



Ria Referral Program

A) Terms & Conditions

1. This Ria (as defined below) referral program (“Referral Campaign”) is organised by Amanah Saham Nasional Berhad (Registration No. 197901003200 (47457-V)) (“ASNB”).
2. This Referral Campaign shall commence on 15th July 2024 00:01 hours (GMT +8) and end on 31st December 2026 23:59 hours (GMT +8), both dates inclusive (“Campaign Period”).
3. ASNB reserves the right to vary, postpone, re-schedule and/or extend the Campaign Period at anytime at its absolute discretion.
4. Reward enhancement during Hari Raya Aidilfitri periods:
 - (i) In conjunction with Hari Raya Aidilfitri 2026, ASNB will introduce a temporary reward enhancement under this Referral Campaign.
 - (ii) During this period, the Referral Reward will be increased from Ringgit Malaysia Ten (RM10.00) to Ringgit Malaysia Twenty (RM20.00) each for both Referrer and Referee who meet the eligibility criteria defined herein.
 - (iii) This reward enhancement will be valid from 00:00 hours (GMT +8) on 19th March 2026 until 23:59 hours (GMT +8) on 30th April 2026 (“Raya Reward Enhancement Period”).
 - (iv) Upon expiry of the Raya Reward Enhancement Period, the Referral Reward will revert to Ringgit Malaysia Ten (RM10.00) each for both Referrer and Referee until the end of the overall Campaign Period.
5. Terminology: -
 - (i) **Ria:** Robo Investment Advisor, a feature within myASNB application, is open to all Malaysians of at least eighteen (18) years of age.
 - (ii) **Referrer:** Any Ria user, including all employees and immediate family members (spouses and children) of employees of Permodalan Nasional Berhad (Registration No. 197801001190 (38218-X)) and its group of companies (“PNB Group”), who has a Ria account and invests in any of the Portfolios (as defined below) with a minimum investment of Ringgit Malaysia One Hundred (RM100.00) only in a single transaction.
 - (iii) **Referee:** Any new Ria user who opens a Ria account and invests in any of the Portfolios, upon being referred by the Referrer using the Referrer’s Referral Code (as defined below), with a minimum investment of Ringgit Malaysia One Hundred (RM100.00) only in a single transaction.
 - (iv) **Referral Code:** A unique set of alphanumeric symbols or phrases that identifies individuals participating in this Referral Campaign.
 - (v) **Active Portfolio:** A portfolio that remains open and not suspended or closed, having been previously funded with an investment, regardless of whether the current balance is zero due to a full withdrawal.
 - (vi) **First Portfolio:** The first active Portfolio in Ria user’s account, that is not closed or suspended, regardless of the amount available therein.
6. 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, “Portfolio”).

7. To be eligible for the Referral Reward (as defined below):
 - (i) The Referrer must register for a Ria account, have at least one Active Portfolio, and invest a minimum of Ringgit Malaysia One Hundred (RM100.00) only in a single transaction.
 - (ii) The Referrer must invite at least one friend who is not an existing Ria user to join using the Referrer’s Referral Code.
 - (iii) The Referee must open a Ria account using the Referrer’s Referral Code and invest a minimum of Ringgit Malaysia One Hundred (RM100.00) only in a single transaction. The Referee must maintain a minimum balance of Ringgit Malaysia One Hundred (RM100.00) only in the Portfolio throughout the thirty (30) calendar days and must not make any withdrawals during this time.
8. Referral Reward:
 - (i) For successful referrals validated outside the Merdeka Reward Enhancement Period, ASNB will deposit Ringgit Malaysia Ten (RM10.00) only each into the Referrer’s and Referee’s First Portfolio.
 - (ii) For successful referrals validated during the Merdeka Reward Enhancement Period, ASNB will deposit Ringgit Malaysia Twenty-Five (RM25.00) only each into the Referrer’s and Referee’s First Portfolio.
 - (iii) The Referral Reward above will be automatically credited by ASNB within twenty-five (25) working days (Mondays to Fridays excluding federal public holidays), after validation (by ASNB) that the Referee remained invested in the Portfolio for a minimum of thirty (30) calendar days.
9. There is no limit to the frequency of referral activity by the Referrer, subject to the Referral Reward’s allocation as solely determined by ASNB. This Referral Campaign will automatically cease at the expiration of the Campaign Period.
10. The participation of Ria users in this Referral Campaign shall be null and void if any one (1) of the following has been established:
 - (i) The Referrer and/or the Referee do not comply with these terms and conditions stated herein;
 - (ii) The Referrer and/or the Referee are found or suspected to be tampering with this Referral Campaign and/or its process or the operations of this Referral Campaign. Tampering shall include fraudulent activities involving any act of deceit and/or deception and/or cheating with regards to this Referral Campaign;
 - (iii) The referral link and/or Referral Code is broken or tampered;
 - (iv) The Referee has an existing Ria account prior to this Referral Campaign; or
 - (v) The Referrer and/or the Referee do not meet the age requirement.



B) Other Terms & Conditions

1. By participating in this Referral Campaign, Ria users shall be deemed to have agreed to these terms and conditions and any appeals or disputes will not be entertained by ASNB.
2. By participating in this Referral Campaign, Ria users agree to allow ASNB the right to use names, private details and photographs of Ria users, for marketing, advertising and publicity purposes, in accordance with applicable laws without any cost or compensation.
3. ASNB's decision on all matters relating to this Referral Campaign shall be final, conclusive and binding. No further correspondence, appeals, protests or attempts to dispute the same would be entertained in any event.
4. Any costs incurred by Ria users for transportation, accommodation, personal costs, fees and/or any other expenses related to this Referral Campaign and/or Referral Reward are to be borne fully by Ria users.
5. Any Ria users that receive the Referral Reward shall be personally liable for all taxes, rates, government fees or any other charges that may be levied against them under the applicable laws in relation to the Referral Reward and this Referral Campaign.
6. ASNB reserves the right to change or terminate this Referral Campaign, modify, or amend these terms and conditions at any time, without prior notice and it shall be binding to all Ria users.
7. ASNB shall not be responsible or liable for any losses howsoever arising or suffered by Ria users whether arising directly or indirectly from Ria users' participation in this Referral Campaign or otherwise.
8. These terms and conditions shall be governed by the laws of Malaysia.
9. These 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.