

Labur & Level-Up Campaign (“Campaign”)

A) Terms and Conditions

1. This Campaign is organized by Amanah Saham Nasional Berhad (Registration No. 197901003200 (47457-V)) (“ASNB”).
2. The Campaign shall commence from 1st June 2025 until 31st March 2026 (“Campaign Period”).
3. By participating in this Campaign, Campaign participants (“Participants”) agree to be bound by all the terms and conditions below.

4. **Eligibility & Campaign’s Mechanics**

4.1 The campaign comprises 24 draws scheduled throughout the Campaign Period as follows:

Jun-25	Jul-25	Aug-25	Sep-25	Oct-25	Nov-25	Dec-25	Jan-26	Feb-26	Mar-26
Monthly Draw	Monthly Draw	Monthly Draw	Monthly Draw	Monthly Draw	Monthly Draw	Monthly Draw	Monthly Draw	Monthly Draw	Monthly Draw
Monthly Bonus Draw	Monthly Bonus Draw	Monthly Bonus Draw	Monthly Bonus Draw	Monthly Bonus Draw	Monthly Bonus Draw	Monthly Bonus Draw	Monthly Bonus Draw	Monthly Bonus Draw	Monthly Bonus Draw
	Quarterly Draw			Quarterly Draw			Quarterly Draw		
	Grand Finale Draw								

- 4.2 The Campaign is open to all new and existing unit holders of ASNB unit trust funds (“ASNB Funds”) in Akaun Dewasa and/or Akaun Remaja, including employees of the Permodalan Nasional Berhad (197801001190 (38218-X)) (“PNB”) group of companies.
- 4.3 However, the employees of PNB group companies are not eligible to participate in Monthly Draw and only eligible to participate in Monthly Bonus Draw, Quarterly Draw and Grand Finale Draw (up to one winner per draw).

4.4 Participants must fulfil the following minimum requirements to be eligible:

Draw	Minimum Requirements	Number of Entries	Maximum Number of Entries per Participant
Monthly Draw	RM100 investment OR RM50 Auto Labor in a single transaction in any ASNB Funds during the Period	1	100
	Every incremental of RM100 investment; or RM50 Auto Labor	Additional 1	
Monthly Bonus Draw	RM100 investment AND RM50 Auto Labor in a single transaction in any ASNB Funds during the Period	2	No maximum
	Every incremental of RM100 investment; or RM50 Auto Labor	Additional 1	
Quarterly Draw	RM50 Auto Labor in a single transaction in any ASNB Funds for each month in the Period	3	No maximum
	Every incremental of RM100 investment; or RM50 Auto Labor	Additional 1	
	Participant's total investments are more than Total Withdrawals during the Period	-	
Grand Finale Draw	RM50 Auto Labor in a single transaction in any ASNB Funds for each month in the Period	9	No maximum
	Every incremental of RM100 investment; or RM50 Auto Labor	Additional 1	
	Participant's total investments are more than Total Withdrawals during the Period	-	

4.5 For the purposes of this Campaign, the Period ("Period") stated for each draw is defined as below:

Draw	Period
Monthly Draw	From the first day until the last day of each month throughout the Campaign Period
Monthly Bonus Draw	From the first day until the last day of each month throughout the Campaign Period
Quarterly Draw	i. First Quarter: From 1 st of July 2025 until 30 th September 2025 ii. Second Quarter: From 1 st of October 2025 until 31 st December 2025 iii. Third Quarter: From 1 st January 2026 until 31 st March 2026
Grand Finale Draw	From 1 st of July 2025 until 31 st March 2026

- 4.6 Investments include cash, bank financing, EPF-MIS, and do not include distribution, switching and transfer transactions, and made at any ASNB distribution channels and platforms.
- 4.7 Auto Labor is a service on myASNB portal and app which enables unit holders to set up monthly recurring investment automatically into ASNB Funds.
- 4.8 Withdrawals do not include switching and transfer transactions.
- 4.9 Participants must be unit holders with updated personal details to be eligible for the Campaign.

5. Campaign Prizes

- 5.1. For each draw, the Campaign offers prizes as follows:

Draw	Prize & No. of Winners
Monthly Draw	RM118 for 270 winners
Monthly Bonus Draw	RM5,118 for 10 winners
Quarterly Draw	RM8,118 for 10 winners
Grand Finale Draw	RM20,118 for 5 winners

- 5.2. A total of 118 people among the winners will be selected to participate in a special visit to Merdeka 118. Selection will be based on internal criteria determined by ASNB, which may include engagement level, diversity of winners, and campaign storytelling objectives.

6. Winners Selection

- 6.1 Winners will be randomly selected through a computer system operated by ASNB for each draw.
- 6.2 The same Participant is eligible to win every month, but only one prize a month (whichever is higher).
- 6.3 The prizes will be credited in the winners' ASNB Unit Trust Funds' account, within sixty (60) business days after the end of each draw period and/or after any requirements related to the crediting of units are fulfilled.
- 6.4 Prizes are in the form of ASNB units only and not exchangeable for cash. ASNB reserves the right to offer the prizes in any of its unit trusts subject to the winner's eligibility to invest in the said fund, for any specific reason at its absolute discretion.
- 6.5 The winners will be announced via ASNB social media, website and/or any other suitable communication channels, at its absolute discretion.

B) General Terms & Conditions

1. Each Participants agree that by participating in this Campaign, the Participants allow and consent for ASNB to:
 - 1.1 Collect, retain, process and use all information and personal data which have been provided by the participants to ASNB while participating in this Campaign including photographs of the participants and/or winners, if any, (“Personal Data”) in accordance with ASNB’s privacy policy as mentioned in ASNB’s website at www.asnb.com.my; and
 - 1.2 Disclose and share the Personal Data among our group of companies, authorized agents and service provider (who have agreed to keep your Personal Data confidential) for purposes of providing you our products and services or any other related services and any other related purposes in accordance with the requirement of the relevant laws, without any payment or compensation.
2. All winners of this Campaign shall be personally liable for all taxes, rates, government fees, or other charges that may be levied against them under the applicable law in relation to the prizes and this Campaign.
3. To the fullest extent permitted by law, ASNB shall not be held liable for whatsoever losses or damages, whether directly or indirectly, howsoever arising in connection with this Campaign.
4. ASNB shall not be held liable for any default in respect of this Campaign due to any act of God, wars, riots, strikes, lockouts, industrial actions, fires, floods, droughts, storms, pandemics, technical or system failures, or any events beyond the reasonable control of ASNB.
5. ASNB reserves the right to disqualify and/or reject any Participants who do not comply with the terms and conditions of this Campaign as stated herein and/or are found or suspected to be tampering with this Campaign and/or its process or the operations of this Campaign. Tampering shall include fraudulent activities involving any act of deceit and/or deception with regards to this Campaign.
6. ASNB shall not be responsible or held liable for any losses howsoever arising or suffered by the Participants whether arising directly or indirectly from the participants’ participation in this Campaign or otherwise.
7. ASNB reserves the right, at any time, to alter, shorten, cancel, suspend or terminate the Campaign earlier in whole or in part, or to vary, delete or add any of these Terms and Conditions herein, without prior notification to the Participants.

8. The terms and conditions of this Campaign, including any amendments, deletions, or additions, shall prevail over any provisions or representations contained in any promotional materials, whether printed or electronic, advertising this Campaign.
9. Any decisions by ASNB on the list of winners of this Campaign for the prizes are final and any appeals or disputes will not be entertained.
10. If the winner of this Campaign does not respond/fails to be contacted by ASNB within the specified period through any appropriate communication channel, ASNB shall reserve the right to cancel the said prize.
11. The terms and conditions of this Campaign shall be governed by the laws of Malaysia.
12. The terms and conditions of this Campaign is issued in both Bahasa Malaysia and English language. In case of discrepancies between the two (2) versions, the English version shall prevail.