

ASB Plus Campaign (“Campaign”)

A. Terms and Conditions

1. Campaign

- 1.1. This Campaign, organised by Amanah Saham Nasional Berhad (Registration No. 197901003200 (47457-V)) (“ASNB”), is a campaign that offers an additional return on the Fixed Price Fund (as set out hereunder) offered under this Campaign when subscribed as a package with a selected Variable Price Fund (as set out hereunder) (“ASB Plus Package”) during the Campaign Period (as defined hereunder), subject to a Lock-in Period (as defined hereunder).
- 1.2. This Campaign shall run from 1 August 2025 until 30 September 2025 (both dates inclusive) (“Campaign Period”).
- 1.3. ASB Plus Package is made available to this Campaign’s participants (“Participants”) to be subscribed online via myASNB portal and/or over the counter at any ASNB branch throughout the Campaign Period.
- 1.4. By participating in this Campaign, the Participants shall be deemed to have read, fully understood, and agreed to be bound by the terms and conditions of this Campaign as stated herein.
- 1.5. ASNB reserves the right to vary, postpone, reschedule and/or extend the Campaign Period at any time at its absolute discretion.

2. Eligibility

- 2.1. This Campaign is open to all new and existing unit holders of the Participating Funds (as defined hereunder) in Akaun Dewasa and/or Akaun Remaja/Bijak, including employees and immediate family members (spouses and children) of Permodalan Nasional Berhad (197801001190 (38218-X)) and its group of companies (“PNB Group”).
- 2.2. “Participating Funds” refers to the funds offered under the ASB Plus Package as shown in the table below:

Fund Category	Fund Name
Fixed Price Fund (“FP Fund”)	i) Amanah Saham Bumiputera (“ASB”)
	ii) Amanah Saham Bumiputera 2 (“ASB 2”)
Variable Price Fund (“VP Fund”)	i) ASN Imbang (Mixed Asset Balanced) 2 (“ASN Imbang 2”)

3. Campaign Mechanics

- 3.1. Two (2) ASB Plus Packages are offered under this Campaign, with an investment breakdown of seventy percent (70%) in FP Fund and thirty percent (30%) in VP Fund, as shown in the table below:

Package No.	Fund Category	Fund Name	Investment Ratio
1	FP Fund	ASB	70%
	VP Fund	ASN Imbang 2	30%
2	FP Fund	ASB 2	70%
	VP Fund	ASN Imbang 2	30%

- 3.2. The sales charge for the Participating Funds are listed below:

Fund Category	Fund Name	Sales Charge	
		Channel	Rate
VP Fund	i. ASN Imbang 2	ASNB Branch	1.75%
		myASNB Portal	1.75%
FP Fund	i. ASB ii. ASB 2	Nil	

- 3.3. The Participants are allowed to make multiple subscriptions during the Campaign Period, and each subscription is subject to a minimum investment amount of Ringgit Malaysia One Thousand (RM1,000.00) only.
- 3.4. For each ASB Plus Package subscription, the investment amount in both FP Fund and VP Fund will be subject to a lock-in period of twelve (12) months from the subscription date (“Lock-in Period”). During the Lock-in Period, redemption, transfer-out, and switching-out of units under the ASB Plus Package are not allowed. Examples of Lock-in Period for various subscription dates are shown in the table below:

Subscription Date	Lock-in Start Date	Lock-in Period	Lock-in End Date
10 August 2025	10 August 2025	Twelve (12) months	9 August 2026
31 August 2025	31 August 2025		30 August 2026
1 September 2025	1 September 2025		31 August 2026

- 3.5. Cancellation of ASB Plus Package subscription or early withdrawal before the end of the Lock-in Period is not permitted, except under specific circumstances such as the exercise of cooling-off rights.

- 3.6. The Participants who are investing for the first time in VP Fund via this Campaign (i.e. investment in ASN Imbang 2 under ASB Plus Package is the Participant's first time investing in any VP Fund) will be entitled to a cooling-off period of six (6) business days from the date of subscription to the ASB Plus Package. If the Participants opt to exercise the cooling-off right, the total investment amount under the ASB Plus Package, which includes the FP Fund units, will be refunded within seven (7) business days from the cooling-off request date.
- 3.7. Investment via Employees Provident Fund Members Investment Scheme (EPF MIS) is not applicable for this Campaign.
- 3.8. Investment via switch-in and transfer-in into ASB Plus Package are not allowed for this Campaign.

4. Campaign Reward

- 4.1. ASB Plus Package investments are entitled to an additional return ("Enhanced Return") of one percent (1.00%) per annum calculated on the principal investment amount of the FP Fund under the ASB Plus Package. The Enhanced Return is in the form of units of the subscribed FP Fund in ASB Plus Package. Example of Enhanced Return calculation:

Investment amount in ASB Plus Package	FP Fund portion at 70%	Enhanced Return
RM5,000.00	RM3,500.00	$RM3,500.00 \times 1.00\% \times \frac{12}{12} \text{ months}$ = RM35.00
RM10,000.00	RM7,000.00	$RM7,000.00 \times 1.00\% \times \frac{12}{12} \text{ months}$ = RM70.00
RM25,000.00	RM17,500.00	$RM17,500.00 \times 1.00\% \times \frac{12}{12} \text{ months}$ = RM175.00

- 4.2. Enhanced Return will be credited into the respective FP Funds account on the date of the respective FP Fund's income distribution. Income distribution dates for the participating FP Funds are shown below:

FP Fund	Income Distribution Date
ASB	1 January 2026
ASB 2	1 April 2026

- 4.3. For multiple subscriptions during the Campaign Period, the Enhanced Return from all ASB Plus Package subscriptions will be totalled up and paid on the respective FP Fund's income distribution date. An example of Enhanced Return payments for multiple subscriptions is shown below:

Subscription Date	FP Fund	FP Fund Investment Amount	Enhanced Return Rate	Enhanced Return Payable
10 August 2025	ASB	RM17,500.00	1.00% p.a.	$RM17,500.00 \times 1.00\% \times \frac{12}{12} \text{ months}$ = RM175.00
15 September 2025	ASB	RM3,500.00	1.00% p.a.	$RM3,500.00 \times 1.00\% \times \frac{12}{12} \text{ months}$ = RM35.00
Total Enhanced Return Payable on 1 January 2026 (ASB Income Distribution Date)				RM210.00
Subscription Date	FP Fund	FP Fund Investment Amount	Enhanced Return Rate	Enhanced Return Payable
15 August 2025	ASB 2	RM24,500.00	1.00% p.a.	$RM24,500.00 \times 1.00\% \times \frac{12}{12} \text{ months}$ = RM245.00
1 September 2025	ASB 2	RM7,000.00	1.00% p.a.	$RM7,000.00 \times 1.00\% \times \frac{12}{12} \text{ months}$ = RM70.00
Total Enhanced Return Payable on 1 April 2026 (ASB 2 Income Distribution Date)				RM315.00

- 4.4. Enhanced Return are a one-off payment and will not be paid on future years' income distribution dates.
- 4.5. ASNB reserves the right to withhold, claw back or deduct any Enhanced Return that have been paid out in the event the Participant fails to complete the required Lock-in Period, or any other Campaign requirements.

B. General Terms and Condition

1. Each Participant agrees that by participating in this Campaign, the Participant allows and consents 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, 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. All Participants 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 reward and this Campaign.
3. The terms and conditions governing the selected Participating Funds are separate from the terms and conditions of this Campaign. Features of the Participating Funds are contained in the Master Prospectus, Supplementary Master Prospectus(es) and relevant product highlight sheets which can be found at https://www.asnb.com.my/V2/asnbv2_2funds_EN.php. The Participants are required to comply with all terms and conditions in respect of the investment in the applicable Participating Funds, and all the terms and conditions of this Campaign.
4. Investments in the Participating Funds are not the obligation of, guaranteed by or insured/covered by ASNB and are subject to investment risks, including the possible loss of the principal amount invested. The Participants are advised to read the Master Prospectus, Supplementary Master Prospectus(es) and product highlight sheets of the applicable Participating Funds before investing.
5. The Participants should also consider all fees and charges involved before investing.
6. Past performance of the Participating Funds is not an indication of future performance. Unit prices and any income distributions payable, if any, may decrease and are subject to market performance. The Participants should rely on their own evaluation to assess the merits and risks of any investment. The Participants who are in doubt as to the action to be taken should consult their professional advisors immediately.
7. For avoidance of doubt, cancellation, suspension, termination or extension of the Campaign Period shall not entitle the Participants or any other person to any claim or compensation against ASNB for any and all losses or damages suffered or incurred by such Participants or any other person as a direct or indirect result of the act of such cancellation, suspension, termination, or extension.
8. To the fullest extent permitted by law, ASNB shall not be held liable for whatsoever loss or damages, whether directly or indirectly, howsoever arising in connection with this Campaign.
9. ASNB shall not be held liable for any defaults in respect to this Campaign due to any act of God, war, riot, strike, lockout, industrial action, fire, flood, drought, storm, pandemic, system and technical failures or any event beyond the reasonable control of ASNB.
10. ASNB reserves the right to disqualify and/or reject any Participants who do not meet the eligibility and criteria and/or fail to comply with the terms and conditions of this Campaign as stated herein and/or violate ASNB's policies or applicable laws 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.
11. 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.
12. ASNB reserves the right, at any time, to alter, shorten, cancel, suspend or terminate this Campaign either in whole or in part, or to vary, delete or add any of the terms and conditions herein, without prior notification to the Participants.
13. These terms and conditions, 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.
14. These terms and conditions shall be governed by the laws of Malaysia.
15. These terms and conditions is issued in both Bahasa Malaysia and English language. In case of discrepancies between the two (2) versions, the English version shall prevail.