



Ria Referral Booster Campaign

A) Terms & Conditions

1. This Ria (as defined below) referral booster campaign (“Referral Booster Campaign”) is organised by Amanah Saham Nasional Berhad (Registration No. 197901003200 (47457-V)) (“ASNBN”).
2. This Referral Booster Campaign shall commence on **1st January 2026 at 00:00 hours (GMT +8) and shall end on 28th February 2026 at 23:59 hours (GMT +8)**, both dates inclusive (“Referral Campaign Period”).
3. The objective of the Ria Referral Program (“Campaign”) is to encourage eligible existing investors of the ASNBN Robo Investment Advisor (“Ria”) to refer new eligible investors to participate in Ria. The Program is intended to support the growth and adoption of Ria through referral-based participation, subject to the terms and conditions set out herein.
4. Referral reward for this **Referral Booster Campaign**:
 - (i) In conjunction with the on-going Ria Referral Campaign launched on 15 July 2024 (“On-going Referral Campaign”), ASNBN will introduce a temporary Referral Reward (as defined below) under this Ria Referral Booster Campaign.
 - (ii) During the Referral Campaign Period, the **Referral Reward will be increased from Ringgit Malaysia Ten (RM10.00) only to Ringgit Malaysia Thirty (RM30.00) only each for both Referrer and Referee** who meet the eligibility criteria defined herein.
 - (iii) This Referral Reward will be valid during the Referral Campaign Period only.
 - (iv) Upon expiry of the Referral Campaign Period, the Referral Reward will revert to Ringgit Malaysia Ten (RM10.00) only each for both Referrer and Referee until the end of the overall campaign period under the On-going Referral Campaign i.e. on 31 March 2026.
5. Terminology: -
 - (i) **Ria**: Robo Investment Advisor, a feature within myASNBN 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 Booster 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 Referral Booster 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:
 - (i) The Referrer must register for a Ria account, have at least one (1) 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 (1) 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 Referral Campaign Period, ASNBNB 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 Referral Campaign Period, ASNBNB will deposit ***Ringgit Malaysia Thirty (RM30.00)** only each into the Referrer's and Referee's First Portfolio. **(*Ringgit Malaysia Ten (RM10.00) only shall be credited into each Referrer's and Referee's First Portfolio account, while an additional Ringgit Malaysia Twenty (RM20.00) only shall be awarded to each Referrer and Referee in the form of a Touch 'n Go eWallet PIN (Expiry date: 27 March 2026) , which will be sent by ASNBNB via email (EDM))** ("Referral Reward").
 - (iii) The Referral Reward above will be automatically credited by ASNBNB within twenty-five (25) working days (Mondays to Fridays excluding federal public holidays), after validation (by ASNBNB) 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 ASNBNB. This Ria Referral Booster Campaign will automatically cease at the end of the Referral Campaign Period.

10. The participation of Ria users in this Referral Booster 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 Booster Campaign and/or its process or the operations of this Referral Booster Campaign. Tampering shall include fraudulent activities involving any act of deceit and/or deception and/or cheating with regards to this Referral Booster 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 Booster Campaign; or
- (v) The Referrer and/or the Referee do not meet the age requirement.

B) Other Terms & Conditions

1. Each Participant agrees that by participating in this Campaign, the Participant allow and consent for ASNB to:
 - 1.1. collect, retain, process, and use all information and personal data that have been provided by the Participant to ASNB while participating in this Campaign including photographs of the 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
 - 1.2. 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.
2. By participating in this Referral Booster 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.
3. 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.
4. 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.
5. 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.
6. 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.
7. 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.



8. 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.
9. 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.
10. 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.
11. These terms and conditions shall be governed by the laws of Malaysia.
12. 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.