

Terms and Conditions of Rakuten Trade Points ("RT Points") Reward Program

RT Points Reward Program

1. RT Points Reward Program ("Program") is organized by Rakuten Trade Sdn. Bhd. ("Rakuten Trade") and the following terms and conditions ("Terms and Conditions") shall apply to all existing and new customers of Rakuten Trade who have activated a Rakuten Trade account ("Eligible Participants").
2. Subject to these Terms and Conditions, the Eligible Participants will be rewarded with RT Points through Rakuten Trade website.

Eligibility

3. Employees of Rakuten Trade shall be eligible to participate in this Program.
4. Any individual who is below the age of eighteen (18) years as of the activation date with Rakuten Trade shall NOT be eligible to participate in the Program.
5. All Eligible Participants will automatically enroll in the Program.

Program Mechanism

6. There are two categories of RT Points – Category 1 and Category 2.
7. RT Points in Category 1 has an expiry period of twelve (12) months from date of award and may be used to offset brokerage fees and/or convert to airasia points, BonusLink points or Boost Stars.
8. RT Points in Category 2 has an expiry period of one (1) month from the date of award and may be used to offset brokerage fees only.
9. Please see below table for reference:

Category	Validity Period	Purpose
1	12 months from the date of award	Offset brokerage and/or convert to airasia points, BonusLink points and/or Boost Stars.
2	1 month from the date of award	Offset brokerage only.

10. Eligible Participants must utilize RT Points for brokerage rebate in Malaysia and Hong Kong markets by 5pm (GMT +8) on expiry date. For U.S. Markets, Eligible Participants must perform the trades one day before expiry date to be eligible for brokerage rebate. In the event that the US trade is placed on the same day of point expiry date, Eligible Participants shall not be eligible for brokerage rebate.
11. Rakuten Trade may award double or triple RT Points or any other amount for a limited time ("Promotion Period") at Rakuten Trade's discretion from time to time. The RT Points

earned will be added to an Eligible Participants' Rakuten Trade account.

Trade & Earn Program

12. The Trade & Earn Program (hereinafter referred to as "Trade & Earn Program") is organized by Rakuten Trade and the following Terms and Conditions shall apply to Eligible Participants.
- a. Subject to these Terms and Conditions, Eligible Participants will be rewarded with 1 RT Point in Category 2 for every successful trade with brokerage of RM1.00, USD1.00 and/or HKD2.00 through Rakuten Trade.
 - b. Eligible Participants who receive a rebate on their day trades based on the Day Trade Rebate and 1st Trade Brokerage Rebate Program shall not be eligible to earn RT Points.
 - c. The RT Points shall be updated in the Eligible Participant's account on a daily basis, or in such other period as determined by Rakuten Trade.
 - d. These RT Points shall expire within 1 month of the date of award and may be used to offset brokerage fees only.

RT Points Conversion to Rakuten Trade's Partners

13. Subject to these Terms and Conditions, the Eligible Participants may convert RT Points in Category 1 to the reward points of Rakuten Trade's following partners with the conversion rate of 1 RT Point = 1 Partner's point:
- a. airasia rewards: BIGLIFE Sdn. Bhd. (formerly known as BIG Loyalty Sdn. Bhd. and Think BIG Digital Sdn. Bhd.)
 - b. BonusLink: BonusKad Loyalty Sdn. Bhd.
 - c. Boost: Axiata Digital eCode Sdn. Bhd.
14. The conversion of RT Points to the reward points of Rakuten Trade's partners is subject to the partners' terms and conditions. Please refer to the terms and conditions of the [BIGLIFE Sdn Bhd](#), the operator of the airasia rewards, [BonusLink](#) , and [Boost](#).
15. To convert RT Points to reward points, Eligible Participants must register their membership information of the respective loyalty partners on RT Points page (log in to your dashboard > RT Points > Rakuten Trade Points and register your membership information respectively:
- a. airasia rewards: airasia member ID (10 digits)
 - b. BonusLink: BonusLink Membership (16 digits)
 - c. Boost: Boost Membership (your mobile number)
16. Eligible Participants must have a minimum 1 RT Point for conversion to Rakuten Trade's Partners.

General

17. By participating in the Program, all Eligible Participants are deemed to have agreed to be bound by these Terms & Conditions. Rakuten Trade's decision on all matters relating to the Program is final, binding, and conclusive. No correspondence, queries, appeals or protests will be entertained.
18. Rakuten Trade may from time to time at its sole and absolute discretion, change the period of validity of the RT Points and/or their date of expiry without prior notice to the Eligible Participants.
19. RT Points are not transferable and redeemable for cash or credit. Eligible Participants whose RT Points are cancelled or have expired in accordance with these Terms and Conditions shall not be entitled to any compensation.
20. Rakuten Trade reserves the right to cancel, terminate, suspend the Program with or without any prior notice. For the avoidance of doubt, cancellation, termination, or suspension by Rakuten Trade shall not entitle any of the Eligible Participants to any claim or compensation against Rakuten Trade 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.
21. Rakuten Trade 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 Rakuten Trade's website.
22. Rakuten Trade 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 the Program.
23. Rakuten Trade shall not be held liable for any default of its obligation under the Program 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, strike or any event beyond the reasonable control of Rakuten Trade.
24. The Program shall be governed by and construed in accordance with the laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.
25. Participation in this Program shall be deemed consent by the Eligible Participant for Rakuten Trade to collect, process and use the Eligible Participant's personal data for the purposes of this Program and in accordance with Rakuten Trade's Personal Data Protection Notice (which is available at https://www.rakutentrade.my/files/pdpa_notices.pdf).