"Labur & Level-Up" Campaign

Frequently Asked Questions ("FAQ")

No.	Question	Answer									
	Ge	eneral Information									
1	What does the campaign offer me?	The campaign offers you the chance prizes (in the form of ASNB units) throdraws. It's a straightforward and rewa opportunity – just follow the steps to could be selected to receive the prize	ough multiple arding enter, and you								
2	When is the campaign period?	The campaign runs from 1 st June 2025 2026.	5 to 31 st March								
	E	Eligibility Criteria									
3	Who are allowed to participate in the campaign?	Everyone! The campaign is open to a existing unitholders of ASNB unit trus (applicable to Akaun Dewasa and/or including employees of the Permoda Berhad (PNB) group of companies.	st funds Akaun Remaja),								
		Please ensure that you have a complete and updated personal details in your ASNB accounts to be eligible for the campaign.									
4	How do I participate in the campaign?	Easy! Just invest according to the foll requirements for each draw to partic campaign:	-								
		Monthly Draw Minimum Requirements	No. of Entries								
		Invest RM100 OR Auto Labur RM50 in a single transaction in any ASNB unit trust funds for the month Every incremental of RM100 investment;	1 Additional 1								
		or RM50 Auto Labur The Monthly Draw has a cap at 100 eleperson.									
		Monthly Bonus Draw Minimum Requirements	No. of Entries								
		Invest RM100 AND Auto Labur RM50 in a single transaction in any ASNB unit trust funds for the month	2								
		Every incremental of RM100 investment; or RM50 Auto Labur	Additional 1								
		The Monthly Bonus Draw has no cap	for entries!								

Question	Answer								
	Quarterly Draw								
	Minimum	Requirem	ents	No. of E	ntries				
	Auto Labur RM50 in	-		1101012					
	in any ASNB unit tr	ust funds fo		3					
	month during the c			Additio					
		Every incremental of RM50 Auto Laboratory Your total investments are more than							
	total withdrawals o			-					
	totat withdrawats t	idinig tilo qu	iaitoi						
	The Quarterly Dr	aw has no	cap for ei	ntries!					
	Grand Finale Dr			.					
		Requireme		No. of E	ntries				
	Auto Labur RM50 in								
		in any ASNB unit trust funds for each month from 1st July 2025 until 31st March							
	Every incremental	of RM50 Aut	o Labur	Additio	nal 1				
	Your total investme	ents are mor	e than						
	total withdrawals o		ly 2025	-					
	until 31st March 20)26							
	In short:		Monthly						
	Minimum requirements	Monthly Draw	Bonus	Quarterly Draw	Grand Finale Draw				
	requirements Invest RM100	Draw	- 1						
	Invest RM100 OR	1	Bonus		Finale				
	Invest RM100 OR Auto Labur RM50	Draw	Bonus		Finale Draw				
	Invest RM100 OR	Draw	Bonus		Finale Draw				
	requirements Invest RM100 OR Auto Labur RM50 Invest RM100 AND Auto Labur RM50	Draw ✓	Bonus		Finale Draw				
	requirements Invest RM100 OR Auto Labur RM50 Invest RM100 AND Auto Labur RM50 Invest RM100	Draw ✓	Bonus		Finale Draw				
	requirements Invest RM100 OR Auto Labur RM50 Invest RM100 AND Auto Labur RM50 Invest RM100 AND AND AND AND AND AND	Draw ✓	Bonus		Finale Draw				
	requirements Invest RM100 OR Auto Labur RM50 Invest RM100 AND Auto Labur RM50 Invest RM100	Draw ✓	Bonus Draw	Draw -	Finale Draw				
	requirements Invest RM100 OR Auto Labur RM50 Invest RM100 AND Auto Labur RM50 Invest RM100 AND Auto Labur RM50 AND Auto Labur RM50 AND total investment	Draw ✓	Bonus		Finale Draw				
	requirements Invest RM100 OR Auto Labur RM50 Invest RM100 AND Auto Labur RM50 Invest RM100 AND Auto Labur RM50 AND total investment more than	Draw ✓	Bonus Draw	Draw -	Finale Draw				
	requirements Invest RM100 OR Auto Labur RM50 Invest RM100 AND Auto Labur RM50 Invest RM100 AND Auto Labur RM50 AND total investment more than withdrawal	Draw ✓	Bonus Draw	Draw -	Finale Draw				
	requirements Invest RM100 OR Auto Labur RM50 Invest RM100 AND Auto Labur RM50 Invest RM100 AND Auto Labur RM50 AND total investment more than	Draw ✓	Bonus Draw	Draw -	Finale Draw				
	requirements Invest RM100 OR Auto Labur RM50 Invest RM100 AND Auto Labur RM50 Invest RM100 AND Auto Labur RM50 AND total investment more than withdrawal (for the quarter) Invest RM100 AND	Draw ✓	Bonus Draw	Draw -	Finale Draw				
	requirements Invest RM100 OR Auto Labur RM50 Invest RM100 AND Auto Labur RM50 Invest RM100 AND Auto Labur RM50 AND total investment more than withdrawal (for the quarter) Invest RM100 AND Auto Labur RM50 AND	Draw ✓	Bonus Draw	Draw -	Finale Draw				
	requirements Invest RM100 OR Auto Labur RM50 Invest RM100 AND Auto Labur RM50 Invest RM100 AND Auto Labur RM50 AND total investment more than withdrawal (for the quarter) Invest RM100 AND Auto Labur RM50 AND Auto Labur RM50 AND	Draw ✓	Bonus Draw	Draw -	Finale Draw				
	requirements Invest RM100 OR Auto Labur RM50 Invest RM100 AND Auto Labur RM50 Invest RM100 AND Auto Labur RM50 AND total investment more than withdrawal (for the quarter) Invest RM100 AND Auto Labur RM50 AND	Draw ✓	Bonus Draw	Draw -	Finale Draw				
	requirements Invest RM100 OR Auto Labur RM50 Invest RM100 AND Auto Labur RM50 Invest RM100 AND Auto Labur RM50 AND total investment more than withdrawal (for the quarter) Invest RM100 AND Auto Labur RM50 AND total investment	Draw ✓	Bonus Draw	Draw -	Finale Draw				
	requirements Invest RM100 OR Auto Labur RM50 Invest RM100 AND Auto Labur RM50 Invest RM100 AND Auto Labur RM50 AND total investment more than withdrawal (for the quarter) Invest RM100 AND Auto Labur RM50 AND total investment more than withdrawal (for the quarter) Invest RM100 AND Auto Labur RM50 AND total investment more than withdrawal (throughout Jul	Draw ✓	Bonus Draw	Draw -	Finale Draw				
	requirements Invest RM100 OR Auto Labur RM50 Invest RM100 AND Auto Labur RM50 Invest RM100 AND Auto Labur RM50 AND total investment more than withdrawal (for the quarter) Invest RM100 AND Auto Labur RM50 AND total investment more than withdrawal	Draw ✓	Bonus Draw	Draw -	Finale Draw				

No.	Question	Answer							
		RM100 investn	u earn one entry for every ir nent, or for every RM50 Auto put in, the higher your chan	o Labur. So,					
5	How many draws can I participate/join throughout the campaign period?	This campaign comprises twenty-four (24) draws scheduled throughout the campaign period – and you can easily participate in ALL draws! Table below represent the period for each draw:							
		Draw	Period	No. of Draws					
		Monthly Draw	Every month throughout the campaign period (June 2025 to March 2026)	10					
		Monthly Bonus Draw	Every month throughout the campaign period (June 2025 to March 2026)	10					
		Quarterly Draw	i. First Quarter: July to September 2025 ii. Second Quarter: October to December 2025 iii. Third Quarter: January to March 2026	3					
		Grand Finale Draw	July 2025 to March 2026	1					
6	Do I need to register to participate in the campaign?	campaign's mi	n is not needed. Once you n nimum requirements, you v enrolled in the campaign – a !	vill be					
7	Is the investment required to be in cash only?	No! The investi	ment requirement does not	refer to					
		through all ASI platforms, for a myASNB, inter Members Investand standing in However, pleas reinvestment,	se note that income distribu switching in and transfer in	and nter, , EPF ry deduction					
			re not considered.						
8	What is Auto Labur? How do I do it?	which enables	s service within myASNB po you to set up monthly recu tomatically into ASNB unit t	rring					

No.	Question	Answer							
			myASNB account from the portal or						
			p one! Remember, it's minimum						
		RM50 per Auto La	bur to qualify for the campaign.						
9	Is the campaign limited to a	No, the campaign	is open to all ASNB unit trust funds						
	specific ASNB unit trust fund?	(subject to the availability of units in the respective							
10		funds).							
10	If I already have an existing Auto Labur, am I eligible for	_	le for this campaign as long as your nt meets the minimum requirement						
	this campaign?	of RM50 in single							
		_	chances of winning, you can raise						
		_	mount — the higher the amount,						
		the more entries y	ou will receive in the campaign!						
11	What do you mean by "total	It means that the	total amount you've invested within						
	investments are more than	I	exceeds the total amount you've						
	total withdrawals" during the	withdrawn during	the same timeframe.						
	said period?	Example:							
		I	of First Quarter (July to September						
			vested a total of RM10,000. You also						
			RM 2,000. That means your "total						
			nore than total withdrawals" during						
12	Do "switching out" and	the period. You'll be happy to	know that "switching out" and						
	"transferring out" consider as		are not considered withdrawals.						
	withdrawals?								
13	How about if I subscribed to	Also NO Transfer	rs of units for Wakaf ASNB are not						
	Wakaf ASNB, would this be	considered as wit							
	considered as withdrawals?								
	Duine	0 M/:	M:						
14	How are the winners being	& Winners' Select Winners are select	cted at random through a lucky draw						
	determined?		NB's computer system at the end of						
		each draw period-	- so everyone has a fair chance!						
15	What are the prizes for the	For each draw the	e campaign offers prizes as follows:						
	campaign?	, or odorr draw, and	o campaign energ phizos de letterrei						
		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	RM20,118 for 5 winners						
		Draw							
		Moreover, a total	of one hundred and eighteen (118)						
			e winners will be selected by ASNB						
		-	-						

No.	Question	Answer
		for a special visit to Merdeka 118. Selection will be based on internal criteria solely determined by ASNB.
16	If I win, how will I receive the prizes? And when will I receive it?	Winners will be announced via ASNB social media and website.
		The prizes will be credited in the winners' ASNB unit trust funds' account. ASNB reserves the right to offer the prizes in any of its unit trust funds subject to the winner's eligibility to invest in the said fund.
		You will receive your prize 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. However, we strive to do it within thirty (30) calendar days.
17	I have won this month. Can I win again in the next months?	Yes! You are eligible to win every month, but only one prize per month (whichever is higher).

Illustration for Scenarios

Scenario 1 **Qualifies for Monthly Draw**

Details & Eligibility

UH A has RM200 investment in Jun.

Eligibility:

He qualifies for Monthly Draw (Jun) with 2 entries. He is not eligible for other months unless he invests again in those

Category/Month	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar
Monthly Draw	(2 entries)	×	×	×	×	×	×	×	×	×
Monthly Bonus Draw	×	×	×	×	×	×	×	×	×	×
Quarterly Draw				×			×			×
Grand Finale Draw										×

2 **Qualifies for Monthly Draw**

UH B has one successful RM300 Auto Labur in Jul.

Eligibility:

He qualifies for Monthly Draw (July) with 6 entries. He is not eligible for other months unless he has successful Auto Labur transaction again in those months

Category/Month	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar
Monthly Draw	×	(6 entries)	×	×	×	×	×	×	×	×
Monthly Bonus Draw	×	×	×	×	×	×	×	×	×	×
Quarterly Draw				×			×			×
Grand Finale Draw										×

Scenario **Details & Eligibility** 3 **Qualifies for Monthly Draw & Monthly Bonus Draw** UH C has RM2,000 investment from EPF-MIS in July ii. UH C has successful RM100 Auto Labur in July He qualifies for Monthly Draw (July) and Monthly Bonus Draw (July) with 22 entries since he has both investment and Auto Labur transactions. Category/Month Jun Jul Oct Nov Dec Jan Feb Mar Aug Sep (22 **Monthly Draw** X X X X X X X X X entries) **Monthly Bonus** (22 X X X X X Draw entries) **Quarterly Draw** X X **Grand Finale** X Draw 4 Qualifies for Monthly Draw, Monthly Bonus Draw & Quarterly Draw UH D has RM1,000 investment in Jul-Sep ii. UH D has successful RM50 Auto Labur in Jul-Sep iii. UH D performs withdrawal of RM500 in Sep. He qualifies for Monthly Draw (July- Sep) and Monthly Bonus Draw (July- Sep) with 11 entries. He also qualifies for Quarterly Draw (Sep) with 3 entries since his withdrawals are less than his total investments for the quarter (Jul to Sep). Category/Month Jun Jul Aug Sep Oct Nov Dec Jan Feb Mar **Monthly Draw** X (11 (11 X X X X X X (11 entries) entries) entries) **Monthly Bonus**

(11

entries)

(3 entries)

X

X

X

X

X

X

X

X

X

(11

entries)

X

(11 entries)

Draw

Quarterly Draw

Grand Finale

Draw

Scenario **Details & Eligibility** Qualifies for Monthly Draw, Monthly Bonus Draw, Quarterly Draw and Grand Finale Draw 5 i. UH E has RM1,000 investment from Jun 2025 until Mar 2026 UH E has successful RM200 Auto Labur from Jun 2025 until Mar 2026 ii. UH E performs withdrawal of RM500 in Sep. **Eligibility:** He qualifies for Monthly Draw (June 2025 - Mar 2026) and Monthly Bonus Draw (June 2025 - Mar 2026) with 14 entries. Due to his consistent Auto Labur and also his withdrawals are less than his total investments, he is eligible for Grand Finale Draw with 36 entries. Category/Month Jun Jul Oct Nov Dec Jan Feb Mar Aug Sep **V** J **V Monthly Draw** (14 (14 (14 (14 (14 (14 (14 (14 (14 (14 entries) entries) entries) entries) entries) entries) entries entries) entries) entries) **Monthly Bonus** (14 (14 (14 (14 (14 (14 (14 (14 (14 (14 Draw entries) **Quarterly Draw** (12 (12 (12 entries) entries) entries) **Grand Finale** (36 Draw entries)

6 Qualifies for Monthly Draw

i. UH F has RM20,000 investment from ASBf in Jul.

Eligibility:

He qualifies for **Monthly Draw (July) with 100 entries** since the maximum entries allowed for monthly draw is 100 entries. He is not eligible for other months unless he invests again in those months

Category/Month	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar
Monthly Draw	×	(100 entries)	×	×	×	×	×	×	×	×
Monthly Bonus Draw	×	×	×	×	×	×	×	X	×	×
Quarterly Draw				×			×			×
Grand Finale Draw										×

Scenario Details & Eligibility

7 Qualifies for Monthly Draw

UH G has one successful RM5,000 Auto Labur (in one fund) in Sept.

Eligibility:

He qualifies for **Monthly Draw (Sept) with 100 entries** since the maximum entries allowed for monthly draw is 100 entries. He is not eligible for other months unless he has successful Auto Labur transaction again in those months

Category/Month	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar
Monthly Draw	×	×	×	(100 entries)	×	×	×	×	×	×
Monthly Bonus Draw	×	×	×	×	X	×	×	×	×	X
Quarterly Draw				×			×			×
Grand Finale Draw										×

8 Qualifies for Monthly Draw & Monthly Bonus Draw

- i. UH H has RM200,000 investment from ASBf in Aug.
- ii. UH H has successful RM100 Auto Labur in Aug and Sep.

Eligibility:

He qualifies for **Monthly Draw (Aug) with 100 entries** since the maximum entries allowed for monthly draw is 100 entries. In addition, he also qualifies for **Monthly Bonus Draw (Aug) with 2,002 entries** since there is no limit of entries for this category. In Sep, he only qualifies for **Monthly Draw (Sep) with 2 entries**. He does not qualify for Quarterly Draw (Sep) as he has no successful Auto Labur for the Q1 period (Jul to Sep).

Category/Month	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar
Monthly Draw	×	×	(100 entries)	(2 entries)	×	×	×	×	×	×
Monthly Bonus Draw	×	×	(2,002 entries)	×	×	×	×	×	×	×
Quarterly Draw				×			×			×
Grand Finale Draw										×

Scenario **Details & Eligibility** 9 Qualifies for Monthly Draw & Monthly Bonus Draw, but not Quarterly Draw UH I has RM1,000 investment in Jul & Aug. UH I has successful RM50 Auto Labur in July, Aug and Sep. ii. UH I performs withdrawal of RM5,000 in Sep. **Eligibility:** He qualifies for Monthly Draw (July & Aug) with 11 entries. In addition, he also qualifies for Monthly Bonus Draw (July & Aug) with 11 entries. Subsequently, he only qualifies for Monthly Draw (Sep) with 1 entry. But he does not qualify for Quarterly Draw (Sep) as her withdrawals are more than her total investments for the quarter (July to Sep). Category/Month Jun Jul Aug Sep Oct Nov Dec Jan Feb Mar **Monthly Draw** X X X X X X (1 entry) (11 entries) (11 entries) **Monthly Bonus** X X X X X X X Draw (11 entries) (11 entries) **Quarterly Draw** X **Grand Finale** X Draw

10 Qualifies for Monthly Draw but not Quarterly Draw

i. UH J has successful RM200 Auto Labur every month from Oct to Dec but withdraws RM700 in Nov.

Eligibility:

He qualifies for **Monthly Draw (Oct, Nov & Dec) with 4 entries each**. But he does not qualify for Quarterly Draw (Dec) as her withdrawals are more than her total investments for the quarter (Oct to Dec).

Category/Month	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar
Monthly Draw	X	×	×	×	(4 entries)	✓ (4 entries)	(4 entries)	×	×	×
Monthly Bonus Draw	X	×	×	×	×	×	×	×	×	×
Quarterly Draw				×			×			×
Grand Finale Draw										×

Scenario Details & Eligibility 11 Qualifies for Monthly Draw, Monthly Bonus Draw & Quarterly Draw, but not Grand Finale Draw

- i. UH K is so enthusiastic about the Campaign. He has RM500 investment every month.
- ii. UH K also wants to get Grand Finale Draw and has successful RM50 Auto Labur in Jul 2025 until Feb 2026. However, he terminated his Auto Labur in Mar 2026.

Eligibility:

He qualifies for Monthly Draw (Jun) with 5 entries. In addition, he also qualifies for Monthly Draw and Monthly Bonus Draw (July-Jan) with 6 entries each, and for Quarterly Draw (Sep and Dec) with 3 entries each. However, due to unsuccessful Auto Labur transactions Mar, he is not eligible for Quarterly Draw (Mar) and also the Grand Finale Draw.

>	J
	•
(6	(5
entries)	entries)
>	
(6	×
entries)	
	×
	×
)	\ -

12 Qualifies for Monthly Draw, Quarterly Draw & Grand Finale Draw

i. UH L has successful RM200 Auto Labur in from Jun 2025 until March 2026

Eligibility:

He qualifies for Monthly Draw (Jun - Mar) with 4 entries each. In addition, he also qualifies for Quarterly Draw (Sep, Dec & Mar) with 12 entries each. Due to her consistent investment behaviour, he is eligible for Grand Finale Draw with 36 entries.

Category/Month	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar
Monthly Draw	(4	(4	\ (4	\ (4	> (4	(4	\ (4	(4	(4	(4
	entries)	entries)	entries)	entries)	entries)	entries)	entries)	entries)	entries)	entries)
Monthly Bonus Draw	×	×	×	×	×	×	×	×	×	×
Quarterly Draw				(12 entries)			(12 entries)			(12 entries)
Grand Finale Draw										(36 entries)

Scenario	Details & Eligibility										
13	Qualifies for Monthly Draw, Quarterly Draw & Grand Finale Draw										
	i. UH M has successful RM200 Auto Labur in from Jun 2025 until Mar 2026, but failed in Nov 2025.										
	Eligibility: He qualifies for Monthly Draw (Jun-Oct and Dec-Jan) with 4 entries each. Due to unsuccessful Auto Labur transaction in Nov 2025, he only qualifies for Quarterly Draw (Sep & Mar) with 12 entries each.										
	Category/Month	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar
	Monthly Draw	(4 entries)	(4 entries)	(4 entries)	(4 entries)	(4 entries)	×	(4 entries)	(4 entries)	(4 entries)	(4 entries)
	Monthly Bonus Draw	×	×	×	×	×	×	×	×	×	×
	Quarterly Draw				(12 entries)			×			(12 entries)
	Grand Finale Draw										×