

Moneybull 6% Campaign Terms and Conditions

By participating in this **January 2026 Moneybull 6% Campaign (the “Campaign”)**, each user is deemed to have read, understood and agreed to be bounded by the Terms and Conditions and any other agreement(s) that you may have entered into with Webull Securities (Malaysia) Sdn. Bhd. (“Webull”).

Definitions

1. In this Terms and Conditions, unless the context otherwise requires:
 - 1.1. “Campaign Period” means the duration in which the campaign is active, as may be amended by Webull from time to time.
 - 1.2. “Account” refers to successful signed up applications using email or mobile number.
 - 1.3. “Trading Account” refers to a brokerage account with Webull after successful application.
 - 1.4. “Participant” refers to an individual who is eligible to participate in this campaign. This applies only to new Webull users who open account or trading account on 31st Dec 2025 until 31st March 2026.

The Campaign Period

2. The Campaign will commence on 31 Dec 2025 at 16:00 PM MYT and conclude on 31 March 2026 at 15:59 PM MYT (both dates inclusive) as the Campaign Period.

Campaign Eligibility

3. This campaign is all new users who have a Webull trading account between December 31, 2025 and March 31, 2026. but whose account has not yet been activated.
4. This Campaign is only applicable participant who must not have previously opened an Account which was subsequently closed.
5. Webull employees are not eligible for this Campaign.
6. Participants of this Campaign may also concurrently participate in other campaigns and promotions organised by Webull.
 - 6.1. To view other campaigns Terms & Conditions, please visit our website at <https://www.webull.com.my>

7. Under this Campaign, Participants will not be entitled for the 6% booster if they fail to activate Moneybull by 31 March 2026 at 15:59 PM MYT . Please be aware your account is subjected to our internal approval process, and we will not be responsible if you fail to activate your account before the campaign ends.
8. For the AHAM Aiiman Enhanced i-Profit Fund Class B – Accumulation, subscription confirmations are processed on business days as follows:
 - a) Subscriptions made before 8:00 a.m. (MYT) → confirmed on the same business day
 - b) Subscriptions made after 8:00 a.m. (MYT) → confirmed on the next business day

Campaign Task

9. During the campaign period, users must open a Webull trading account and activate Moneybull. The minimum subscription amount is RM0.01.

Campaign Rewards

10. Under this campaign, investors enjoy a **fixed 6% annual return (p.a.)** for up to 45 days upon receiving the “Moneybull Fixed Booster” coupon within the campaign period.

Note: The 6% p.a. return consists of the fund’s return from the Aiiman Enhanced i-Profit Fund (Class B Accumulation) plus an additional top-up from Webull MY. This campaign is valid until March 31, 2026.

Frequently Asked Questions

11. How is the 6% annual return rate structured?

Under this campaign, investors enjoy a **fixed 6% annual return (p.a.)** for up to 45 days. The total return consists of two parts:

- **Fund return** – The return generated from the AHAM Aiiman Enhanced i-Profit Fund (Class B Accumulation).
- **Webull Booster Rewards – Webull will complement** with an additional top-up so your total effective return equals 6% p.a.

12. How to earn 6% p.a. Booster reward?

Step 1: Once you activate your Moneybull, The Moneybull Booster Card will be made available to you within 24-48 hours. You may then "Claim" the Moneybull Booster Card to activate/ begin the 45 days booster period. Please note that the "Claiming" of the Moneybull Booster Card needs to be completed within the campaign period, else it will be deemed expired and invalid.

Activate” means tapping the “Activate” button on the Moneybull product landing page within the

Webull app.

Step 2: Look for the Moneybull banner in your Promotion Centre, and deposit funds in your Moneybull account.

Participants need to claim their Moneybull booster card in My rewards and then activate the card before interest will start accruing.

13. When does the Moneybull 6%p.a. Booster Reward start?

The 45-day reward period begins from the date you claim the "Moneybull Booster Card" on your "My Rewards" page. To claim this Booster Card, you must first ensure that your Moneybull account is successfully activated.

14. When will I receive my reward?

Your Moneybull reward is calculated daily and will be processed on the 5th of each month. If the 45-day reward period ends before the next processing date, the reward will be processed on the final day of the 45-day period instead.

All rewards will be credited to your cash balance within 7 business days after processing.

Note: If the processing date (i.e., the 5th of the month or the final day of the 45-day period) falls on a non-trading day, the reward will be processed on the next trading day instead.

The daily detailed reward returns shown before the end of each monthly cycle will reflect daily top-up reward returns from Webull's top-up.

15. How to check the Booster reward returns?

Visit the "Promotion Center" within the Menu page, go to the Moneybull section, and click "Return Details."

You can view your daily top-up reward, which reflects Webull's top up to the fund's return to achieve a total of 6% p.a. during the campaign period.

16. How is the daily top-up rewards calculated based on the 6% p.a. return?

Formula: Daily Reward = (6% – Annual Percentage Yield (APY)) ÷ 365 × Daily Fund Position

Note: The 6% booster is capped at a maximum fund position of RM50,000. Any position amount above RM50,000 will continue to earn returns based on the fund's actual APY or other applicable promotions.

Example: A customer subscribes to AHAM Fund (Annual Percentage Yield (APY): 3.4%) for RM50,000 on January 8th 2026, with fund confirmation on January 8th 2026. The daily reward on January 8th 2026 is $(6\% - 3.4\%) / 365 \times RM50,000 = RM3.56$.

17. Can I still trade stocks while using Moneybull?

Yes. Your Moneybull funds remain part of your available purchasing power in Malaysian Ringgit (MYR). You can buy Malaysian stocks without needing to redeem your investment first. You may redeem or subscribe anytime however, once funds are redeemed, the reward will only apply to your remaining Moneybull position.

18. Is Moneybull Shariah-compliant?

Yes. The underlying fund, AHAM Aiiman Enhanced i-Profit Fund is Shariah-compliant and adheres to Islamic investment principles. Your funds are invested in an Islamic money market fund that accrues returns daily, which will be reflected in your cash balance.

The fund is managed by AHAM Asset Management Berhad, a licensed and regulated fund manager under the Securities Commission Malaysia.

19. If I invest more than once into Moneybull, how will the 6% p.a. reward be calculated?

The daily reward is calculated based on your total daily fund position.

For example:

If a customer invests RM5,000 in the Moneybull fund initially, and then invests another RM5,000 in the same fund 10 days later — the total investment becomes RM10,000. This scenario is based on the assumption that no redemption will be made.

- First 10 days: The 6% p.a. reward is calculated based on RM5,000 fund position.
- Next 35 days: The 6% p.a. reward is calculated based on RM10,000 fund position.

20. Can I reinvest in Moneybull after fully redeeming my initial investment?

Yes. Once you successfully activated Moneybull and received the "Moneybull Fixed Booster" coupon, the 45-day reward period for the 6% p.a. booster begins.

Even if you fully redeem your investment, the 45-day period will continue counting. If you reinvest in Moneybull fund within this 45-day period, you'll still enjoy the 6% p.a. reward for the reinvested fund position for the remaining days of the campaign.

21. What happens after the 45-day reward period ends?

After the 45-day reward period ends, the 6% Booster reward will no longer apply.

Your investment will continue to earn returns based on the fund's actual APY or any other applicable promotions.

Indemnities.

22. No Investment Advice: For the avoidance of doubt, Webull is not offering any form of investment advice via this Campaign. The content presented herein may contain advertisements. However, it should not be construed as investment advice or recommendation, nor as an offer or solicitation to deal in any investment product.

23. Right to Amend/Terminate: Webull reserves the right to terminate or amend the terms of the Campaign at any time without notice, including the right to change the rewards. Webull reserves the final decision with respect to the reward, including a change in value or securities.

24. Although Webull shall endeavor to distribute the reward promptly, this is subject to availability and accordingly, Webull shall not be responsible for any delays whatsoever, nor shall there be any compensation payable in respect of any such delays.

Additional Terms

25. Party to the Agreement: These Terms and Conditions form part of the Client Agreement (the "Agreement") with Webull Securities (Malaysia) Sdn. Bhd. (202101039706 (1440006-T)), a Capital Markets Services License (CMSL) holder under the Capital Markets and Services Act 2007 (License No: eCMSL/A0399/2024) and is regulated by the Securities Commission Malaysia.

26. Past Performance not Indicative: Principal is not guaranteed. Returns are not guaranteed and are not an indication of future performance. All investments involve risks and may not be suitable for every investor. Past performance of any investment products is not indicative of future performance. The value of the investment products and the income from them may fluctuate periodically. Investing contains risks and investors may lose all their investments.

27. Webull's decision on all matters relating to this Campaign will be at its discretion and will be final and binding on all participants.

28. Right to Terminate: Webull reserves the right to terminate or cancel a party's participation in this Campaign if they are suspected of or are found to have used inappropriate methods to acquire rewards. Non-exhaustive examples include:

28.1. Fabrication or submission of false data

28.2. Exploiting a bug in the system.

29. Webull reserves the right in its absolute discretion to terminate, vary, delete or add to any of the Campaign's terms and conditions herein, at any time without prior notice and without having to disclose any reason therefore and without any payment or compensation whatsoever to the participant. This Campaign is subject to a cap on a first-come, first-served basis. Participants will no longer be eligible to earn returns once the campaign cap is reached. The cap amount is determined solely by Webull, and Webull reserves the right to conclude the Campaign once the cap has been reached. Webull is not obligated to disclose the cap amount.

30. Dispute Resolution: Webull reserves the right to resolve any disputes incurred.

31. The decision of Webull on all matters relating to or arising from this Campaign (including the eligibility of any trade to be considered within the scope of this Campaign and the eligibility of any person to participate in this Campaign) is absolute, final and binding and no correspondence and/or requests to retract and/or to modify any such decisions shall be considered. In the event of any inconsistency between these terms and conditions and any marketing material relating to this Campaign, these Terms and Conditions shall prevail.

32. Webull, its affiliates, its and their respective employees, directors, officers, representatives and agents shall not be liable to any person for any loss, damage, injury, costs or expenses incurred, suffered, borne or arising from this Campaign.

These Terms and Conditions are governed by and interpreted according to the laws of Malaysia and the Participants in this Campaign agree to submit to the exclusive jurisdiction of the courts of Malaysia.

33. English Version Shall Prevail: The advertisement or Campaign content may be translated into other languages. This English version shall be referred to where such a translation is made. Should there be any discrepancies between the English version and any version of the content in another language, the English version shall prevail.

34. This advertisement has not been reviewed by the Securities Commission Malaysia.