





A) GUARANTEED GIFT CATEGORY



Receive up to 5 gold coins when you invest cash into loaded units of equity/balanced/mixed asset funds and/or Private Retirement Scheme (PRS) funds^ during the campaign period!

Cumulative Cash Investment Amount (RM)	Guaranteed Gift
150,000 – 299,999.99	1 piece of 999.9 Gold Wafer Coin (0.2g)
300,000 – 449,999.99	2 pieces of 999.9 Gold Wafer Coins (0.2g)
450,000 – 499,999.99	3 pieces of 999.9 Gold Wafer Coins (0.2g)
500,000 and above	1 set of 999.9 Gold Wafer Coins (0.2g) [5 coins in a set]

Wait. there's more!



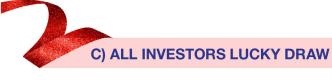
B) SPECIAL GIFT CATEGORY

(for Mutual Gold Elite and Mutual Platinum Members)



New and existing Mutual Gold Elite (MGE) and Mutual Platinum (MP) members who achieve the targeted cumulative cash investment amount as stated in the table below will walk away with a 999.9 Certified Gold Bar (2.5g) on top of the set of 5 Gold Wafer Coins received under the Guaranteed Gift Category!

Investor's Status before Campaign Launch Date	Minimum Cumulative Cash Investment Amount (RM)
Investors who are existing MGE/MP members before the campaign's launch	RM1,000,000
Investors who are non-MGE or MP members before the campaign's launch and are upgraded to MGE/MP status during the campaign period	RM1,500,000





This is your chance to walk away with a brand new Toyota Corolla Cross or other attractive prizes!

RM100

Lucky Draw Prizes

Grand Prize: **Toyota Corolla Cross 1.8G x 1 winner**1st Prize: **Samsung Galaxy S23 (256GB) x 3 winners**2nd Prize: **AirPods (3**nd **Gen) x 15 winners**

Consolation Prize: Grabfood vouchers worth RM100





You can get lucky draw entry(ies) from the categories below:

1. INVESTMENT CATEGORY

Every **RM1,000** in cash or EPF monies invested cumulatively into loaded units of equity/balanced/mixed asset funds and PRS funds[^] during the campaign period.



Each investor can earn up to 100 lucky draw entries under this category.

That's not all!

Investors who invest at least RM1,000 and have their priority status upgraded during the campaign period will receive additional lucky draw entries as per the table below!

Status Upgraded to	No. of Lucky Draw Entries
Mutual Gold	10
Mutual Gold Elite	20
Mutual Platinum	30

Note: The number of additional lucky draw entry(ies) will be determined based on the investor's upgraded status by the end of the campaign.





2. REFERRER CATEGORY

Participate in our Customer Referral Programme (CRP) to earn additional lucky draw entries when you successfully refer Qualified New Investors** to us!

Every Qualified New Investor** brought in during the campaign period.



There's no limit to the number of lucky draw entries you can receive under this category! The more Qualified New Investors** you bring in, the more chances you have to win!

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 a brand new Toyota Corolla Cross 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!

- ^ For sales into PRS funds, only commissionable contributions from contributors below the age of 54 will be considered for this campaign.
- **A Qualified New 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 and/or PRS funds during the campaign period.

Terms & Conditions

A. General

- 1. This campaign is open to retail investors of Public Mutual.
- Only cash investments into loaded units of equity/balanced/mixed asset funds and contributions into commission-based PRS funds° are considered for the Guaranteed Gift Category and the Special Gift Category.
- All cash and EPF investments into loaded units of equity/balanced/mixed asset funds and contributions into commission-based PRS funds^a are considered for the All Investors Lucky Draw.
- 4. The following investment transactions are excluded from this campaign:
 - a) All switching transactions except for switching from zero-load/low-load/1%-load units into loaded units
 - b) Redemptions within the cooling-off period
 - c) All transfers of units
 - d) Investments under pink forms
- 5. The guaranteed gifts, special gifts and lucky draw entry(ies) will be given to the first account holder only.
- Unit trust consultants, staff and immediate family members of Public Mutual and the Public Bank Group are only allowed to participate
 in the Guaranteed Gift Category and the Special Gift Category. However, they will not be allowed to participate in the All Investors Lucky
 Draw
- 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.
- 8. Investors must remain active when the lucky draw is conducted and when the prize is presented in order to be eligible for the prize.
- 9. Public Mutual reserves the right to modify the terms and conditions herein specified or to cancel, terminate or suspend the campaign without prior notice.
- 10. The Company's decision on the winners is final and no correspondence or appeals will be entertained.
- 11. Public Mutual and its respective employees, directors, parent company, affiliates and representatives shall not be held liable for losses or injuries, rights, claims or actions in connection with the activity or resulting from the acceptance, use/misuse of the prizes and/or participation in the activity.
- 12. In the event that there is/are any inconsistency(ies), conflict(s), ambiguity(ies) or discrepancy(ies) between the English, Mandarin and/or Bahasa Malaysia versions of these Terms & Conditions, only the English version will prevail in respect of such inconsistency(ies), conflict(s), ambiguity(ies) or discrepancy(ies).

B. Prizes

- 1. Investors can win a prize in both the Guaranteed Gift Category and the All Investors Lucky Draw, while Mutual Gold Elite and Mutual Platinum members can win a prize in all three categories (Guaranteed Gift Category, Special Gift Category and the All Investors Lucky Draw). However, each winner can only win one prize in each category, whichever is of higher value.
- 2. The car is inclusive of costs for the standard accessories package only. All other items such as additional accessories, registration, insurance, etc. are excluded. The winner of the car 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.
- Winners under the Guaranteed Gift Category and the Special Gift Category will be required to personally collect their gift(s) from the vendor's nearest outlet. The Company will notify these winners on when and where to collect their gift(s) accordingly.
- 4. Winners may be required to appear in person at Public Mutual's 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.
- Public Mutual reserves the right to use, promote and publish photographs of the winners for advertising and publicity purposes without providing additional compensation or prior notice.
- 6. Prizes displayed/depicted in all materials (if any) are for display purposes only and do not depict the actual prizes.
- 7. 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 and non-redeemable for cash, whether in part or in full.
- 8. 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 relevant manufacturer/vendor/supplier.

Investors are advised to refer to our website www.publicmutual.com.my for our latest investment disclaimer.