PUBLIC MUTUAL
WHOLLY-OWNED SUBSIDIARY OF PUBLIC BANK

Building a Better Financial Future for Investors

PMO WELCOME REWARD CAMPAIGN 2026

Campaign Period: **6 November 2026 – 31 January 2027**

NEW NEW

NEW to PMO or PMO PLUS?



YOUR WELCOME GIFT AWAITS!

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)

What's in it for you when you subscribe to PMO and/or PMO PLUS?

Guaranteed Gift Category for Qualified New PMO Subscribers

Sign up for PMO and get:

1 promo code **3%** **Special Sales Charge**

applicable to your next cash investment in any equity/balanced/mixed asset funds

Lucky Draw Category for Qualified New PMO PLUS Subscribers

Ready to unlock something extra? Download and subscribe to our PMO PLUS app to unlock **one lucky draw entry** to win cash units!

First Prize	**RM100 worth of cash units* x 25 winners**
Second Prize	**RM50 worth of cash units* x 150 winners**



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

SO, WHAT DO YOU GET?

Subscribe to **PMO** only >>> **3%** Special Sales Charge

Subscribe to **PMO PLUS** only >>> LUCKY DRAW ENTRY **x1**

Subscribe to **BOTH** >>> **3%** Special Sales Charge + LUCKY DRAW ENTRY **x1**

READY READY READY REA
TO GET STARTED?

PMO: Visit our website at www.publicmutualonline.com.my to subscribe.

PMO PLUS: Scan or Click the relevant QR code to download the app and subcribe.

Download on the App Store

GET IT ON Google Play

Terms and Conditions

A. General

1. This campaign is open to all existing investors of Public Mutual who have yet to subscribe to Public Mutual Online (PMO) and/or PMO PLUS as at 5 November 2026.
2. New investors who onboard and subscribe to PMO and/or PMO PLUS during the campaign period are not eligible to participate in this campaign.
3. The promo code under the Guaranteed Gift Category is only applicable to initial or additional cash investments into loaded units of equity/balanced/mixed asset funds.
4. Qualifiers will need to select the promo code "**PMO Welcome Reward @ 3% (EXP 31/12/2027)**" in PMO/PMO PLUS in order to apply the 3% special sales charge.
5. The promo code will automatically **expire on 31 December 2027**. Promo codes that have not been utilised before the expiry date will not be replaced and/or reimbursed by the Company.
6. Investor can only win 1 prize under the Lucky Draw Category, whichever is of higher value.
7. 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.
8. The decision of the Company on the qualifiers and lucky draw winners is final, and no correspondence or appeals will be entertained.
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. 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.
11. 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).

B. Prizes

1. The promo code will be credited to the qualifiers' account within the following month after they have successfully subscribed to PMO. Qualifiers must remain as active PMO subscribers when the promo code is credited to their account in order to utilise the promo code.
2. The cash units under the Lucky Draw Category will be credited to the lucky draw winners' account within 2 months after the lucky draw has been conducted. Lucky draw winners must remain as active PMO PLUS subscribers when the lucky draw is conducted and when the cash units are credited to the registered account.
3. The prize cannot be transferred or exchanged for other prizes under any circumstances. No correspondence or appeals will be entertained.
4. Public Mutual reserves the right to change or replace the prizes with other items of equivalent or approximate value without prior notice.