



Kumpul Duit Ria Campaign (“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 at 00:00 hours (GMT + 8) on 1st March 2025 and shall end at 23:59 hours (GMT + 8) on 30th April 2025 (“Campaign Period”).
3. This Campaign is part of the Ria Referral Programme, an ongoing programme organised by ASNB, held from 15th July 2024 to 30th June 2025 (“Ongoing Programme”). The primary objective of this Campaign is to increase the existing rewards amount from Ringgit Malaysia Ten (RM10.00) to Ringgit Malaysia Twenty (RM20.00) only for both the Referrer (as defined hereinafter) and the Referee (as defined hereinafter) who participate in the Ongoing Programme during the Campaign Period. The reward structure for this Campaign is applicable solely to Successful Referrals (as defined hereinafter) made during the Campaign Period. After the Campaign Period ends, the reward will revert to Ringgit Malaysia Ten (RM10.00) only, in accordance with the [RIA Referral Program Terms and Conditions](#).
4. ASNB reserves the right to vary, postpone, re-schedule and/or extend the Campaign Period at its absolute discretion.
5. **Eligibility:**
 - 5.1. This Campaign is open to all Malaysians aged eighteen (18) years and above, including both existing and new users of the Ria (as defined hereinafter), including all employees and immediate family members (spouses and children) of the employees of Permodalan Nasional Berhad (Registration No. 197801001190 (38218-X)) and its group of companies (“PNB Group”) (“Participant”).
 - 5.2. Participants must have at least one (1) active Portfolio (as defined hereinafter) in the Ria to qualify for this Campaign.

- 5.3. The Participants must share their Referral Code (as defined hereinafter) with a potential Referee.

6. Terminology:

- 6.1. Ria: Robo Investment Advisor, a feature within ASNB's myASNB application, is open to all Malaysians of at least eighteen (18) years old.
- 6.2. Referrer: Any Ria user, including all employees and immediate family members (spouses and children) of the employees of PNB, who has a Ria account and invests in any of the Portfolios (as defined hereinafter) with a minimum investment of Ringgit Malaysia One Hundred (RM100.00) only in a single transaction.
- 6.3. Referee: Any new Ria user, including all employees and immediate family members (spouses and children) of the employees of PNB, who opens a Ria account and invests in any of the 'Portfolios', upon being referred by the Referrer using the Referrer's Referral Code (as defined hereinafter), with a minimum investment of Ringgit Malaysia One Hundred (RM100.00) only in a single transaction.
- 6.4. Referral Code: A unique set of alphanumeric symbols or phrases that identifies individuals participating in this Campaign.
- 6.5. First Portfolio: The first active Portfolio in Ria user's account, that is not closed or suspended, regardless of the amount available therein.
- 6.6. Successful Referral: A referral shall be deemed successful when the Referrer completes the registration process, shares their Referral Code, and maintains the investment as active throughout the Campaign Period. The Referee must then successfully register using the Referral Code provided by the Referrer, deposit a minimum investment of Ringgit Malaysia One Hundred (RM100.00) only in a single transaction, and retain the said investment amount for a duration of thirty (30) business days without making any withdrawals.

7. The list of six (6) Ria portfolios are as follows:

- (i) Very Conservative;
- (ii) Moderately Conservative;

- (iii) Moderate;
- (iv) Moderately Aggressive;
- (v) Aggressive; and
- (vi) Very Aggressive,

(collectively, “Portfolios” and each, a “Portfolio”).

8. Reward:

- 8.1. Upon any successful Referral made during the Campaign Period, ASNB will reward each of the Referrer and the Referee with a deposit in cash of Ringgit Malaysia Twenty (RM20.00) only to their First Portfolio (“Reward”).
- 8.2. The Reward above will be automatically deposited by ASNB within twenty-five (25) business days (Mondays to Fridays excluding federal public holidays), after validation (by ASNB) that the Referee remained invested in the Portfolio for a minimum of thirty (30) business days.
- 8.3. There is no limit to the frequency of referral activity by the Referrer, subject to the Reward’s allocation as solely determined by ASNB.

B) Other Terms and Conditions

- 1. Each Participant 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 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 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 other charges that may be levied against them under the applicable law in relation to the Reward and this Campaign.
3. To the fullest extent permitted by law, ASNB shall not be held liable for whatsoever losses or damages, whether directly or indirectly, howsoever arising in connection with this Campaign.
4. ASNB shall not be held liable for any default in respect 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 ASNB.
5. ASNB reserves the right to disqualify and/or reject any Participants who do not meet the eligibility criteria or fail to comply with the terms and conditions of this Campaign as stated herein and/or are found or suspected to be tampering with this Campaign and/or its process or the operations of this Campaign including misuse the referral link or violate ASNB's policies or applicable laws, with all decisions being final. Tampering shall include fraudulent activities involving any act of deceit and/or deception and/or cheating with regards to this Campaign.
6. 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.
7. The terms and conditions of this Campaign, 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.

8. Any decisions by ASNBNB on the list of winners of this Campaign for the Reward are final and any appeals or disputes will not be entertained.
9. If the winner of this Campaign does not respond/fails to be contacted by ASNBNB within the specified period through any appropriate communication channel, ASNBNB shall reserve the right to cancel the said Reward.
10. xxx
11. ASNBNB reserves the right to replace the Reward with another reward of equal value at its sole discretion at any time.
12. Any participation in this Campaign is not subject to any Reward that may be available to Participants through on-ground activities, if any.
13. These terms and conditions shall be governed by the laws of Malaysia.
14. The terms and conditions of this Campaign are issued in both Bahasa Malaysia and English language. In case of discrepancies between the two (2) versions, the English version shall prevail.