



Ria Super Referrer 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 is part of the Ria Referral Program, an ongoing program organised by ASNB, which began on 15th July 2024 (“Ongoing Program”). The primary objective of this Campaign is to provide an incentive and reward to the Referrer (as defined hereinafter) who refers the Referee (as defined hereinafter) to the Ongoing Program. Each month, the Referrer with the highest number of Successful Referrals (as defined hereinafter) will be recognized and rewarded as the top referrer (“Top Referrer”). For more details on the Ongoing Program, please refer to the separate [Ria Referral Program Terms and Conditions](#).
3. This Campaign shall commence at 00:00 hours (GMT +8) on 1st March 2025 and shall end at 23:59 hours (GMT +8) on 31st March 2026 (“Campaign Period”).
4. ASNB reserves the right to vary, postpone, re-schedule and/or extend the Campaign Period at its absolute discretion.
5. Terminology:
 - 5.1. Ria Robo Investment Advisor, a feature within ASNB’s myASNB application, is open to all Malaysians of at least eighteen (18) years of age.
 - 5.2. Referrer: Any Ria user, including PNB Group’s (as defined hereinafter) employee, 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.
 - 5.3. Referee: Any new Ria user 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.

- 5.4. Referral Code: A unique set of alphanumeric symbols or phrases that identifies individuals participating in this Campaign.
 - 5.5. 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 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.
6. Eligibility:
- 6.1. This Campaign is open to all Malaysians aged eighteen (18) years and above, including both existing and new users of the Ria, 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").
 - 6.2. The Participants must have at least one (1) active Portfolio in the Ria to qualify for this Campaign.
 - 6.3. The Participants must share their Referral Code with a potential Referee.
7. The list of six (6) Ria portfolios are as follows:
- 7.1. Very Conservative;
 - 7.2. Moderately Conservative;
 - 7.3. Moderate;
 - 7.4. Moderately Aggressive;
 - 7.5. Aggressive; and
 - 7.6. Very Aggressive,
- (collectively, the "Portfolios," and each, a "Portfolio").

8. Reward Structure:

8.1. The rewards offered under this Campaign will be based on the number of Successful Referrals made by the Referrer during the Campaign Period. The rewards for the Top Referrers will be as follows (“Rewards”):

Tier	Rank	Reward Amount (TNG PIN)
1	Top 1 Referrer	RM1,000.00
2	Top 2 Referrers	RM800.00
3	Top 3-5 Referrers	RM600.00
4	Top 6-10 Referrers	RM400.00
5	Top 11-20 Referrers	RM300.00

8.2. The Top Referrers will be selected and rewarded on a monthly basis during the Campaign Period. A new set of winners will be chosen at the end of each calendar month, based on the highest number of Successful Referrals made by the Referrers in that month.

8.3. The Rewards will be communicated to the winners via their registered email addresses or by phone call within ten (10) business days (Mondays to Fridays, excluding Federal Territory public holidays) after the end of each month's Campaign Period.

(B) Other Terms and Conditions

1. Each Participant agrees that by participating in this Campaign, the Participant allows and consents for ASNBN to:

- 1.1. collect, retain, process, and use all information and personal data that have been provided by the Participant to ASNBN while participating in this Campaign including photographs of the Participant and/or winners, if any, (“Personal Data”) in accordance with ASNBN’s privacy policy as set out in ASNBN’s official website at www.asnb.com.my; and
- 1.2. disclose and share the Personal Data among PNB Group, authorised agents, 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 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 Rewards and this Campaign.
3. To the fullest extent permitted by law, ASNBN shall not be held liable for whatsoever losses or damages, whether directly or indirectly, howsoever arising in connection with this Campaign.
4. ASNBN 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 ASNBN.
5. ASNBN reserves the right to disqualify and/or reject any Participants who do not meet the eligibility and criteria or fail to comply with the other 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. Tampering shall include fraudulent activities involving any act of deceit and/or deception and/or cheating with regards to this Campaign.
6. ASNBN 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 ASNBN on the list of winners of this Campaign for the Rewards 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 ASNB within the specified period through any appropriate communication channel, ASNB shall reserve the right to cancel the said Rewards.
10. ASNB reserves the right to replace the Rewards with another rewards of equal value at its sole discretion at any time.
11. Any participation in this Campaign is not subject to any rewards that may be available to the Participants through on-ground activities, if any.
12. These terms and conditions shall be governed by the laws of Malaysia.
13. The terms and conditions of this Campaign is issued in both Bahasa Malaysia and English language. In case of discrepancies between the two (2) versions, the English version shall prevail