PUBLIC MUTUAL
WHOLLY-OWNED SUBSIDIARY OF PUBLIC BANK

Building a Better Financial Future for Investors

AWARDS CELEBRATION CAMPAIGN 2026

Campaign Period: **10 August – 30 November 2026**

Cash Bonanza! Win 12 Months of RM3,000 extra cash and many more!

Please refer to Public Mutual's website or contact your servicing Unit Trust Consultant for more information.

www.publicmutual.com.my

PUBLIC MUTUAL BERHAD 197501001842 (23419-A)

LUCKY DRAW CATEGORY

Grand Lucky Draw

Every RM1,000 cash or EPF investment into loaded units of equity/balanced/mixed asset funds and/or PRS funds	**1 Lucky Draw Entry** (Up to 50 lucky draw entries!)

LUCKY DRAW PRIZES

Grand Prize	RM3,000^ x 12 Months x 1 winner
Special Prize	RM1,000^ x 30 winners
Consolation Prize	RM500^ x 100 winners

Monthly Lucky Draw

Plus, the same RM1,000 investment will also earn you an entry in the Monthly Lucky Draw for a chance to win **RM300**^!

Every RM1,000 cash or EPF investment into loaded units of equity/balanced/mixed asset funds and/or PRS funds	**1 Lucky Draw Entry** (Up to 50 lucky draw entries each month!)

There will be 33 winners every month!

^ In terms of Public e-EMAS Gold Fund (PeEMAS) units / Muslim winners will receive Public e-SUKUK Fund (PeSUKUK) units.

GUARANTEED GIFT CATEGORY

Great news!

A minimum of RM650,000 cash investment into loaded units of equity/balanced/mixed asset or PRS funds will earn you a **cash reward* worth RM1,133**!

Cumulative cash investment amount of RM650,000 and above	**Cash Reward* worth RM1,133**

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

Terms & Conditions

General

1. This campaign is open to all retail investors of Public Mutual.
2. All initial, additional and Direct Debit Authorisation (DDA) of cash and EPF investments into loaded units of equity/balanced/mixed asset funds and contributions into PRS funds will be considered for the Lucky Draw Category.
3. Only cash investments into loaded units of equity/balanced/mixed asset funds and contributions into PRS funds will be considered for the Guaranteed Gift Category.
4. Only PRS contributions from contributors below 54 years of age will be considered for this campaign.
5. The following investment transactions are excluded from this campaign:
   a. All switching transactions except for switching from zero-load/low-load/1%-load units to loaded units
   b. Redemptions within the cooling-off period
   c. All transfers of units
   d. Investments under pink forms
6. The guaranteed gift and lucky draw entry(ies) will be given to the first account holder only.
7. The Monthly Lucky Draw will be conducted within 2 months after the current month ends, whereas the Grand Lucky Draw will be conducted within 2 months after the campaign period ends.
8. The winner listings for both the Monthly Lucky Draw and Grand Lucky Draw will be published on Public Mutual's corporate website.
9. Unit Trust Consultants, staff and immediate family members of Public Mutual and Public Bank Group are not allowed to participate in the Lucky Draw Category.
10. The decision of the Company on the winners is final and no correspondence or appeals will be entertained.
11. Public Mutual reserves the right to modify the terms and conditions herein specified or to cancel, terminate or suspend the campaign without prior notice.
12. 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.
13. 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 and conditions, only the English version will prevail in respect of such inconsistency(ies), conflict(s), ambiguity(ies) or discrepancy(ies).

Prizes

1. Under the Monthly Lucky Draw, each winner is only eligible to win one (1) prize per month. However, the same winner may win a prize across different months throughout the campaign period.
2. Winners can win a prize under the Monthly Lucky Draw, Grand Lucky Draw and the Guaranteed Gift Category. However, all winners can only win one prize under the Grand Lucky Draw, whichever is of higher value.
3. Investors who are qualified under the Guaranteed Gift Category must maintain their Privilege Circle status at the time the cash reward is credited to their account in order to be eligible for the prize units.
4. Winners of both the Lucky Draw Category and Guaranteed Gift Category must be active Public Mutual Online (PMO) subscribers when the cash reward is credited in order to receive the prize.
5. Winners who have yet to subscribe to PMO will be given a grace period of 2 months to successfully subscribe to PMO; failing which, the prize will be forfeited.
6. Winners must remain active when the lucky draws are conducted and when the cash rewards are credited in order to participate in this campaign.
7. The prize cannot be transferred or exchanged for other prizes under any circumstances. No correspondence or appeals will be entertained.
8. Public Mutual reserves the right to change or replace the prizes with other items of equivalent or approximate value without prior notice.