“Get Up to 2% Rebate on Your Working Capital Financing” Campaign by CapBay

This “Get Up to 2% Rebate on Your Working Capital Financing” Campaign (“**Campaign**”) is organised by Bay Smart Capital Ventures Sdn Bhd (201801018276 (1280292-W)) (“**CapBay**”) and participation shall be subject to the following Terms and Conditions:

Campaign Period

1.1. The validity period for this Campaign shall be from **1 April 2026 to 30 September 2026**, both dates inclusive (“**Campaign Period**”), unless otherwise specified.

1.2. The Campaign Period may be extended at the sole discretion of CapBay.

Eligibility

2.1. This Campaign is open to all new private entities (Sdn. Bhd.) that qualify as MSMEs and apply for CapBay’s Working Capital Financing (“**Financing Product**”) during the Campaign Period (each, an “**Eligible Applicant**” and collectively, the “**Eligible Applicants**”). For the purpose of this Campaign, “new” refers to applicants who have not previously obtained financing from CapBay.

2.2. "MSMEs" refer to micro, small and medium enterprises, including Malaysian registered companies, partnerships and sole proprietors with valid business licenses, as defined by SME Corporation Malaysia.

2.3. Applications for the Financing Product must be fully completed, submitted, and approved within the Campaign Period to be eligible, applications that do not meet these requirements shall be disqualified.

2.4. The following persons and entities are not eligible to participate:

- Existing clients or customers of CapBay (including any entity that has previously engaged with or maintained an active or inactive relationship with CapBay);
- Applicants who are not Malaysian tax residents;
- Sole proprietors;
- Businesses that have been in operation for less than one (1) year; and
- Permanent and contract employees of Bay Group Holdings Sdn Bhd.

2.5. Each Eligible Applicant shall be strictly limited to one (1) Financing Product facility under this Campaign. Any additional application, whether submitted during or after the Campaign Period, shall not be eligible for any interest rebate under this Campaign and shall be disregarded for the purposes of determining eligibility.

2.6. For the avoidance of doubt, any refinancing, restructuring, rescheduling, renewal, replacement, or variation of a Financing Product facility shall not constitute a new facility for the purposes of this Campaign.

Interest Rebate Structure

3.1. Each Eligible Applicant shall be entitled to the following interest rebates, subject to all repayments being made on or before their respective due dates ("**Prompt Repayment**") and subject to Clause 3.5 below:

- **1% interest rebate** for a twelve (12)-month tenure; or
- **2% interest rebate** for a twenty-four (24)-month tenure (calculated as 1% for the first 12 months and 2% for the subsequent 12 months).

3.2. The repayment date is recognised as the date the funds are reflected in CapBay's bank account, not the date of payment initiation or processing.

3.3. The rebate shall only be processed after the full financing tenure (or applicable milestone) is completed with Prompt Repayment of all instalments. Eligibility for the interest rebate shall be assessed based on the Eligible Applicant's repayment performance throughout the entire applicable tenure. For the avoidance of doubt, the interest rebate is an all-or-nothing incentive and shall not be pro-rated under any circumstances.

3.4. The interest rebate shall be credited by CapBay by way of a deduction from the applicable interest amount, as follows:

- A rebate of 1% interest shall be credited sixty (60) days after the Eligible Applicant has completed twelve (12) consecutive months of Prompt Repayment;
- An additional rebate of 1%, if applicable, shall be credited sixty (60) days after the Eligible Applicant has completed twenty-four (24) consecutive months of Prompt Repayment.

3.5. Notwithstanding the above, the Eligible Applicant shall not be entitled to the interest rebate if:

- any instalment is not paid in full on or before its due date, including any partial late payment, and such non-compliance shall result in the Applicant being disqualified from the interest rebate under this Campaign; or

- the financing facility is restructured, rescheduled, or otherwise varied in any form, as determined by CapBay in its absolute discretion.

3.6. The interest rebate is non-transferable, non-exchangeable, non-refundable, and not redeemable for cash.

3.7. For the avoidance of doubt, the interest rebate under this Campaign is fully funded by CapBay and shall not reduce, affect, or otherwise impact any returns, interest payments, or entitlements due to investors in respect of any investment.

General Terms and Conditions

4.1. By participating in this Campaign, Eligible Applicants are deemed to have read, understood and agreed to be bound by these terms and conditions.

4.2 All Eligible Applicants consent to CapBay's collection, use and processing of their personal data for purposes relating to this Campaign, including the disclosure of such data to relevant third-party service providers, in accordance with CapBay's Privacy Notice available on its website. Eligible Applicants further consent to the use of their names and/or likeness (including photographs or video recordings) for publicity and promotional purposes relating to this Campaign, without additional compensation.

4.3. CapBay's decisions on all matters relating to this Campaign shall be final and binding.

4.4. CapBay reserves the right, at its absolute discretion, to substitute or replace the interest rebate with another reward of similar or lower value.

4.5. CapBay shall not be held liable for any technical failures, interruptions and/or human error that may occur during the registration or application process.

4.6. CapBay reserves the right, at its absolute discretion, to withdraw, cancel, suspend, extend or terminate this Campaign, and/or to add, delete or vary these terms and conditions, in whole or in part.

4.7. These terms and conditions shall be governed by the laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.

4.8. This rebate is a back-end incentive and does not result in any changes to the original repayment schedule or the gross interest rate stated in the relevant Letter of Offer or financing documents.