Ria (Robo Investment Advisor) Referral Program FAQ

(English Version)

GENERAL QUESTIONS

1. What is Ria (Robo Investment Advisor) Referral Program?

The Ria Referral Program presents an excellent chance for you, as the Referrer, to earn RM10 by inviting your friends and family, as the Referees, to join Ria. With each successful referral, the Referee also receives RM10 in cash, credited into their first Portfolio in Ria. This serves as a small gesture of gratitude for encouraging non-Ria users to invest with Ria.

2. How does Ria Referral Program work?

The Ria Referral Program provides a unique and personalized referral code for each user. Integration and easy sharing via SMS, email, WhatsApp, or other social media platforms are streamlined, enabling sharing with a single tap.

- (i) Open the myASNB app and log in.
- (ii) Navigate to Ria by clicking the icon at the top or bottom of the myASNB dashboard or use the Ria referral shortcut on the dashboard.
- (iii) Click "Get Started" and then tap the share button.
- (iv) Choose the contact card, and finally, click "Send."

REWARDS AND ELIGIBILITY

1. What rewards can I earn?

When someone signs up and invests in Ria using your referral link, ASNB will deposit RM10 cash into the Referrer's first Ria portfolio and RM10 cash into the Referree's first Ria portfolio.

2. Who can I refer to earns rewards?

- (i) The Referee must not have had a prior Ria account before this Referral Campaign.
- (ii) The Referee must meet the age requirement, with the minimum age for opening an account set at 18 years old.

3. What conditions must be met for me (Referrer) to earn the reward?

- (i) Successfully register for a Ria account and deposit the initial required amount of RM100 into your portfolio
- (ii) Invite at least one friend or family who is not currently a Ria user to join using your referral code.
- (iii) Ensure that your Ria account remains active by keeping the initial deposit of RM100 in your portfolio until the referral reward is disbursed, regardless of any fluctuations in the portfolio's value.

4. What conditions must be met for me (Referee) to earn the reward?

- (i) Register a Ria account using a unique and specific code shared by the Referrer.
- (ii) Deposit the initial required amount of RM100 into your portfolio.
- (iii) The Referee must remain invested in the Portfolio for at least thirty (30) days from the date the Referee invests in the Ria account, and no withdrawal shall be allowed within the thirty (30) day period.

5. How do I track my referral status?

The dedicated Referral page will contain two main sections: "How it works" and "Referral tracker." "How it works" will list the basic terms and conditions of the program and will include a link to the full T&C document. Meanwhile, the "Referral tracker" will display the amount of referral rewards earned.

6. How can I track my rewards?

To navigate to the "Referral Tracker" section:

- (i) Log in to the myASNB app.
- (ii) Navigate to Ria by clicking the icon at the top or bottom of the myASNB dashboard or use the Ria referral shortcut on the dashboard.
- (iii) Select the "Get Started" link.
- (iv) Scroll down to find the "Referral Tracker" section located at the bottom of the page.

7. How can I tell if I (*Referrer/Referee*) have earned a reward?

Referrer/Referee will be notified at different stages of the referral program:

- (i) Upon the entry of the referrer's referral code by their referee;
- (ii) Upon the Referee fulfilling all eligibility criteria; and
- (iii) Upon the crediting of the referral reward.

8. How will I receive my reward?

ASNB will automatically deposit the Referral Reward of RM 10 cash in the first Ria portfolio within twenty-five (25) working days (Mondays to Fridays, excluding federal public holidays) after validating (by ASNB) that the Referee has remained invested in the Portfolio for a minimum of thirty (30) days.

9. Is there a limit to the number of people I can refer?

There is no restriction on the frequency of referral activities by the Referrer.

10. Do referral rewards expire?

The Referral Campaign is scheduled to commence on July 15, 2024, at 00:01 hours (GMT +8), and will conclude on December 31, 2024, at 23:59 hours (GMT +8), inclusive of both dates.

REFERRAL CODES AND LINKS

1. Where can I find my referral code/referral link?

Referrer can obtain the referral code by going to the dedicated Referral page within the myASNB application.

- (i) Log in to the myASNB app.
- (ii) Navigate to Ria by clicking the icon at the top or bottom of the myASNB dashboard or use the Ria referral shortcut on the dashboard.
- (iii) Click on the "Get Started" link.
- (iv) You will then be directed to the Ria Referral Page, where you can find your unique referral code.

2. Where can friends or family enter my referral code?

Friends or family can enter your referral code in the "Enter Referral Code" section, accessible through the following steps:

(i) Log in to the myASNB app.

- (ii) Navigate to Ria by clicking the icon at the top or bottom of the myASNB dashboard or use the Ria referral shortcut on the dashboard.
- (iii) Click on the "Get Started" link.
- (iv) Select the "Enter Referral Code" link.
- (v) Enter the valid referral code provided by your friends and family and tap the "Enter" button to proceed.
- 3. What if a friend or family signs up but forgets to use my link or code? Can my friend or family apply my referral code after making a deposit in existing Ria account?

The referral code is applicable exclusively to new users who have not previously held a Ria account prior to the commencement of this Referral Campaign. Your friend or family can still benefit from this program by becoming a Referrer to new Ria users.

4. Where am I allowed to share my referral code?

The referrer can share their referral code via SMS, email, WhatsApp, or other social media platforms.

OTHER ENQUIRIES

1. Where can I reach out if my question was not answered here?

If your question has not been addressed here, you can reach out to:

Amanah Saham Nasional Berhad Customer Service Unit UG Floor, Balai PNB, 201-A, Jalan Tun Razak, 50400 Kuala Lumpur

ASNB Customer Service Centre: 03-77308899 Email: asnbcare@asnb.com.my

Operating Hours Monday - Sunday: 8.00 am - 8.00 pm (*except for national & Federal Territory public holidays)

END OF DOCUMENT