

## **Simpan Je & Tambah Campaign 2025 (“Campaign”)**

### **A) Terms and Conditions**

1. This Campaign is organized by Amanah Saham Nasional Berhad (Registration No. 197901003200 (47457-V)) (“ASNB”).
2. The Campaign shall commence from 00:00 hours (GMT + 8) on 1<sup>st</sup> January 2025 until 23:59 hours (GMT + 8) on 31<sup>st</sup> March 2025 (“Campaign Period”). ASNB, at its absolute discretion, reserves the right to vary, postpone, re-schedule or extend the Campaign Period.
3. By participating in this Campaign, Campaign participants (“Participants”) agree to be bound by all the terms and conditions below.

#### **4. Eligibility Criteria**

4.1 This Campaign is open to all existing and new unit holders of Amanah Saham Bumiputera (“ASB”) and Amanah Saham Bumiputera 2 (“ASB 2”) (“Eligible Unit Trust”), including for all employees and close family members (spouses and children) of the employees of the Permodalan Nasional Berhad (197801001190 (38218-X)) (“PNB”) group of companies and/or the following entities whichever is applicable:

- i. PNB;
- ii. ASNB;
- iii. Pelaburan Hartanah Nasional Berhad (198801008611 (175967-W));
- iv. PNB Merdeka Ventures Sdn. Berhad (200001015384 (517991-A));
- v. PNB Research Institute Sdn. Berhad (198501007000 (139442-U));
- vi. Jewel Digital Ventures Sdn Bhd (201901007717 (1317044-M)); and
- vii. Any other company and/or entity sanctioned by the Board of Directors.

4.2 Participants consist of existing registered unit holders of *Akaun Dewasa* or *Akaun Remaja* in Eligible Unit Trust.

4.3 The Campaign offers two (2) tiers of reward. In order to be eligible to participate in this Campaign, a Participant must fulfil the following two (2) requirements:

Category	Minimum balance <sup>1</sup> in Eligible Unit Trust throughout the Campaign Period	Maximum balance <sup>1</sup> in Eligible Unit Trust throughout the Campaign Period	Minimum cumulative subscription <sup>2</sup> in Eligible Unit Trust throughout the Campaign Period
Tier 1	RM10,000	Less than RM100,000	RM1,000
Tier 2	RM30,000		RM3,000

Note: <sup>1</sup>Balance to be maintained starting from 00:00 hours (GMT + 8) on 1<sup>st</sup> January 2025

<sup>2</sup>Subscription transactions can be done in one (1) or multiple transactions

4.4 The Participant must have successfully invested in the form of bank financing and/or cash subscription via any of the following platform (“Platform”):

- a. Over-the-counter (“OTC”) at ASNB’s and its agents’ branches;
- b. myASNB i.e. via portal ([www.myasnb.com.my](http://www.myasnb.com.my)) and/or mobile application (inclusive of Auto Labur transactions);
- c. Internet banking agents offering ASNB unit trust transactions namely MAE, Maybank2u, CIMB Clicks, RHBNow, AffinOnline, HLB Connect, Bank Islam GO and AmOnline;
- d. ASNB Digital agents namely TouchnGo eWallet and other digital agents offering ASNB unit trusts transaction;
- e. Maybank and CIMB Banks’ ATM or any ATM machine offering ASNB unit trusts transaction;
- f. Skim Potongan Gaji (“SPG”) (Government and private companies); or
- g. Standing Instruction via Maybank and Bank Simpanan Nasional

4.5 Participants who performed the switching or transfer transactions into Eligible Unit Trust would not be eligible for the Campaign.

4.6 Participants must not perform any redemption, switch out or transfer out transaction (excluding transfer transaction for Wakaf ASNB) in Eligible Unit Trust during the Campaign Period.

## 5. Campaign Prizes

5.1. The Campaign offers prizes of Eligible Unit Trust as follows:

Category	Prize Reward	No. of Winners	Total Prizes
Tier 1	<p>1.0% per annum return on the first RM10,000 balance in Eligible Unit Trust</p> <p>Prize Reward Calculation:</p> $1.0\% \times \frac{3 \text{ months}}{12 \text{ months}} \times \text{First RM10,000}$	First 20,000 eligible Participants	RM500,000 (in the form of Eligible Unit Trust units)
Tier 2	<p>1.5% per annum return on the first RM30,000 balance in Eligible Unit Trust</p> <p>Prize Reward Calculation:</p> $1.5\% \times \frac{3 \text{ months}}{12 \text{ months}} \times \text{First RM30,000}$	First 10,000 eligible Participants	RM1,125,000 (in the form of Eligible Unit Trust units)

Any balance exceeding the stated amount for each tier will not be eligible for the prize rewards.

## 6. Winner Selection

- 6.1 The Campaign is limited to the specified number of winners (20,000 for Tier 1 and 10,000 for Tier 2) and will be on a first-come-first-serve basis in accordance with these Terms and Conditions.
- 6.2 Participants are eligible to win (1) prize only during the Campaign Period.
- 6.3 At the end of the Campaign Period, the winner(s)' shall be selected based on the Participant(s)' Eligible Unit Trust account ("Participating Account") that has met the eligibility criteria stipulated in paragraph 4 of these Terms and Conditions.
- 6.4 The prizes will be credited in the winners' Eligible Unit Trust funds account, within sixty (60) business days after the end of the Campaign Period and/or after any requirements related to the crediting of units are fulfilled.
- 6.5 Prizes are in the form of ASNB units only and not exchangeable for cash. ASNB reserves the right to offer the prizes in any of its unit trusts subject to the winner's eligibility to invest in the said fund, for any specific reason at its absolute discretion. All initial investments and/or related charges required to redeem the prizes are to be borne by the winner.
- 6.6 If a winner fails to provide feedback or fulfill any requirements related to crediting the unit trust prize within the specified period after being contacted by ASNB through any appropriate communication channels, ASNB reserves the right to cancel the win.

6.7 ASNB reserves the right to substitute the prizes with that of similar value at any time at its absolute discretion.

6.8 The winners will be notified by ASNB through email notifications or any other suitable communication channels, at its absolute discretion.

## 7. Illustrations on Winners' Selection

The table below provides illustrations of eligibility for winner's selection:

7.1. Scenario 1: Unit holder A is eligible for Tier 1 with investment holding at a minimum balance

Requirement	Example Scenarios	Eligibility
1) Minimum balance in Eligible Unit Trust of RM10,000	Unit holder A has RM10,000 in ASB when the Campaign starts on 00:00 hours (GMT + 8) on 1 <sup>st</sup> January 2025	Meet the minimum balance requirement for Tier 1
2) Minimum cumulative subscription in Eligible Unit Trust of RM1,000	Unit holder A subscribes RM1,000 for ASB in single transaction during the Campaign Period  OR  Unit holder A made multiple Subscription transactions on ASB accumulated to RM1,000 throughout the Campaign Period	Meet the minimum cumulative subscription requirement for Tier 1
3) No redemption transaction	Unit holder A has not made any redemptions throughout the Campaign Period	Meet the no redemption requirement for the Campaign
<u>Conclusion</u>  Unit holder A is <b>eligible for Tier 1</b> and may earn Tier 1 prize reward (1.0% p.a.) on the first RM10,000, if being selected as winner for the category.		

7.2. Scenario 2: Unit holder B is eligible for Tier 2 with investment holding more than minimum balance

Requirement	Example Scenarios	Eligibility
1) Minimum balance in Eligible Unit Trust of RM30,000.	Unit holder B has RM45,000 in ASB 2 when the Campaign starts on 00:00 hours (GMT + 8) on 1 <sup>st</sup> January 2025	Meet the minimum balance requirement for Tier 2
2) Minimum cumulative subscription in Eligible Unit Trust of RM3,000.	Unit holder B subscribes RM3,000 for ASB 2 in single transaction throughout the Campaign Period  OR  Unit holder B made multiple subscription transactions on ASB 2 accumulated to RM3,000 throughout the Campaign Period	Meet the minimum cumulative subscription requirement for Tier 2
3) No redemption transaction	Unit holder B has not made any redemptions throughout the Campaign Period	Meet the no redemption requirement for the Campaign
<p><u>Conclusion</u></p> <p>Unit holder B is <b>eligible for Tier 2</b> and may earn Tier 2 prize reward (1.5% p.a.) on the first RM30,000, if being selected as winner for the category.</p>		

7.3. Scenario 3: Unit holder C is not eligible for any Tier due to investment holdings is below the minimum required balance at the start of the Campaign Period

Requirement	Example Scenarios	Eligibility
1) Minimum balance in Eligible Unit Trust of RM10,000	Unit holder C has RM9,500 in ASB when the Campaign starts on 00:00 hours (GMT + 8) on 1 <sup>st</sup> January 2025	Not meeting the minimum balance requirement for Tier 1
2) Minimum cumulative subscription in Eligible Unit Trust of RM10,000.	Unit holder C subscribe RM1,000 for ASB in single transaction throughout the Campaign Period  OR	Meet the minimum cumulative subscription requirement for Tier 1

Requirement	Example Scenarios	Eligibility
	Unit holder C made multiple subscription transactions on ASB accumulated to RM1,000 throughout the Campaign Period	
3) No redemption transaction	Unit holder C has not made any redemptions throughout the Campaign Period	Meet the no redemption requirement for the Campaign
<u>Conclusion</u>  Although having RM10,500 of investment holding during the end of Campaign Period, unit holder C is <b>not eligible for Tier 1</b> as the investment holdings is below the minimum required balance at the start of the Campaign Period.		

7.4. Scenario 4: Unit holder D is not eligible for Tier 2 (but eligible for Tier 1) due to the minimum cumulative subscription being made throughout the Campaign Period

Requirement	Example Scenarios	Eligibility
1) Minimum balance in Eligible Unit Trust of RM30,000.	Unit holder D has RM35,000.00 in ASB 2 when the Campaign starts on 00:00 hours (GMT + 8) on 1 <sup>st</sup> January 2025	Meet the minimum balance requirement for Tier 2
2) Minimum cumulative subscription in Eligible Unit Trust of RM3,000.	Unit holder D subscribes RM1,500.00 for ASB 2 in single transaction throughout the Campaign Period  OR  Unit holder D made multiple subscription on ASB 2 accumulated to RM1,500.00 throughout the Campaign Period	Meet the minimum cumulative subscription requirement for Tier 1 only but not for Tier 2
3) No redemption transaction	Unit holder D has not made any redemptions throughout the Campaign Period	Meet the no redemption requirement for the Campaign

Requirement	Example Scenarios	Eligibility
<u>Conclusion</u>  Unit holder D is <b>eligible for Tier 1</b> as the minimum cumulative subscription met the required amount for Tier 1 but does not meet the required amount for Tier 2 throughout the Campaign Period.  Unit holder D may earn Tier 1 prize reward (1.0% p.a.) on the first RM10,000, if being selected as winner for the category.		

7.5. Scenario 5: Unit holder E is not eligible for any Tier due to the redemption transaction being made during the Campaign Period

Requirement	Example Scenarios	Eligibility
1) Minimum balance in Eligible Unit Trust	Unit holder E has RM35,000 in ASB when the Campaign starts on 00:00 hours (GMT + 8) on 1 <sup>st</sup> January 2025	Meet the minimum balance requirement for Tier 2
2) Minimum cumulative subscription in Eligible Unit Trust	Unit holder E subscribes RM3,000 for ASB in single transaction throughout the Campaign Period  OR  Unit holder E made multiple subscription on ASB accumulated to RM3,000 throughout the Campaign Period	Meet the minimum cumulative subscription requirement for Tier 2
3) No redemption transaction	Unit holder E made a redemption transaction during the Campaign Period	Does not meet the no redemption requirement for the Campaign
<u>Conclusion</u>  Unit holder E is <b>not eligible for Tier 1 (and Tier 2)</b> prize rewards as there is redemption transaction throughout the Campaign Period.		

## **B) General Terms & 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 as mentioned in ASNB’s website at [www.asnb.com.my](http://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 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, 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 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. Tampering shall include fraudulent activities involving any act of deceit and/or deception 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 ASNB on the list of winners of this Campaign for the prizes 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 prize.
10. Any participation in this Campaign is not subject to any prizes that may be available to participants through on-ground activities, if any.
11. The terms and conditions of this Campaign shall be governed by the laws of Malaysia.
12. 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.