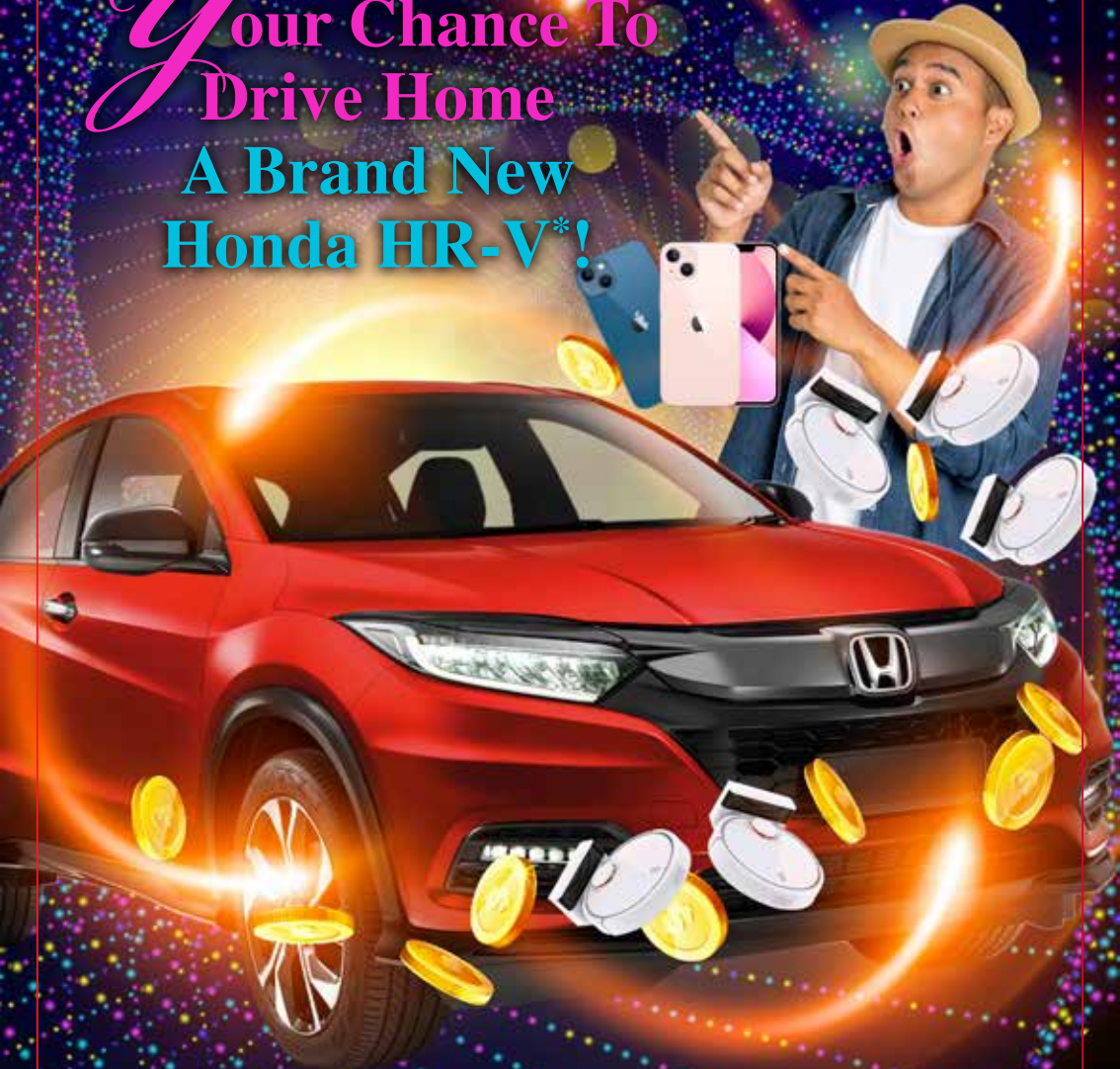


Your Chance To
Drive Home
A Brand New
Honda HR-V*!



PUBLIC MUTUAL
WHOLLY-OWNED SUBSIDIARY OF PUBLIC BANK

* Subject to terms and conditions.

Here's your chance to win a brand new Honda HR-V or other attractive prizes.

PRIZES	DESCRIPTION
Grand Prize	Honda HR-V x 1 winner
1 st Prize	iPhone 13 x 3 winners
2 nd Prize	Mi Robot Vacuum x 5 winners
Consolation Prize	RM100 Cash* x 50 winners

Investors are entitled to lucky draw entry(ies) in two categories as stated below:

INVESTMENT Category



Receive 1 lucky draw entry for every RM10,000 invested cumulatively into loaded units of equity/balanced/mixed asset funds and/or Private Retirement Scheme (PRS) funds during the campaign period. You can earn up to 50 lucky draw entries from this category.

REFERRER Category



You can also earn more lucky draw entries when you participate in our **Customer Referral Programme (CRP)** and successfully refer Qualified New Unique Investors[#] to us. You will receive 1 lucky draw entry for every Qualified New Unique Investor[#] brought in during the campaign period.

There's no limit to the number of lucky draw entries you can get under this category! The more Qualified New Unique Investors[#] you bring in, the more chances for you to win!

Guaranteed Gift

That's not all! The first 100 Qualified Investors[^] who successfully refer at least 3 Qualified New Unique Investors[#] to us during the campaign period will receive an electrical appliance.

How to participate in our Customer Referral Programme (CRP)?

- STEP 1** Obtain an i-CRP Code by registering via Public Mutual Online (PMO) – Customer Referral Programme (CRP).
- STEP 2** Pass on your i-CRP Code to your friends and family members who wish to start their investment journey with us.
- STEP 3** You stand a chance to win Honda HR-V and guaranteed gift when your friends and family members come onboard by inputting your i-CRP code and investing online.

Please visit Public Mutual Online (PMO) for detailed information about our CRP!

Make the most of these two categories – **Investment Category** and **Referrer Category** for higher chances to drive home a brand new Honda HR-V!

* In terms of Public e-Cash Deposit Fund (PeCDF) / Public e-Islamic Cash Deposit Fund (PeICDF) units.

Qualified New Unique Investor refers to an individual (based on the firstholder's NRIC and non-repeated) who inputs/applies your i-CRP Code when onboarding as a new investor with Public Mutual via www.publicmutual.com.my and makes a cumulative online investment of at least RM1,000 into any of Public Mutual's unit trust or PRS funds during the campaign period.

^ Qualified Investor refers to an investor who has successfully registered to participate in the CRP and obtains i-CRP Code.

Terms & Conditions

General

1. This campaign is open to all active retail investors of Public Mutual.
2. All investments into loaded units of equity/balanced/mixed asset funds and commission-based Private Retirement Scheme (PRS) funds are considered under the Investment Category.
3. The following investment transactions are excluded for this campaign:
 - a. All switching transactions except for switching from zero-load/low-load/1%-load units into loaded units
 - b. Redemption within cooling-off period
 - c. All transfer of units
 - d. Investment under pink form
4. Lucky draw entry(ies) will be given to the first account holder only.
5. Unit Trust Consultants, staff and immediate family members of Public Mutual and the Public Bank Group are not allowed to participate in this campaign.
6. The lucky draw will be conducted within 3 months after the campaign ends. The winners' listing will be announced on Public Mutual's corporate website.
7. Investors must remain active when the lucky draw is conducted and when the prize is presented in order to be eligible for the prize.
8. Public Mutual reserves the rights to modify the terms and conditions herein specified or to cancel, terminate or suspend the campaign without prior notice.
9. The Company's decision on the winners is final and no correspondence or appeals will be entertained.
10. In the event that 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 Rules & Regulations, only the English version will prevail in respect of such inconsistency(ies), conflict(s), ambiguity(ies) or discrepancy(ies).

Prizes

1. The lucky draw will be carried out on a "top down" basis, i.e.: the draws for the Grand Prize will be conducted first followed by the draws for the other prizes.
2. Each winner can only win one prize, whichever is of higher value.
3. The car is inclusive of costs for the standard accessories package only. All other items such as accessories, registration, insurance etc are excluded. The car winner is responsible for collecting the car from the car distributor's office as identified by Public Mutual as well as for registering his/her name, purchasing the road tax and insurance as well as other upkeep and maintenance of the car at his/her own cost.
4. The iPhone 13, Mi Robot Vacuum and guaranteed gift will be delivered to the winners' registered mailing address with Public Mutual.
5. Cash Prize winners will be given units of Public e-Cash Deposit Fund (PeCDF) or Public e-Islamic Cash Deposit Fund (PeICDF). The units will be credited into winners' accounts within 60 days after the lucky draw has been conducted.
6. Cash Prize winners are required to be active Public Mutual Online (PMO) subscribers.
7. Winners may be required to appear in person at Public Mutual HQ/branches or the car dealer's outlet as identified by Public Mutual for a prize presentation ceremony. On such an occasion, winners will have to make their own transportation arrangements with all expenses incurred to be borne by the winners themselves.
8. Public Mutual reserves the right to use, promote and publish photographs of winners for advertising and publicity purposes without providing additional compensation or prior notice.
9. Prizes presented on all materials (if any) are for display purposes only and do not depict the actual prizes.
10. Public Mutual reserves the right to change or replace prizes with other items of equivalent or approximate value without prior notice. Prizes are non-transferable, non-exchangeable, non-redeemable for cash, whether in part or in full.
11. Prizes are subject to the terms and conditions of the respective vendors/suppliers. Public Mutual shall not be held responsible for any warranty claims. All claims must be directed to the manufacturers/vendors/suppliers.

