

Campaign Period: 1 November - 31 December 2019



PRS
PUBLIC MUTUAL
Private Retirement Scheme


PUBLIC MUTUAL
WHOLLY-OWNED SUBSIDIARY OF PUBLIC BANK

What's better than winning amazing prizes while you save for your retirement? Just follow the steps below:

STEP 1: SAVE

Youth contributors will receive 10 e-tokens for every RM200 that you contribute into any of our Private Retirement Scheme (PRS) funds during the campaign period. Youth who are contributing to PRS funds of Public Mutual for the first time during the campaign period will receive additional 50 e-tokens.

STEP 2: PLAY

Use your e-tokens to participate in our exclusive activities/contests/games from February 2020 until June 2020.

STEP 3: WIN

Stand a chance to win amazing prizes every month by participating in our exclusive activities/contests/games.

We will be giving out an iPhone 11 every week in the month of February 2020!

Other monthly prizes include Google Home Mini Smart Speaker, gift cards, vouchers and many more!

Start saving for your retirement now! The more e-tokens you collected, the more activities/contests/games that you can participate in, and the more prizes you can win!

*Youth Contributor is defined as a contributor aged below 31.



TERMS & CONDITIONS

1. Only initial, additional, and direct debit authorisation (DDA) contributions into any of the PRS funds submitted and processed within the campaign period will be considered.
2. The following transactions are excluded:
 - a. Contributions under pink form.
 - b. All switching or transfer cases.
 - c. Redemption within the cooling-off period.
3. "Processed" here refers to contributions of which complete documentation and monies are received by Public Mutual's Head Office.
4. Any PRS contributions that are submitted but not processed by the campaign processing deadline for whatsoever reason will not be included.
5. This campaign is only open to youth contributors aged below 31.
6. The maximum token to be given out is 100 per contributor.
7. Details of activities/contests/games as well as the prizes will be announced at a later date.
8. Winners will be officially notified by the Company. Winners must redeem their prizes by the date stipulated in the official letter, failing which, their prizes will be forfeited. No replacement or appeal will be entertained.
9. Prizes presented on all materials (if any) are for display purpose only and do not depict the actual prizes.
10. Public Mutual reserves the right to change or replace the prize with other items of equivalent or approximate value without prior notice. Prizes are non-transferable, non-exchangeable, and non-refundable. No request for change of prizes will be allowed.
11. Prizes are subject to the terms and conditions of the respective vendors/suppliers. Public Mutual shall not be held responsible for any warranty claim. All claims must be directed to the manufactures/vendors/suppliers.
12. Winners may be required to appear in person at Public Mutual HQ or branches for prize presentation ceremony. In such occasion, winners will have to make their own arrangement and all expenses incurred will be borne by the winners themselves.
13. By participating in this campaign, winners agree to allow Public Mutual to use, promote and publish photographs of winners for advertising and publicity purposes without additional compensation or prior notice.
14. Public Mutual reserves the rights to modify the terms and conditions herein specified or cancel, terminate, suspend the campaign without prior notice.
15. The decision of the Company on the winners is final and no correspondence or appeals will be entertained.
16. 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.
17. 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 Rules & Regulations, only the English version will prevail in respect of such inconsistency(ies), conflict(s), ambiguity(ies) or discrepancy(ies).

You are advised to read and understand the contents of the Disclosure Document of Public Mutual Private Retirement Scheme – Conventional Series dated 26 May 2017, Disclosure Document of Public Mutual Private Retirement Scheme – Shariah-Based Series dated 26 May 2017 and the relevant fund's Product Highlights Sheet (PHS) before contributing. These Disclosure Documents have been registered with the Securities Commission Malaysia who takes no responsibility for their contents, and neither should their registration be interpreted to mean that the Securities Commission Malaysia recommends the Scheme or the fund(s) under the Scheme. You should note that there are fees, charges and risks involved in contributing to PRS funds; and that the prices of units and distribution payable, if any, may go down as well as up. Please refer to the Disclosure Documents and PHS for information pertaining to the above. Past performance of a PRS fund is not an indication of its future performance. Applications to contribute must come in the form of a duly completed PPA account opening form (for the first time) and new fund application form referred to in and accompanying the Disclosure Documents. A copy of the Disclosure Document and PHS can be obtained from your attending PRS consultant, nearest Public Mutual Branch/Customer Service Centre or Public Bank branch.

