



PUBLIC MUTUAL
WHOLLY-OWNED SUBSIDIARY OF PUBLIC BANK

Building a Better Financial Future for Investors

DDA BONANZA 2026

Campaign Period: 1 September 2026 – 31 December 2026

Save More. Automate Your Investments

3.0%

Special sales charge
for DDA

2.8%

Promo Code for
Privilege Circle Members



Please refer to Public Mutual's website, contact your servicing Unit Trust Consultant or visit any PB branch for more information.

INVEST WITH CONSISTENCY.

BUILD FOR TOMORROW.

Automate your investments with our Direct Debit Authorisation (DDA) facility, making regular investing effortless while giving your wealth the opportunity to grow steadily over time.

Plus, you can now enjoy a **3% special sales charge** when you register for DDA of at least RM100 in any of the selected funds below during the campaign period!

Public Series of Funds

1. Public Asia Pacific Focus Fund (PAPFF)
2. Public Islamic Asia Leaders Equity Fund (PIALEF)
3. Public Islamic Global Equity Fund (PISGEF)
4. Public Worldwide Equity Fund (PWEF)

PB Series of Funds

1. PB Asia Equity Fund (PBAEF)
2. PB Dynamic Allocation Fund (PBDYNAF)
3. PB Islamic Asia Equity Fund (PBIAEF)
4. PB Islamic Dynamic Allocation Fund (PBIDYNAF)

SPECIAL PRIVILEGE CIRCLE CATEGORY

Good news for our Privilege Circle members! Register for DDA of at least RM100 per deduction in any of the selected funds during the campaign period and you will receive **promo codes** to enjoy **2.8% special sales charge** for your next cash investment in any equity/balanced/mixed asset Unit Trust funds!

1 eligible DDA account*



1 promo code

* Eligible DDA account refers to accounts for any of the selected funds above registered for DDA of at least RM100 per deduction, with at least 1 successful deduction processed during the campaign period.

Note: Investors who register for DDA for any of the selected funds during the campaign period will enjoy the special sales charge for his/her DDA deductions as long as the DDA remains active. Once the DDA is terminated or the DDA amount is changed after the campaign period, the special sales charge will cease and subsequent DDA transactions processed thereafter will revert to the normal sales charge.

Terms & Conditions

1. The 3% special sales charge will only be applicable to DDA transactions registered in any of the aforementioned funds' accounts during the campaign period.
2. The 3% special sales charge will remain for as long as the DDA (registered under accounts of any of the aforementioned funds during the campaign period) remains active. Once the DDA is terminated or the DDA amount is changed after the campaign period, the special sales charge will cease and subsequent DDA transactions processed thereafter will revert to the normal sales charge.
3. The promo codes under the Special Privilege Circle Category will be credited to the qualified Privilege Circle members within 2 months after the campaign period ends.
4. Privilege Circle members must maintain their Privilege Circle membership at the time the promo code is credited to their PMO/PMO PLUS account to remain eligible.
5. The promo code will only be applicable for initial/additional cash investments into loaded units of equity/balanced/mixed asset funds. It will not be applicable for Direct Debit Authorisation (DDA), Regular Investment Authorisation (RIA) or switching transactions.
6. Privilege Circle members must select the promo code **"DDA Bonanza @ 2.8% Promo (EXP 31/12/2027)"** in their PMO/PMO PLUS account in order to utilise the 2.8% special sales charge when they make a new cash investment or top up their fund account.
7. The promo code will automatically expire on **31 December 2027**. Promo codes that have not been utilised before expiry will not be replaced and/or reimbursed by the Company.
8. Public Mutual reserves the right to modify the terms and conditions herein specified or to cancel, terminate or suspend the campaign without prior notice.
9. 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).

Investors are advised to read and understand the contents of the Master Prospectus 1 of Public Series of Funds, Master Prospectus 1 of Public Series of Shariah-based Funds and Master Prospectus 1 of PB Series of Funds dated 28 August 2023; 1st Supplemental Prospectus of Master Prospectus 1 of Public Series of Funds dated 3 December 2025; 1st Supplemental Prospectus of Master Prospectus 1 of Public Series of Shariah-based Funds dated 26 February 2025; 2nd Supplemental Prospectus of Master Prospectus 1 of Public Series of Shariah-based Funds and 1st Supplemental Prospectus of Master Prospectus 1 of PB Series of Funds dated 3 December 2025; as well as the relevant funds' Product Highlights Sheet (PHS) before investing. Investors should understand, compare and consider the risks, fees, charges and costs involved in investing in the fund(s). A copy of the Prospectus, Supplemental Prospectus and PHS can be viewed at our website. Investors should make their own assessment of the merits and risks of the investment. If in doubt, investors should seek professional advice. Please refer to our website for our investment disclaimer.