

## ASNB COVR Campaign (“Campaign”)

### A) Terms and Conditions

1. ASNB COVR is a new service introduced on myASNB platform that offers investment in ASNB unit trusts bundled with a takaful plan. This Campaign is organised by Amanah Saham Nasional Berhad (Registration No. 197901003200 (47457-V)) (“ASNB”) and Takaful Ikhlas Family Berhad (Registration No. 200201025412 (593075-U)) (“TIFB”).
2. This Campaign shall commence from 25<sup>th</sup> August 2025, 00:00 hours (GMT +8) and will end on 31<sup>st</sup> January 2026, 23:59 hours (GMT +8) (“Campaign Period”).
3. ASNB and TIFB (collectively, “Organisers”) reserve the right to vary, postpone, re-schedule and/or extend the Campaign Period at any time at their absolute discretion.
4. By participating in this Campaign, this Campaign participants (“Participants”) agree to be bound by all the terms and conditions below.

### 5. Eligibility

- 5.1 This Campaign comprises six (6) draws of winners’ selections scheduled throughout the Campaign Period as follows:

Winner Selection	Campaign Period				
	25 Aug – 30 Sept 2025	1– 31 Oct 2025	1– 30 Nov 2025	1– 31 Dec 2025	1– 31 Jan 2026
Monthly Campaign	55 winners	55 winners	55 winners	55 winners	55 winners
Grand Prizes					10 winners

- 5.2 This Campaign is open to all new and existing unit holders of ASNB unit trust funds permitted under ASNB COVR (“ASNB Funds”), including all employees and immediate family members (spouse and children) of Permodalan Nasional Berhad (Registration No. 197801001190 (38218-X)) and its group of companies (“PNB Group”) and TIFB staff. However, for the Grand Prizes, winners from PNB Group and TIFB staff is **limited to one (1) winner only**.

5.3 The Participants must fulfil the following minimum requirements to be eligible to participate in this Campaign:

#### 5.3.1 Monthly Draw

The Participants must subscribe to at least ASNB COVR thirty (120) plan to obtain one (1) entry ticket throughout the Period (as defined herein). This entry ticket will only be awarded for successful monthly deductions.

INFO	ASNB COVR PLAN				
	COVR 40	COVR 80	COVR 120	COVR 160	COVR 200
Deductions for ASNB Fund	30	60	90	120	150
Takaful Contributions	10	20	30	40	50
Total Entry Tickets	Not entitled	Not entitled	1	2	3

#### 5.3.2 Grand Prizes

Minimum Requirements	Total Entry Tickets
<ul style="list-style-type: none"> <li>i. Subscribe to at least ASNB COVR 120, ASNB COVR 160 and ASNB COVR 200 plan; and</li> <li>ii. Must have at least three (3) successful monthly deductions for ASNB COVR plan throughout the Campaign Period</li> </ul>	The total number of entry tickets throughout the Campaign Period

5.4 For the purposes of this Campaign, the Period (“Period”) stated for each draw is defined as below:

Draw	Period
Monthly Draw	From the first day until the last day of each month throughout the Campaign Period
Grand Prizes Draw	From 25 <sup>th</sup> August 2025 until 31 <sup>st</sup> January 2026

Note: Please refer to the Appendix for an illustration of the scenario

## 6. Campaign Prizes

6.1 For each draw, this Campaign offers prizes as follows:

Draw	Prizes
Monthly Draw	ASNB unit trust worth RM200.00 only
Grand Prizes Draw	ASNB unit trust worth RM3,000.00 only

6.2 The prizes will be credited into the respective ASNB Fund account selected during the ASNB COVR plan deduction.

## 7. Winners Selection

7.1 Winners for this Campaign will be randomly selected through a computer system operated by the Organisers.

7.2 For Monthly Draw, the Participants are only eligible to win once throughout the Campaign Period.

7.3 The Participants that have won the Monthly Draw are also eligible for the Grand Prizes Draw, subject to meeting the minimum requirements set by the Organisers.

7.4 The prizes will be credited into the winners' ASNB Fund account within sixty (60) business days after the end of each draw period and/or after any requirements related to the crediting of units are fulfilled.

7.5 The prizes are in the form of ASNB units trust only and not exchangeable for cash. ASNB reserves the right to offer the prizes in any of its unit trust subject to the winners' eligibility to invest in the said ASNB Fund, for any specific reason at its absolute discretion.

7.6 The winners will be announced via the Organisers' social media, website and/or any other suitable communication channels, at its absolute discretion.

## **B) General Terms and Conditions**

1. Each Participant agrees that by participating in this Campaign, the Participant allows and consents for the Organisers to:
  - 1.1 collect, retain, process and use all information and personal data that have been provided by the Participant to the Organisers while participating in this Campaign including photographs of the Participant and/or winners, if any, ("Personal Data") in accordance with the Organisers' privacy and policy as mentioned in the Organisers' official website at [www.asnb.com.my](http://www.asnb.com.my) and [www.takaful-ikhlas.com.my](http://www.takaful-ikhlas.com.my); and
  - 1.2 disclose and share the Personal Data among PNB Group, TIFB 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 requirements 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 other charges that may be levied against them under the applicable law in relation to the prizes and this Campaign.
3. To the fullest extent permitted by law, the Organisers shall not be held liable for whatsoever losses or damages, whether directly or indirectly, howsoever arising in connection with this Campaign.
4. The Organisers shall not be held liable for any default 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 the Organisers.
5. The Organisers reserve the right to disqualify and/or reject any Participants who do not meet eligibility and criteria and/or fail to comply with the terms and conditions of this Campaign as stated herein and/or violate the Organiser' policies or applicable law 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.
6. The Organisers 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.
7. The Organisers 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 these terms and conditions herein, without prior notification to the Participants.

8. 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.
9. Any decisions by the Organisers 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 the Organisers within the specified period through any appropriate communication channel, the Organisers shall reserve the right to cancel the said prizes.
11. These terms and conditions shall be governed by the laws of Malaysia.
12. These terms and condition is issued in both Bahasa Malaysia and English language. In case of discrepancies between the two (2) versions, the English version shall prevail.

**C) Appendix : Example scenario for Total Ticket Entries**

**Scenario 1: Monthly Draw**

Mr. Ali who have subscribed ASNB COVR plan on August which are COVR 200 for himself, COVR 160 for his spouse Mrs. Rina, and COVR 120 for his three (3) children Hafiz, Ariz and Aisha. The total number of Participants' entries is determined by the selected plan. Each subscription contributes participation entries as outlined in the table below:

Scenario	Participants				
	Ali 48 year-old	Rina 45 year-old	Hafiz 15 year-old	Ariz 12 year-old	Aisha 9 year-old
Plan	ASNB COVR 200	ASNB COVR 160	ASNB COVR 120	ASNB COVR 120	ASNB COVR 120
Deductions for ASNB Unit Trust	150	120	90	90	90
Takaful Contributions	50	40	30	30	30
Met minimum criteria?	Yes	Yes	Yes	Yes	Yes
Total Entries	3	2	1	1	1

Note: Each Participant may subscribe to one (1) plan at a time. To be eligible for the monthly draw, the Participant must subscribe to at least ASNB COVR 120.

## Scenario 2: Grand Prizes Draw

Mr. Ali: subscribed the same plan which is COVR 120 throughout the Campaign Period.

Mrs. Rina: only subscribed COVR 160 from August until September and cancelled the subscription on 31<sup>st</sup> October.

Hafiz and Ariz: Mr. Ali has performed the conversion of their plan from COVR 120 to COVR 80 in September.

Aisha: Mr. Ali has performed the conversion of plan from COVR 120 to COVR 80 in November.

Scenario	Deduction Period					Met with campaign criteria?	Total Entries
	2025				2026		
	25/8	1/10	1/11	1/12	1/1		
	– 30/9	– 31/10	– 30/11	– 31/12	– 31/1		
Ali	/	/	/	/	/	YES	Total Entry = 3+3+3+3+3 = 15 (5 successful deductions for ASNB COVR 200)
Rina	/	/	x	x	x	NO	Not entitled due to only 2 deductions made throughout the Campaign Period
Hafiz	/	/	/	/	/	NO	Not entitled due to the conversion Plan has not fulfilled the Campaigns' minimum requirements
Ariz	/	/	/	/	/	NO	
Aisha	/	/	/	/	/	YES	Total Entry = 1+1+1 = 3 (3 successful deductions for ASNB COVR 120)

Note: A Participant will be eligible for the Grand Prizes draw if they have completed a minimum of three (3) successful deductions during the Campaign Period, with at least a subscription to COVR 120. Based on the minimum requirement of this Campaign, **only Mr. Ali and Aisha are eligible to participate in the Grand Prizes Draw** with accumulate total of fifteen (15) entries by Mr. Ali and Aisha with total of three (3) entries.