,000 in Month 2, will the investor still get a service fee rebate?**

No, the invested amount must be a minimum of RM10,000 each month.

- 3. Subsequently, the same investor in 2. deposited another RM10,000 in Month 3, can the investor enjoy a higher rebate tier i.e. 15%?**

Yes. The higher rebate tier will follow the next rebate tier based on which month(s) the investor has invested, not the rebate tier of the campaign's 3rd month.

- 4. In Month 1 of the campaign, can investors deposit and invest RM80,000 at one go in MBBG or MBIBG and enjoy a 35% service fee rebate for the remainder of the campaign period?**

No, investors have to consecutively invest a minimum of RM10,000 per month to reach the 35% service fee rebate at month 6.

- 5. In Month 8 of the campaign, investors invested a total sum of RM100,000 in MBBG or MBIBG, are they still eligible for the cashback bonus reward?**

Yes, but the service fee rebate will remain at 10%.