

TERMS AND CONDITIONS FOR PUBLIC MUTUAL'S EXCLUSIVE PRIVILEGES AND SERVICES

In these terms and conditions, "Member(s)" refers to qualified Mutual Gold / Mutual Gold Elite / Mutual Platinum Member(s). Any benefits or privileges that Public Mutual provides to you as a Mutual Gold / Mutual Gold Elite / Mutual Platinum Member are governed by these terms and conditions herein.

As part of the benefits of being a Mutual Gold / Mutual Gold Elite / Mutual Platinum Member, Member(s) shall enjoy the privileges as below:-

1. Redemption Proceeds Within Two (2) Business Days

Redemption proceeds will be deposited into your registered bank account within two (2) business days upon processing your redemption request, subject to all information and forms duly and properly completed.

2. Free Insurance/Takaful Coverage

Free Conventional or Takaful Group Personal Accident with Permanent Disability (PAPD) Insurance coverage¹ of RM1.00 for every 1 Mutual Gold Qualifying Point (MGQP) subject to a maximum coverage.*

¹ This free insurance covers Member(s) up to the age of 74. The coverage will cease in the event your total MGQPs drop below 150,000 at any one time.

You will be covered under the free Conventional Group PAPD unless you opt for the Takaful Group PAPD. Please refer to our Mutual Gold Free Insurance / Takaful brochure for the terms and conditions of this insurance / takaful coverage.

Mutual Platinum Member(s) at the age of 75 and above may enjoy reimbursements for Travel Insurance of up to RM200 per calendar year in a single receipt from Lonpac insurance.

* Terms and conditions apply.

3. An Exclusive Co-Branded Mutual Gold-PB Visa Platinum Credit Card**

- Free-for-life on annual fees for the Co-Branded Mutual Gold-PB Visa Platinum Credit Card so long as you maintain your Mutual Gold, Mutual Gold Elite or Mutual Platinum membership status.**

** Approval of the Co-Branded Credit Card is subject to Public Bank's credit evaluation.

4. Mutual Gold Cash Bonus for Co-Branded Mutual Gold-PB Visa Platinum Credit Card Holder

- 0.3% Mutual Gold Cash Bonus for selected retail purchases.
- The Mutual Gold Cash Bonus will be credited to your card's account on your birthday month.

5. Free Will/Wasiat Writing Services

Only for will/wasiat in standardised format prescribed by PB Trustee or Amanah Raya Berhad (ARB)*

For more information, please contact PB Trustee at 03-2176 6651 or ARB at 03-2723 7273.

6. Switching Fee Waiver

Only for switching of loaded units and 1%-load units* which are made after 90 days from the date of purchase of the units.

* Terms and conditions apply.

7. Invitation to seminars & talks

You will receive special invitations to our Mutual Gold Seminars and/or Financial Planning talks.

8. Exclusive Services

Enjoy the privilege of conducting your investment needs in the privacy and comfort of our exclusive Mutual Gold Centre.

9. Birthday Gift

Mutual Gold Elite and Mutual Platinum Member(s) will receive a birthday gift on their special day!

10. Year End Gift

Mutual Gold Elite and Mutual Platinum Member(s) will receive a year-end gift specially chosen for them.

11. Onboarding and Anniversary Gift

Mutual Platinum Member(s) will receive a one-time onboarding gift and special anniversary gifts, provided that they meet the eligible conditions by maintaining their Mutual Platinum membership status for twelve (12) consecutive months.

Note: -

1. Public Mutual reserves the right, at its sole and absolute discretion, to amend, change, modify, vary, withdraw and/or terminate, at any time, any or all of the above benefits and/or privileges, either generally or specifically (i.e. to all investors or any particular investor or class or group of investors), without prior notice and/or having to assign any reasons whatsoever. Public Mutual shall be at the liberty to introduce, impose and/or substitute new terms and/or conditions and/or to set aside, vary, amend, suspend, waive and/or delete any existing terms and/or conditions in relation to the benefits and/or privileges stipulated herein.
2. Any birthday gifts, year-end gifts, onboarding gifts and anniversary gifts are subject to change or be replaced according to availability, and Public Mutual reserves the right to change or replace the gifts from time to time without prior notification.
3. The Member(s) shall not be eligible to enjoy the benefits and/or privileges upon the withdrawal and/or termination of the exclusive privileges and services by Public Mutual.

4. Member(s) whose MGQPs fall below the minimum requirement for the respective membership statuses will be granted a grace period of 90 days to top up the shortfall by investing in units allotted with MGQPs (Member(s) may refer to “simple ways to earn your privileges” for more details). Member(s) may not be eligible to enjoy any benefits or privileges if the requisite MGQPs are not met.
5. The benefits and/or privileges are exclusively for the Member(s) and are not transferable and exchangeable for up-front cash or credit of any kind, whether in part or in full.
6. The Member(s) shall not hold Public Mutual responsible for any loss or damage which the Member(s) may incur directly or indirectly arising out of, or in connection with, any benefits and/or privileges due to any reasons whatsoever.
7. Member(s) shall indemnify Public Mutual against any claims, losses, damages, costs, liabilities or expenses in which Public Mutual may sustain or suffer in relation to or arising out of or in connection with Public Mutual’s Exclusive Privileges and Services.
8. Force Majeure – If, by reason of force majeure, rendering Public Mutual unable to fulfil its obligations either wholly or partly under these terms and conditions, circumstances of which may include but are not limited to:
 - (a) Malfunction or failure of equipment, systems or transmission links;
 - (b) Incidents such as fire, earthquake, flood, explosion, acts of elements, acts of God, acts of terrorism, declared or undeclared war, accidents, epidemics, pandemics, strikes, lockouts, labour disputes, embargoes, riots, civil disturbances and/or tsunami;
 - (c) Disruptions or failure of telecommunications, Internet, electricity, water and fuel supply; or
 - (d) Any other unforeseen events beyond Public Mutual’s reasonable control which prevent Public Mutual from fulfilling its obligations under these terms and conditions.

Public Mutual shall not be liable for any delays, losses, damages or inconvenience caused to and/or suffered by the Member(s) as a result of such non-performance of its obligations as stated in these terms and conditions.

9. Usage of the benefits and/or privileges stipulated above shall be deemed as acceptance of these terms and conditions by the Member(s). Information relating to the comprehensive list of services, benefits, privileges, and terms and conditions can be obtained from Public Mutual's website at www.publicmutual.com.my.

SIMPLE WAYS TO EARN YOUR PRIVILEGES

Explore the many ways you can obtain Mutual Gold Qualifying Points (MGQP) to qualify as a Mutual Gold / Mutual Gold Elite / Mutual Platinum member, based on the First Registered Holder, while you invest to achieve your financial goals.



Invest in Equity / Mixed Asset / Balanced Funds

(Applies to both Cash and EPF Members Investment Scheme)

- Every RM1 investment into loaded units of equity/mixed asset/balanced funds is allotted 1 MGQP



Invest in Bond / Sukuk Funds

(Applies to both Cash and EPF Members Investment Scheme)

- Every RM5 investment into loaded units, 1%-load units and 0.65%-load units of bond/sukuk funds is allotted 1 MGQP



Contribute to Private Retirement Scheme (PRS)

- Every RM2 contribution into PRS funds is allotted 1 MGQP



Invest in Public e-Emas Gold Fund (PeEMAS)

- Every RM5 investment into PeEMAS is allotted 1 MGQP



Invest in Public e-Cash Deposit Fund/Public e-Islamic Cash Deposit Fund -Emergency Reserve Account (PeCDF/PeICDF-ERA)

- Every 1 unit investment and distribution reinvestment into PeCDF/PeICDF-ERA is allotted 1 MGQP, subject to the maximum MGQPs allowed based on the investor's status*



Reinvest the Distributions

- All distribution reinvestments into loaded units of equity/mixed asset/balanced funds, loaded, 1%-load and 0.65%-load units of bond/sukuk funds and PRS funds are allotted MGQPs according to their respective ratio, as stated above

- Investments and distribution reinvestments for partial-load units, low-load units and zero-load units are not entitled to MGQP.
- MGQP will be deducted upon redemption/withdrawal of units.

* Terms and conditions apply.

Mutual Gold, Mutual Gold Elite and Mutual Platinum Member Requirement (Based on First Registered Account Holder)

MUTUAL
PRIORITY SERVICE
GOLD

MGQP of 150,000
and above

MUTUAL GOLD
PRIORITY SERVICE
ELITE

MGQP of 600,000
and above

MUTUAL
PRIORITY SERVICE
PLATINUM
PREMIER SERVICE

MGQP of 3,000,000
and above

1. The total number of the accumulated Mutual Gold Qualifying Points (MGQPs) shall be notified to the Member(s) and it is accessible on Public Mutual Online (PMO) and PMO PLUS.
2. Public Mutual reserves the right, at its sole and absolute discretion, to amend, modify, change or vary the terms and conditions pertaining to the award and withdrawal of Mutual Gold Qualifying Points (MGQPs) at any time and/or to cancel, terminate, discontinue or suspend any or all tiers of the Priority Services either generally or specifically (i.e. to all investors or any particular investor or class or group of investors) without prior notice and/or having to assign any reasons whatsoever.

3. Public Mutual reserves the right, at its sole and absolute discretion, to reserve and remove any Mutual Gold Qualifying Points (MGQPs) credited to Member(s) incorrectly, wrongfully or not in accordance with, or in breach of these terms and conditions at any time without prior notice and/or having to assign any reasons whatsoever.

4. Mutual Gold Qualifying Points (MGQPs) are accumulated based on the points earned in accordance with the investments made by Member(s) in certain Unit Trust Funds as specified herein. Member(s) is/are not entitled to enjoy the benefits and/or privileges of Mutual Gold / Mutual Gold Elite / Mutual Platinum in the event that the MGQP Programme is discontinued, suspended and/or cancelled by Public Mutual.