

“TALK BEFORE INVEST”

WORLD INVESTOR WEEK 2026

– Terms and Conditions –

1. Eligibility

The “Talk B4 Invest” activity is open to all individuals who meet the following criteria:

- Must be a Maldivian citizen.
- Participants must be at least 18 years old.
- Employees of CMDA, their immediate family members (spouse, parents, siblings and children), household members of employees, and employees of Maldives Stock Exchange and Maldives Securities Depository are not eligible to participate.

2. Entry Period

The “Talk B4 Invest” activity will run for **7 consecutive days, from 5th October 2026 to 11th October 2026** with one scenario shared each day through CMDA’s official social media platforms.

3. How to Participate

To participate in the activity:

- Participants should follow CMDA’s official social media page(s) where the activity is published. (Facebook / Instagram)
- Each day, participants will be presented with a realistic investment-related scenario and three response options: **A, B or C**.
- Participants must comment with their chosen answer (**A, B or C**) and provide a short reason explaining their choice.
- Participants may submit **one comment per daily post**. Each valid comment will count as one entry in the lucky draw.
- Participants may optionally tag others or share the post to encourage discussion; however, tagging or sharing is not a requirement for participation.
- Only comments submitted within the specified activity period will be considered valid entries.

4. Winner and Prize

- One winner will be selected through a **random draw from among eligible participants with valid entries** submitted during the activity period.
- The proposed cash prize for the activity is **MVR 3,000**.
- Participation in the activity is not dependent on selecting a particular answer. The purpose of the activity is to encourage discussion and awareness around informed and resilient investment decision-making.

5. Winner Selection and Notification

- The winner will be selected through a random draw from the pool of eligible and valid participants.
- The winner will be announced within **1 week** after the activity concludes.
- CMDA will contact the winner via direct message (DM) through the social media platform on which the winner participated.
- The selected winner must respond to the notification within **7 days** to claim the prize.
- Failure to respond within the specified period will result in disqualification, and an alternate winner may be selected.
- To claim the prize, winners must provide a copy of their National Identity Card and bank account details. The bank account must be registered in the winner's own name.

6. Prize Acceptance

By participating in the activity, the winner grants CMDA the right to use their name for promotional purposes in connection with the activity, without further compensation.

7. General Conditions

- CMDA reserves the right to disqualify any participant who violates these Terms and Conditions.
- Multiple comments or entries may be submitted; however, duplicate or substantially identical comments may be treated as a single entry where applicable.

- Comments containing offensive, inappropriate, defamatory or irrelevant content may be excluded from the activity.
- CMDA reserves the right to moderate or remove comments that do not comply with its social media guidelines or these Terms and Conditions.
- The activity is subject to all applicable laws and regulations and is void where prohibited.
- CMDA reserves the right to make decisions regarding the administration of the activity and the validity of entries.
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8. Privacy

Any personal information collected in connection with the activity will be used solely for purposes related to administering the activity, contacting the selected winner and awarding the prize, and will not be shared with third parties without the participant's consent, except where required by law.

9. Changes to Terms and Conditions

CMDA reserves the right to modify or amend these Terms and Conditions at any time without prior notice. Any changes will be communicated through CMDA's official communication channels where appropriate.

10. Contact Information

If you have any questions or concerns regarding the "Talk B4 Invest" activity or these Terms and Conditions, please contact **7923151**.

By participating in the "Talk B4 Invest" activity, participants agree to abide by these Terms and Conditions.