



Youth Investors' who registered for the YazzApp and log in for the first time from now till August 2022 will be credited with 20 Bonus Yazz Tokens.



Download and log in to YazzApp from the App Store / Google Play. Embark on a journey towards enhancing your financial literacy and stand a chance to win attractive prizes.

Here's how it works:

- Youth Investors[^] will receive Yazz Tokens for qualified investments/contributions^{*} made into Public Mutual unit trust and Private Retirement Scheme (PRS) funds.
- The Yazz Tokens can be used to participate in the monthly quizzes in YazzApp to earn Reward Points.
- 3) The Reward Points can be used to redeem activity entries to win attractive prizes.

Youth Investors' can earn Yazz Tokens based on your investment amount stated in the table below:

Types of Investment	Investment Amount Per Transaction (RM)	Yazz Tokens Entitled
PRS	Every RM100	10
Unit Trust	Every RM200	

Youth Investors' can collect up to 40 Yazz Tokens a month based on your investment amount.

- Youth Investors are defined as investors/contributors aged below 31 and must be a Public Mutual Online (PMO) subscriber.
- * Qualified investments/contributions refer to investments/contributions into loaded units of our equity/balanced/mixed asset funds and PRS funds. All switching and transfer transactions will be excluded.

Terms and Conditions

- All Yazz Tokens issued will have a validity of 3 months. For example, if an investment transaction is submitted on 29
 July 2022 and processed on 1 August 2022, the investor will be credited with August 2022 Yazz Tokens which will
 expire by the end of November 2022.
- Access to YazzApp will be suspended if Youth Investors[^] terminate their PMO subscription. To access the YazzApp, Youth Investors[^] need to maintain their PMO subscription.
- 3. Details of the guizzes/activity entry redemption as well as the prizes will be made available in YazzApp.
- Public Mutual reserves the rights to modify the Terms and Conditions herein specified or cancel, terminate, suspend the campaign without any prior notice.
- 5. The decision of the Company on the winners is final and no correspondence or appeals will be entertained.
- 6. Public Mutual and its respective employees, directors, parent, affiliates and representatives shall not be held liable for losses or injuries, rights, claims or actions of any kind in connection with the activity or resulting from acceptance, use/misuse of the prizes or participation in the activity.
- 7. In the event where there is/are any inconsistency(ies), conflict(s), ambiguity(ies) or discrepancy(ies) between the English and Mandarin and/or Bahasa Malaysia versions of these Terms and Conditions, only the English version will prevail in respect of such inconsistency(ies), conflict(s), ambiguity(ies) or discrepancy(ies).