

Terms and Conditions: 100 Days of Riuh Ria Campaign (“Campaign”)

1. Campaign Overview

- 1.1 The Campaign is organised by Amanah Saham Nasional Berhad (“ASNB”).
- 1.2 This Campaign shall commence from 00:00 hours (GMT+8) on 1 July 2025 and shall end at 23:59 hours (GMT+8) on 31 December 2025 (“Campaign Period”).
- 1.3 The primary objective is to boost awareness, adoption, and investment into the Robo Investment Advisor (RIA) feature among existing and new ASNB’s myASNB application users through an engaging, digital-led contest experience.
- 1.4 ASNB reserves the right to vary, postpone, re-schedule and/or extend the Campaign Period at any time at its absolute discretion.

2. Terminology

The following terms apply throughout this Campaign:

- 2.1 **Bonus Code:** An alphanumeric code (RIA100) Eligible Participants (as defined below) must be entered in the Bonus Code box in MyASNB app during each investment to qualify for Campaign entries.
- 2.2 **Entry:** A chance awarded to an Eligible Participant calculated as one (1) entry per RM100.00 invested and maintained throughout the Campaign Period.
- 2.3 **Prize(s):** The prizes are Touch 'n Go (“TNG”) eWallet PIN reloads and flight vouchers, as detailed herein.
- 2.4 **RIA:** Robo Investment Advisor, a feature within ASNB’s myASNB application, available to Malaysians aged eighteen (18) years and above.
- 2.5 **Successful Entry:** An entry is considered successful when the Eligible Participant (as defined in 3.0) enters the correct Bonus Code during the investment, invests a minimum of

Ringgit Malaysia One Hundred (RM100.00) only, and retains the invested amount without any withdrawal throughout the Campaign Period.

3. Eligibility

3.1 Open to all existing and new users of RIA, who is a Malaysian and aged eighteen (18) years old and above, including all employees and immediate family members (spouses and children) of the employees of Permodalan Nasional Berhad (Registration No.197801001190 (38218-X)) and its group of companies ("PNB Group"), who invests a minimum of Ringgit Malaysia One Hundred (RM100.00) only, within a single transaction with a bonus code 'RIA100' during the campaign period ("Eligible Participant").

3.2 The list of six (6) RIA portfolios under this Campaign are as follows:

- (i) Very Conservative;
 - (ii) Moderately Conservative;
 - (iii) Moderate;
 - (iv) Moderately Aggressive;
 - (v) Aggressive; and
 - (vi) Very Aggressive,
- (collectively, "Portfolios" and each, a "Portfolio").

4. Campaign Mechanics

4.1 Entry Steps:

- Step 1: Log into myASNB and access RIA.
- Step 2: Invest a minimum of Ringgit Malaysia One Hundred (RM100.00) only into any Portfolio during the Campaign Period.
- Step 3: Input Bonus Code (RIA100) upon investment.

4.2 Entry Calculation:

- One (1) entry per Ringgit Malaysia One Hundred (RM100.00) invested per investment.

- No maximum cap. Partial amounts below Ringgit Malaysia One Hundred (RM100.00) do not earn extra entry.

4.3 Investment Retention:

- Invested amounts must be maintained in the Portfolio without any withdrawals to remain eligible for Monthly Prizes (awarded at the end of each month) and for the Grand Prizes (awarded at the end of Campaign Period).

4.4 Bonus Code Validity:

- Transactions without or with incorrectly entered Bonus Codes are disqualified.

4.5 Multiple Investments:

- Each Eligible Participant will earn one entry for every Ringgit Malaysia One Hundred (RM100.00) invested using the Bonus Code. Multiple RM100 investments will result in multiple multiple entries

4.6 Transaction Verification:

- ASNB may verify transactions and request additional documentation, if necessary. Fraudulent transactions disqualify entries.

4.7 Non-transferable Entries:

- Entries cannot be transferred or exchanged.

5. Prizes

5.1 Monthly Prizes:

Awarded monthly from July–November 2025 entries through lucky draws:

Prize Category (Monthly)	Quantity (Monthly)	Total Quantity
TNG eWallet PINs worth RM200.00	5	25
TNG eWallet PINs worth RM100.00	40	200
TNG eWallet PINs worth RM50.00	100	500

TNG eWallet PINs worth RM30.00	300	1500
TNG eWallet PINs worth RM10.00	500	2500

5.1.1 The monthly prize entries will apply only for the period from July to November.

Prize fulfilment will be completed within **fourteen (14) working days** from the date of winner announcement. In the event the selected winner cannot be contacted via email or phone within the stipulated period, a new winner will be selected.

5.2 Grand Prizes

5.2.1 Prize Description:

- Five (5) Eligible Participants (“Grand Prize Winners”) shall each receive one (1) Malaysia Airlines MHgiftcard (“Grand Prize”) worth Ringgit Malaysia Two Thousand (RM2,000.00) only. The MHgiftcard can be used to purchase Malaysia Airlines flight tickets and eligible ancillary services via malaysiaairlines.com. and is subject to its own [terms and conditions](#).
- Grand Prize Winners will be selected via an automated lucky draw from all valid entries accumulated throughout the entire Campaign Period.
- The winners will be announced by February 2026.
- In the event the MHgiftcard is unavailable or cannot be fulfilled due to circumstances beyond ASNB’s control, ASNB reserves the right to substitute the Grand Prize with another reward of equivalent value, at its sole discretion.

5.3 Illustrative Prize Entry Scenario (Informative Only)

5.3.1 The following illustrative scenario is provided to assist Eligible Participants understand how deposits and withdrawals affect prize eligibility during the Campaign Period.

Month	Deposit (RM)	Withdrawal (RM)	Net Deposit (RM)	Monthly Prize Entries	Cumulative Net Deposit (RM)
July	200	-	200	2	200
August	300	200	100	1	300
September	-	100	(100)	0	200
October	400	100	300	3	500
November	100	200	(100)	0	400
December*	200	100	100	1	500

* Entries from July to November 2025 will be eligible for Monthly Prizes while entries in December 2025 will be eligible for the Grand Prizes.

5.3.2 Clarifications: This scenario is for illustrative purposes only and does not reflect any actual participant data or outcomes.

6. Other Terms and Conditions

6.1 Each Eligible Participant agrees that by participating in this Campaign, the Eligible Participant allows and consents for ASNB to:

- collect, retain, process, and use all information and personal data that have been provided by the Eligible Participant to ASNB while participating in this Campaign including photographs of the Eligible Participant and/or winners, if any, ("Personal Data") in accordance with ASNB's privacy policy as set out in ASNB's official website at www.asnb.com.my; and
- disclose and share the Personal Data among PNB Group, authorised agents, and service providers (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.

6.2 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.

6.3 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.

6.4 ASNB and PNB Group 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.

- 6.5 ASNBNB reserves the right to qualify and/or reject any participants who do not meet the eligibility and criteria or fail to comply with the other 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 and/or cheating with regards to this Campaign.
- 6.6 ASNBNB shall not be responsible or held liable for any losses howsoever arising or suffered by the Eligible Participants whether arising directly or indirectly from the Eligible Participants' participation in this Campaign or otherwise.
- 6.7 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.
- 6.8 Any decisions by ASNBNB on the list of winners of this Campaign for the Prizes are final and any appeals or disputes will not be entertained.
- 6.9 If the winner of this Campaign does not respond/fails to be contacted by ASNBNB within the specified period through any appropriate communication channel, ASNBNB shall reserve the right to cancel the said Prizes.
- 6.10 ASNBNB reserves the right to replace the Prizes with another Prizes of equal value at its sole discretion at any time.
- 6.11 Any participation in this Campaign is not subject to any Prizes that may be available to Eligible Participants through on-ground activities, if any.
- 6.12 These terms and conditions shall be governed by the laws of Malaysia.
- 6.13 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.