

MYTHEO Regular Savings Plan Prize Draw

Terms and Conditions

Last updated 13 October 2026

1 Who is running this, and what taking part means

- 1.1** The MYTHEO Regular Savings Plan Prize Draw (the Campaign) is run by GAX MD Sdn Bhd (Company No. 201701030926 (1293918-U)), which operates MYTHEO. In these Terms, we, us and our mean GAX MD, and you and your mean you as a MYTHEO account holder.
- 1.2** These terms and conditions (the Terms) govern the Campaign. By taking part you confirm that you have read, understood and agree to them, together with the MYTHEO Platform Agreement, the relevant product documents and MYTHEO's privacy notice.
- 1.3** There is nothing to register for and no promotional code. If you increase a Regular Savings Plan during a round and the increase is successfully collected and invested, you are entered automatically.

2 When the Campaign runs

- 2.1** The Campaign starts at 12:00 a.m. on 13 October 2026 and ends at 11:59 p.m. on 15 December 2026. All times and dates in these Terms are Malaysia time.
- 2.2** The Campaign runs in two rounds:

Round	Starts	Ends
Round 1	13 October 2026	14 November 2026
Round 2	15 November 2026	15 December 2026

- 2.3** A Regular Savings Plan collects on the 7th, 14th, 21st or 28th of the month. The collection dates that fall in Round 1 are 14, 21 and 28 October and 7 and 14 November. Those in Round 2 are 21 and 28 November and 7 and 14 December. A payment scheduled on one of those dates belongs to the round shown, whatever date we afterwards process it.

3 Who can take part

- 3.1** You can take part if, throughout the round, you:
 - hold an individual MYTHEO account that is funded, active and in good standing;
 - are permitted to use MYTHEO under the MYTHEO Platform Agreement and applicable law;
 - have an active Regular Savings Plan; and
 - are not excluded under clause 3.2.
- 3.2** You cannot take part if you:
 - were introduced, referred or onboarded through an agent, financial planner or other third-party distributor shown in our records;
 - are a director or employee of GAX MD, are directly involved in designing or running the Campaign, or work for a supplier directly involved in conducting the draws; or

- are the spouse, parent, child or sibling of someone described above.

3.3 We may ask you for information we reasonably need to check that you are eligible. If you do not give it to us within the time we state, you may be disqualified.

4 Your portfolios

4.1 Any MYTHEO portfolio that accepts Regular Savings Plan payments during the Campaign counts. No portfolio is excluded.

4.2 How you split a plan between portfolios makes no difference to your entries. If a portfolio is closed to deposits, suspended or otherwise cannot accept a payment, the part of your payment meant for it only counts if it is successfully credited to another portfolio in the same collection.

5 Your Regular Savings Plans

5.1 You can hold up to two Regular Savings Plans. Each one has its own collection date and its own monthly amount.

5.2 For each round, we compare each of your plans against the amount it was already set to at the time shown below.

Round	We compare your plan against the amount it was set to at
Round 1	Just before the Campaign opened, 12:00 a.m. on 13 October 2026
Round 2	11:59 p.m. on 14 November 2026, the end of Round 1

A plan you did not have at that time counts as RM0, and so does every plan if you opened your MYTHEO account afterwards.

5.3 Because Round 2 is measured from the end of Round 1, leaving a Round 1 increase in place earns you nothing further in Round 2. You need to increase a plan again during Round 2.

5.4 Reducing, cancelling, moving or rescheduling a plan does not change the amount we compare against for a round already under way, and does not by itself earn an entry. We work these amounts out from our own records, so there is nothing for you to do. We may correct an amount affected by an obvious data or processing error.

6 Which payments count, and how your entries are worked out

6.1 A payment counts if it:

- is collected under a recurring MYTHEO Regular Savings Plan on a scheduled date that falls within the Campaign;
- is new money transferred in from outside MYTHEO;
- is successfully received, credited and invested; and
- has not been rejected, reversed, recalled, refunded or cancelled.

6.2 Manual deposits, one-off top-ups, single bank transfers and money moved between your own MYTHEO portfolios do not count, whatever the amount.

6.3 A payment belongs to the round its scheduled collection date falls in. The date we process or credit it does not change that, and nor does the date you set up or changed the plan. A payment scheduled on 14 November 2026 is a Round 1 payment, and one scheduled on 14

December 2026 is a Round 2 payment, even if it reaches your portfolio after the round has closed.

- 6.4** You earn one entry for every full RM250 by which you increase a plan. Each plan is worked out on its own: anything left over below the next full RM250 is ignored, it is not added to your other plan, and it does not carry into the next round. A plan you did not increase earns nothing and is not set against the plan you did increase. There is no limit on how many entries you can earn in a round.

- 6.5** Examples, each for a single round:

Situation	Plan 1	Plan 2	Entries
You start a plan and use one of them	RM 750 added	not used	3
You use both plans	RM 500 added	RM 500 added	4
Each plan is counted on its own	RM 400 added	RM 400 added	2
You raise a plan from RM 300 to RM 800	RM 500 added	not used	2
You leave your plans as they are	no increase	no increase	0

A plan is counted once in a round on its increase, whether it collects once or twice during that round.

- 6.6** Entries only count for the draw for the round in which you earned them. A Round 1 entry does not go into the Round 2 draw.
- 6.7** If a collection fails, that plan earns nothing for that round. Cancelling or changing a plan does not cancel an entry you have already earned, unless the payment behind it is reversed or you are disqualified under these Terms.
- 6.8** Entries have no cash value, cannot be transferred and cannot be exchanged for anything else.

7 The draws and the prizes

- 7.1** Each draw takes place within fourteen days of the end of the round it relates to, and only once the payments scheduled on that round's final collection date have been processed. Only entries earned in that round go into it.

Prize	Value	Winners per draw
First prize	RM388	1
Second prize	RM288	1
Third prize	RM188	1

- 7.2** You can win no more than one prize in a single draw. Winning in Round 1 does not stop you entering the Round 2 draw if you earn Round 2 entries.
- 7.3** We provide the prizes. None of your money is used as a stake or taken to fund a prize. There is no grand draw.

8 How the draw is run

- 8.1** We prepare the entry list from our account, payment, plan and portfolio records, after reasonable reconciliation and validation checks.

- 8.2** Winners and reserve winners are selected by a randomised draw.
- 8.3** If someone selected turns out to be ineligible, cannot be verified or is disqualified, we move to the next reserve winner for that prize. If no reserve winner is left, we may run a replacement draw using the same entries.
- 8.4** Subject to correcting an obvious error under this clause, the results of each draw are final and no appeal will be entertained. We may correct an obvious error and, where reasonably necessary, repeat a draw before the prize is credited.

9 If you win

- 9.1** Being selected does not by itself entitle you to a prize. It is still subject to the checks in these Terms.
- 9.2** We will tell you by email to the address registered to your MYTHEO account and by a notification in the app, within ten business days of the draw.
- 9.3** Please keep your contact and account details up to date. If we ask you for anything further so we can verify your prize, you need to reply within fourteen days. If you do not, the prize may go to a reserve winner.

10 How your prize is paid

- 10.1** We credit your prize into your main portfolio, the one shown as your main portfolio in the MYTHEO app. You do not need to choose a portfolio or do anything at all to receive it. A prize cannot be transferred, exchanged for cash or swapped for anything else.
- 10.2** Once your prize has been verified, we will use reasonable efforts to credit it within thirty business days of telling you that you have won.
- 10.3** Once credited, your prize sits in that portfolio and is subject to the same risks, fees, valuation process, withdrawal requirements and terms as the rest of it. If the portfolio holds assets whose value can change, the value of your prize may rise or fall. We do not guarantee that it will stay worth the amount stated.
- 10.4** Any tax, reporting obligation or other personal liability arising from receiving or investing a prize is yours.

11 Disqualification and misuse

- 11.1** We may reject entries, disqualify you, or withhold or recover a prize if we reasonably decide that you:
- did not meet these Terms;
 - gave us false, incomplete or misleading information;
 - manipulated or tried to manipulate plan amounts, payments, entries, accounts or a draw;
 - used additional, duplicate, nominee or third-party accounts to earn entries you would not otherwise have been entitled to;
 - reversed, recalled or refunded a payment used to earn an entry; or
 - acted fraudulently or unlawfully, or in a way that seriously undermines the fair running of the Campaign.

- 11.2** Before recovering a prize we have already credited, we will give you reasonable notice and a chance to respond, unless we have to act immediately because of the law, a regulator, fraud prevention controls or the MYTHEO Platform Agreement.

12 Changes, suspension and cancellation

- 12.1** GAX MD reserves the right to change, suspend, extend or cancel the Campaign where reasonably necessary because of a change in law or regulatory expectation, a direction from an authority, fraud or misuse, a serious technical or operational failure, something outside our reasonable control, or anything else that stops the Campaign being run fairly or lawfully.
- 12.2** We will give you reasonable notice of any material change through the MYTHEO website, the app or your registered email address. Where we reasonably can, a change will not disadvantage entries you have already earned.

13 Your personal data

- 13.1** We process your personal data and your account, payment, plan, portfolio and entry information to run the Campaign, check eligibility, conduct the draws, contact winners, credit prizes, prevent fraud, deal with disputes and meet our legal and regulatory obligations.
- 13.2** We handle personal data in line with MYTHEO's privacy notice, available on the MYTHEO website. We will not publish your full name, image or other identifying details for promotional purposes without obtaining any consent the law requires.

14 Investment and regulatory information

- 14.1** Taking part is not investment advice and does not take account of your objectives, financial situation, needs or attitude to risk. Please make any investment decision on its own merits, and do not invest mainly to earn entries or for the chance of winning a prize.
- 14.2** Investing carries risk, including the possible loss of the money you put in. Past performance is not a guide to future performance. No return or portfolio value is guaranteed.
- 14.3** The Campaign is run by GAX MD Sdn Bhd, which is licensed by the Securities Commission Malaysia to carry on fund management incorporating digital investment management under Capital Markets Services Licence eCMSL/A0357/2019. The Campaign and these Terms have not been reviewed by the Securities Commission Malaysia.

15 Our liability

- 15.1** So far as the law allows, we are not responsible for a delay or failure caused by your bank, insufficient funds, incorrect account details, a telecommunications failure, an unavailable third-party payment system, or anything else outside our reasonable control.
- 15.2** Nothing in these Terms excludes or limits liability that cannot lawfully be excluded or limited, including liability for our fraud, wilful misconduct or gross negligence.

16 General

- 16.1** If these Terms conflict with an advertisement or summary of the Campaign, we will correct the inconsistency promptly and apply the reading that best preserves your reasonable expectations and the fair running of the Campaign, subject to the law.
- 16.2** If we do not exercise a right under these Terms straight away, we do not give that right up.
- 16.3** If any part of these Terms is found to be invalid or unenforceable, the rest continues to apply so far as the law allows.
- 16.4** These Terms are governed by Malaysian law, and the Malaysian courts have jurisdiction over disputes about the Campaign. This does not limit any right you may have to take an eligible dispute to the Securities Industry Dispute Resolution Center or another competent body.
- 16.5** If you have a question or a complaint, email contact@mytheo.my. Please include your registered name and enough detail for us to look into it, but never send passwords or banking details.

17 The Campaign at a glance

This summary is for convenience only. The clauses above apply.

When	13 October to 15 December 2026
Rounds	Round 1: 13 Oct to 14 Nov. Round 2: 15 Nov to 15 Dec
How you enter	Increase a Regular Savings Plan. Nothing to register, no code
What counts	The increase above what that plan was already set to
Entries	One for each full RM250 of increase, worked out for each plan separately. No limit
Prizes each round	RM388, RM288 and RM188, one winner each
Total prize pool	RM1,728 across the two draws
How a prize is paid	Credited into your main portfolio. Nothing for you to do