

Jadi Gen Bijak & Menang ("Campaign")

A) Terms and Conditions

1. This Campaign is organised by Amanah Saham Nasional Berhad (Registration No. 197901003200 (47457-V)) ("ASNB").
2. This Campaign shall commence from 00:00 hours (GMT + 8) on 20 October 2025 until 23:59 hours (GMT + 8) on 31 March 2026 ("Campaign Period"). ASNB reserves the right to vary, postpone, re-schedule or extend the Campaign Period at any time at its absolute discretion.
3. By participating in this Campaign, Campaign participants ("Participants") agree to be bound by all the terms and conditions below.

4. **Campaign Components**

- 4.1 This Campaign has three components:
 - i. **New Minor Unitholder (UH) Sign Ups & Invest RM10.00 only;**
 - ii. **Investment Tier; and**
 - iii. **Lucky Draw**
- 4.2 Each component will have different periods scheduled throughout the Campaign Period:

New Minor UH Sign Ups & Invest RM10.00 only	Investment Tier		Lucky Draw
	Tier A	Tier B	
20 October 2025 to 31 January 2026	20 October 2025 to 31 March 2026	1 January 2026 to 31 March 2026	20 October 2025 to 31 January 2026

5. **Eligibility and Campaign Mechanics**

- 5.1 This Campaign is open to all existing and new unit holders of Akaun Bijak or Akaun Remaja ("Minor Account") in all ASNB unit trust funds ("ASNB funds"), including all employees and immediate family members (spouses and children) of Permodalan Nasional Berhad (Registration No. 197801001190 (38218-X)) and its group of companies ("PNB Group").
- 5.2 However, PNB Group employees and immediate family members are only eligible to win the 4th and 5th prizes in the Lucky Draw, with a maximum of one (1) winner per prize.
- 5.3 To be eligible to participate in this Campaign, Participants must fulfil the following requirements:

Campaign Component	Entry Requirements	Platform	Registration
New Minor UH Sign Ups & Invest RM10.00 only	Open a new minor account and invest RM10.00 only	Over-the-counter ("OTC") at ASNB's branches	No registration required
Investment Tier	Make an investment into a Minor Account according to the tiers below: Investment Tier A: i. Tier 1: RM100.00 – RM499.00 ii. Tier 2: RM500.00 – RM999.00 Investment Tier B: i. Tier 3: RM1,000.00 – RM2,999.00 ii. Tier 4: RM3,000.00 and above	Across all platforms (as set out hereunder)	No registration required
Lucky Draw	• Make a minimum investment of RM100.00 only into a Minor Account • Every RM100.00 invested is equivalent to one (1) lucky draw ticket	Across all platforms (as set out hereunder)	Participants must register for this Campaign by: i. filling out the Microsoft form accessible through the QR code provided on all official Campaign promotional materials; OR ii. filling in the phrase 'GENBIJAK' in the referral code field when making an investment via myASNB

- 5.4 For Investment Tier and Lucky Draw, the Participant must have successfully invested via any of the following platforms:
- i. OTC at ASNB's and its agents' branches;
 - ii. myASNB i.e. via portal (www.myasnb.com.my) and/or mobile application;
 - iii. Internet banking agents offering ASNB unit trust transactions namely MAE, Maybank2u, CIMB Octo, CIMB Clicks, RHB Now, Affin Online, HLB Connect, Bank Islam GO and AmOnline;
 - iv. ASNB Digital agents namely TouchnGo eWallet and other digital agents offering ASNB unit trusts transaction;
 - v. Maybank and CIMB Banks' ATM or any ATM machine offering ASNB unit trusts transaction;
 - vi. Salary Deduction Scheme ("SDS") (Government and private companies);
 - vii. Standing Instruction via Maybank and Bank Simpanan Nasional; or
 - viii. Auto Labur via myASNB portal and/or mobile application.

5.5 To be eligible for Lucky Draw, Participants must not perform any redemption, switching or transfer transactions (excluding transfer transaction for Wakaf ASNB) in ASNB funds during the Campaign Period.

5.6 Participants in the Lucky Draw are also eligible to enter and win other ongoing campaigns organised by ASNB.

6. Winner Selection and Campaign Prizes

6.1 This Campaign offers gift prizes and exclusive merchandise as follows:

i. New Minor UH Sign Ups & Investment Tiers

Component	Entry Requirements	Merchandise	No. of Recipients
New Minor UH Sign Ups & Invest RM10.00 only	Open a new minor account & invest RM10.00 only	Sticker sheets	20,000
Investment Tier A	Tier 1: Invest RM100.00 – RM499.00	Activity book	20,000
	Tier 2: Invest RM500.00 – RM999.00	Along Bijak sling bag	18,000
Investment Tier B	Tier 3: Invest RM1,000.00 – RM2,999.00	Along Bijak plushie	5,000
	Tier 4: Invest RM3,000.00 and above	Along Bijak coinbox	5,000

ii. Lucky Draw

Prize	Item	No. of Winners
Grand Prize	Legoland Annual Passes for a family of four (4)	10
Second Prize	Kinokuniya vouchers worth RM500.00 only	20
Third Prize	Decathlon vouchers worth RM300.00 only	30
Fourth Prize	Petrosains family membership	18
Fifth Prize	KidZania tickets	40

6.2 The exclusive merchandise for New Minor UH Sign Ups and Investment Tier are limited to sixty-eight thousand (68,000) recipients only, on a first come first serve basis and can be redeemed on the spot at any ASNB branches while stocks last, in accordance to these terms and conditions.

6.3 To redeem the exclusive merchandise for the Investment Tier, Participants must provide proof of the eligible investment transaction through any eligible platform to ASNB.

- 6.4 Participants are eligible to receive only one (1) exclusive merchandise per investment tiering period throughout the Campaign Period.
- 6.5 Winners of the Lucky Draw will be randomly selected through a computer system operated by ASNB.
- 6.6 The Lucky Draw prizes will be fulfilled to the winners within sixty (60) business days after the end of the Campaign period and/or after any requirements related to the fulfilment of prizes are met.
- 6.7 The campaign prizes are not exchangeable for cash. ASNB reserves the right to substitute the prizes with that of equal value at any time at its absolute discretion. All initial investments and/or related charges required to redeem the prizes are to be borne by the winners.
- 6.8 The winners of the Lucky Draw will be announced via ASNB social media, website and/or any other appropriate communication channels, at its absolute discretion.

B) General Terms and Conditions

1. Each Participants agree that by participating in this Campaign, the Participants allow and consent for ASNB to:
 - 1.1 collect, retain, process and use all information and personal data which have been provided by the participants to ASNB while participating in this Campaign including photographs of the participants and/or winners, if any, ("Personal Data") in accordance with ASNB's privacy policy available in ASNB's website at www.asnb.com.my; and
 - 1.2 disclose and share the Personal Data among our group of companies, authorized agents and service provider (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 winners of this Campaign 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 prizes and this Campaign.
3. To the fullest extent permitted by law, ASNB and PNB Group shall not be held liable for whatsoever loss or damages, whether directly or indirectly, howsoever arising in connection with this Campaign.
4. ASNB shall not be liable for any default in respect of this Campaign due to any act of God, war, riot, strike, lockout, industrial action, fire, flood, drought, storm, pandemic, system and technical failure or any event beyond the reasonable control of ASNB.

5. ASNB reserves the right, at any time, to alter, shorten, cancel, suspend or terminate this Campaign earlier in whole or in part, or to vary, delete or add any of the Terms and Conditions herein by giving written notice through any suitable communication channels to the Participants.
6. ASNB reserves the right to disqualify and/or reject any Participants who do not comply with the terms and conditions 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.
7. ASNB and PNB Group shall not be responsible or liable for any losses howsoever arising or suffered by the participant whether arising directly or indirectly from the participant's participation in this Campaign or otherwise.
8. These Terms and Conditions of this Campaign, including any amendments, deletions, or additions, shall prevail over any provisions or representations contained in any promotional materials (including without limitation printed and electronic promotion materials) advertising this Campaign.
9. Any decisions by ASNB on the list of winners of this Campaign for the prizes are final and any appeals or disputes will not be entertained.
10. If the winner of this Campaign does not respond/fails to be contacted by ASNB within the specified period through any appropriate communication channel, ASNB shall reserve the right to cancel the said prize.
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 languages, Bahasa Malaysia and English. In the event of any discrepancies or conflict between the two versions, the English version shall prevail.