

Bursa Gold Dinar

Referral Campaign

(As at 30th November 2025)

The Referral Campaign (“Campaign”) is organised by Bursa Malaysia Digital Sdn. Bhd. (“Bursa Malaysia Digital”), a subsidiary of Bursa Malaysia Berhad. By participating in this Campaign, the participants agree to be bound by the terms and conditions stated herein (“Terms and Conditions”).

Campaign Period

5 December 2025 until 31 December 2026

Target

New users and existing users of Bursa Gold Dinar Platform (“BGD Platform”)

Eligibility Criteria for the Campaign

This Campaign is open to:

1. existing users of the BGD Platform who have made a minimum cumulative investment of RM100 in gold purchases on the BGD Platform since registration of account and onboarding. For the avoidance of doubt, existing users who have closed their accounts on the BGD Platform are not eligible to participate in this Campaign.
2. new users of the Bursa Gold Dinar platform who meet the eligibility criteria as listed in the Bursa Gold Dinar Platform Rules, which shall include the following:
 - i. Is above 18 years old.
 - ii. Is a Malaysian citizen or Malaysian permanent resident or foreigner legitimately residing pursuant to a valid visa and with a valid mailing address in Malaysia.
 - iii. Is not a US person under the Foreign Account Tax Compliance Act (FATCA)
 - iv. Is a tax resident of Malaysia only.

v. Holds a valid bank account in Malaysia and a Malaysian mobile phone number, with no existing or pending bankruptcy or winding-up petition; and who have registered an account on the BGD Platform.

(collectively "Participants" or each a "Participant")

Campaign Mechanics

1. A Participant who is an existing or new user of the BGD Platform shall be entitled to the Reward as described in the "Rewards" section where the Participant:
 - (a) as an existing user of the BGD Platform, refers a new user or new users to the BGD Platform during the Campaign Period, and each new user completes registration and onboarding on the BGD Platform, and makes a minimum gold purchase of RM100 on the BGD Platform during the Campaign Period; and/or
 - (b) as a new user of the BGD Platform completes registration and onboarding on the BGD Platform, and makes a minimum gold purchase of RM100 on the BGD Platform during the Campaign Period;
 - (c) as a new user of the BGD Platform, fulfils the requirements in clause 1(b) above and refers a new user or new users to the BGD Platform during the Campaign Period, and each new user completes registration and onboarding on the BGD Platform, and makes a minimum gold purchase of RM100 on the BGD Platform during the Campaign Period.

Gold purchases made on the BGD Exchange will not be considered as a gold purchase for the purposes of this Campaign.

A Participant who refers new user(s) to the BGD during the Campaign Period shall hereinafter be referred to as "Referrer". A new user who has completed registration and onboarding on the BGD Platform and makes a minimum gold purchase of RM100 on the Bursa Gold Dinar Platform during the Campaign Period shall hereinafter be referred to as "Referee".

2. Rewards are limited to the first 2,000 new Users who qualify or a maximum total of 60 grams of gold redeemed across the Campaign, on a first-come, first-served basis. Once these limits are reached, no further Rewards will be issued, even for additional referrals.
3. To participate and receive a Reward as a Referrer, a Participant must, during the Campaign Period:

- a. Access the Participant's unique referral code in the rewards section of the Bursa Gold Dinar application ("Referral Code");
 - b. Share the Referral Code with potential new users of the BGD Platform; and
 - c. Ensure that potential new users complete registration and onboarding, and make a minimum gold purchase of RM100 on the Bursa Gold Dinar platform during the Campaign Period using the Referral Code.
4. To participate and receive a Reward as a Referee, a Participant must, during the Campaign Period:
 - a. Download the Bursa Gold Dinar application from the Apple App Store or Google Play Store.
 - b. Launch the application and click "Let's Get Started".
 - c. Fill in personal details, complete One-Time Password (OTP) SMS validation, and provide email details.
 - d. Enter the Referral Code provided by the Referrer
 - e. Validate the email via the verification link sent
 - f. Re-login and top up the Cash Wallet using a bank account in the Participant's own name only. Top-ups from joint, third-party, or corporate accounts are prohibited and will result in a breach of the Bursa Gold Dinar Platform Rules and account suspension.
 - g. Make a minimum gold purchase of RM100 on the Bursa Gold Dinar platform.
5. Referrers may track their successful referrals and Rewards via the Rewards Tracker under the "Track My Rewards" section in the Bursa Gold Dinar application. Rewards will be credited to the Referrer's account on the next business day following the Referee's minimum gold purchase of RM100 on the Bursa Gold Dinar Platform.
6. Referees who have successfully used the Referral Code may check the Rewards Tracker under the "More" section in the Bursa Gold Dinar application to view successful crediting of the Rewards. Rewards will be credited to the Referees account on the next business day following the Referee's minimum gold purchase of RM100 on the Bursa Gold Dinar Platform.
7. Referees are advised to complete the e-KYC process early within the Campaign Period to ensure that there is sufficient time to onboard and make the minimum gold purchase of RM100 within the Campaign Period.

Rewards

1. Participants who fulfill the criteria described in the "Campaign Mechanics" section will be entitled to the following rewards ("Rewards"):
 - Reward to the Referrer: 0.01 grams of gold.
 - Reward to the Referee: 0.02 grams of gold.
2. Participants are rewarded on a first-come, first served basis and Rewards are limited to the first 2,000 Participants who qualify for receipt of the Rewards or a maximum total of 60 grams of gold redeemed across the Campaign. Once these limits are reached, no further Rewards will be issued.
3. Bursa Malaysia Digital will issue the Rewards in the manner described in the "Campaign Mechanics" section.
4. Bursa Malaysia Digital reserves the right to conduct verification and require additional documentation and information (including, without limitation, proof of identity) from the Participants before delivering the Rewards to the Participants.
5. The Rewards are not exchangeable for any other items in kind and are not transferable. Bursa Malaysia Digital will not be held liable or responsible for any late, misdirected, lost, or unsuccessful efforts to notify the Participants or to issue the Rewards. Bursa Malaysia Digital shall have no liability for any Participant's failure to receive notices due to spam, junk e-mail, or other security settings, email services, and/or interruption in the internet connection or any disruption or failure in other means of communication or dispatch to the Participants which is not within the control of Bursa Malaysia Digital.
6. Bursa Malaysia Digital shall not be responsible or held liable in respect of any technical failures, intervention, interruptions, and/or electronic or human errors arising from or in connection with the entry of the Referral Rewards Code and/or the processing of transaction performed via Bursa Gold Dinar application, provided that such failures are not caused by Bursa Malaysia Digital.
7. Participants are solely responsible for any charges and fees payable because of Rewards received.

8. Participants are responsible for all risks associated with the use of the Rewards.
9. Bursa Malaysia Digital reserves the right to substitute the Rewards with that of equivalent or similar value at any time without prior notice.

Personal Data Protection

Any personal data of the Participants submitted as part of the Campaign will be processed for the purposes of the Campaign and where relevant, the purposes described in the Personal Data Notice on the Bursa Gold Dinar website. To read the Personal Data Notice, click [here](#).

General Terms and Conditions

1. All costs, fees, charges, and/or related expenses that are incurred to participate in this Campaign (if any) are the sole responsibility of the Participants.
2. Bursa Malaysia Digital reserves the right to withdraw, cancel, suspend, extend, or terminate the Campaign and/or to vary, delete, or add to any of the Terms and Conditions. To the extent permitted by law, any cancellation, termination, withdrawal, or suspension of this Campaign will not entitle the Participants to any compensation against Bursa Malaysia Digital for any and all losses or damages that may be suffered or incurred by the Participants as a direct or indirect result of the act of cancellation, termination, withdrawal or suspension.
3. Bursa Malaysia Digital's decision on any matters relating to the Campaign (including any Rewards) shall be final, conclusive, and binding and no further correspondence, appeals or attempts to dispute the same will be entertained in any event.
4. Failure to comply with the Terms and Conditions and the Bursa Gold Dinar Platform Rules may result in disqualification from claiming any Rewards.
5. The Campaign and the Terms & Conditions shall be governed by the laws of Malaysia.

Disclaimer

To the extent permitted by law, in no event shall Bursa Malaysia Digital or any of its respective officers, servants, employees, directors, affiliates and subsidiaries, representatives, and/or agents (including without limitation, any third party service providers engaged by Bursa Malaysia Digital for purposes of this Campaign) be liable to the Participants for loss or damage of any kind, including any direct, indirect, special, incidental, consequential, punitive or exemplary loss or damage arising from or in connection with participation in this Campaign; acceptance, possession, use and/misuse of the Rewards. Without prejudice to the generality of the foregoing, this Campaign is provided 'as is' without warranty of any kind, either express or implied, including but not limited to, implied warranties of merchantability, fitness for a particular purpose, or non-infringement.