

ASB Plus Campaign

Frequently Asked Questions (FAQ)

No.	Question	Answer									
Overview of ASB Plus											
1.	What is ASB Plus?	ASB Plus is an investment campaign that offers packages combining a Fixed Price Fund (ASB or ASB 2) with a selected Variable Price Fund. It offers an additional 1% return (Enhanced Return) on the Fixed Price portion of the investment. ASB Plus packages are only available during the campaign period, and investments are subject to a lock-in period.									
2.	What are the packages or fund combinations on offer?	<table> <tr> <th></th><th>Fixed Price (FP) Fund</th><th>Variable Price (VP) Fund</th></tr> <tr> <td>Package 1</td><td>ASB</td><td>ASN Imbang 2</td></tr> <tr> <td>Package 2</td><td>ASB 2</td><td>ASN Imbang 2</td></tr> </table>		Fixed Price (FP) Fund	Variable Price (VP) Fund	Package 1	ASB	ASN Imbang 2	Package 2	ASB 2	ASN Imbang 2
	Fixed Price (FP) Fund	Variable Price (VP) Fund									
Package 1	ASB	ASN Imbang 2									
Package 2	ASB 2	ASN Imbang 2									
3.	What is the investment split for each package?	<table> <tr> <th></th><th>FP Fund</th><th>VP Fund</th></tr> <tr> <td>Investment Split</td><td>70%</td><td>30%</td></tr> </table>		FP Fund	VP Fund	Investment Split	70%	30%			
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4.	How long is the campaign period?	ASB Plus campaign runs from 1 August to 30 September 2025.									
5.	Where can I subscribe to ASB Plus?	ASB Plus is offered at all ASNB branches and online via the myASNB Portal at www.myasnb.com.my .									
Eligibility and Subscription											
6.	Who is eligible to invest in ASB Plus?	All new and existing unitholders who meet the eligibility criteria of the funds offered in the ASB Plus packages (applicable to Akaun Dewasa and/or Akaun Remaja/Bijak).									
7.	What is the minimum investment amount for ASB Plus?	A minimum of RM1,000 is required for each subscription to an ASB Plus package.									
8.	What is the maximum investment amount for ASB Plus?	There is no maximum investment amount for each subscription to ASB Plus. However, all subscriptions are subject to your individual units available for purchase in ASB/ASB 2, availability of units for ASB 2 and the limit per transaction at respective channels, where applicable.									
9.	Is there a limit to the number of ASB Plus packages I can subscribe to?	There is no limit to the number of packages you can subscribe to during the campaign period, as long as you have sufficient individual units available for purchase in ASB/ASB 2.									
10.	Do I need to have an existing balance of units for the Fixed Price Fund and/or the Variable Price Fund offered in ASB Plus?	No. You do not need to have an existing balance for the funds included in your selected package in ASB Plus.									

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11.	Can I subscribe via the EPF Members Investment Scheme (MIS)?	No, subscription of ASB Plus through EPF-MIS is not allowed.																				
12.	Can I subscribe to ASB Plus using loan investment?	No, subscription of ASB Plus using loan investment is not allowed.																				
Enhanced Return																						
13.	What is Enhanced Return?	<p>Enhanced Return is the additional return you will earn on the Fixed Price portion in your package. The Enhanced Return rate is at 1.00% per annum, and will be paid in the form of ASB or ASB 2 units.</p> <p>Below is an example of the calculation for Enhanced Returns, for an investment of RM10,000 with RM7,000 allocated to the Fixed Price Fund:</p> <p>Enhanced Return = Amount in FP Fund × Enhanced Return rate (%)</p> <p>Enhanced Return = 7,000 × 1.00% = RM70</p>																				
14.	When will I receive my Enhanced Returns?	<p>Your Enhanced Returns will be credited into your respective Fixed Price Fund account on the fund’s income distribution date. The dates are shown below:</p> <table><tr><td>ASB</td><td>1st January 2026</td></tr><tr><td>ASB 2</td><td>1st April 2026</td></tr></table>	ASB	1 st January 2026	ASB 2	1 st April 2026																
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15.	Will the Enhanced Returns from all my subscribed packages be paid at the same time?	<p>Yes, if you have subscribed to multiple packages during the campaign period, all the Enhanced Return units will be credited together in the respective Fixed Price Fund account on the fund’s income distribution date, even if the lock-in period has not yet ended.</p> <p>Note that Enhanced Return units can be withdrawn while the principal investment of ASB Plus will remain locked until the expiry of the lock-in period.</p> <p>Below is an example of Enhanced Returns payout for multiple ASB Plus subscriptions:</p> <table><tr><th>Transaction Date</th><th>Fixed Price (FP) Fund and FP Amount</th><th>Enhanced Return Amount (units)</th><th>Enhanced Return Payment Date</th></tr><tr><td>10th Aug 2025</td><td>ASB – RM7,000</td><td>70</td><td>1st Jan 2026</td></tr><tr><td>15th Aug 2025</td><td>ASB 2- RM14,000</td><td>140</td><td>1st Apr 2026</td></tr><tr><td>31st Aug 2025</td><td>ASB 2 – RM3,500</td><td>35</td><td>1st Apr 2026</td></tr><tr><td>5th Sept 2025</td><td>ASB – RM4,200</td><td>42</td><td>1st Jan 2026</td></tr></table>	Transaction Date	Fixed Price (FP) Fund and FP Amount	Enhanced Return Amount (units)	Enhanced Return Payment Date	10 th Aug 2025	ASB – RM7,000	70	1 st Jan 2026	15 th Aug 2025	ASB 2- RM14,000	140	1 st Apr 2026	31 st Aug 2025	ASB 2 – RM3,500	35	1 st Apr 2026	5 th Sept 2025	ASB – RM4,200	42	1 st Jan 2026
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16.	Are the Enhanced Returns a one-off payment?	Yes. Enhanced Returns are a one-off payment as a reward for meeting the criteria of this campaign. It will not be paid on future years’ income distribution dates.																				
17.	Are the Enhanced Returns contingent on the funds’ performance?	No. Enhanced Returns are fixed at 1.00% regardless of the performance of the selected funds, as these Enhanced Return units are rewarded directly by ASNB and not from the fund.																				

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Lock-in Period, Cancellation & Withdrawals		
18.	What does lock-in period mean?	<p>All investments made via ASB Plus are subject to a lock-in period of 12 months. During the lock-in period, you are not allowed to redeem, switch-out, or transfer-out the principal investment amount of your ASB Plus package.</p> <p>However, units subscribed outside of ASB Plus and any income distribution and/or bonus, are not subject to this lock-in period.</p>
19.	Can I cancel or withdraw my ASB Plus subscription?	No. Once your investment in ASB Plus is confirmed, it will be subject to the 12-month lock-in period. Cancellation and withdrawals are not allowed during the lock-in period.
20.	Is cooling-off right applicable to the VP fund invested via ASB Plus?	Yes, if you have never invested in any VP fund before. The cooling-off period is 6 business days commencing from the date of purchase. If exercised, your total investment amount under the ASB Plus package, which includes the Fixed Price units, will be refunded within 7 business days from the cooling-off request date. Enhanced Return will not be paid.
Benefits of ASB Plus		
21.	Why should I invest in ASB Plus?	ASB Plus offers the opportunity to diversify your investment portfolio by combining the stability of Fixed Price Funds (ASB or ASB 2) with the growth potential of selected Variable Price Fund. As a benefit for subscribing through ASB Plus, you'll enjoy an exclusive Enhanced Return of 1.00% on your ASB or ASB 2 investment under the ASB Plus campaign. The built-in lock-in mechanism encourages disciplined investing by helping you maintain your minimum monthly balance throughout the lock-in period – maximising your potential income distribution from the Fixed Price Fund.