



PUBLIC MUTUAL
WHOLLY-OWNED SUBSIDIARY OF PUBLIC BANK

Building a Better Financial Future for Investors

PRS BONUS CASHBACK CAMPAIGN 2026

Campaign Period: 1 July 2026 – 31 August 2026

New to PRS?
Claim Your RM10 Welcome Bonus from Us!



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

PLAN AHEAD. INVEST SMART. RETIRE HAPPY.

Still young in age but already worried about your financial future? Are you eager to build your wealth but unsure of where to start? This is your calling to kickstart your Private Retirement Scheme (PRS) journey with Public Mutual to build a strong and secure retirement for your future years!

Get a **RM10 Welcome Bonus** from us when you invest a minimum of **RM100 for the first time** in any of Public Mutual's PRS funds during the campaign period! Only **the first 1,000 successful sign-ups** will be eligible for this bonus! So, take this chance to kickstart your PRS journey with us and build a better financial future together!

Public Mutual Won the Most Consistent House (Gold Award)
at the Private Pension Administrator (PPA) Grow with PRS Fund Awards 2026



Note: This campaign is open to new investors who are below 40 years old as at 1 July 2026, successfully onboard with Public Mutual, and make an initial contribution of a minimum of RM100 to any PRS funds during the campaign period.

Terms and Conditions:

1. This campaign is open to new investors who are below 40 years old as at 1 July 2026, successfully onboard with Public Mutual, and contribute a minimum of RM100 to any PRS funds during the campaign period.
2. The following contributions are excluded from this campaign:
 - a. Redemptions made within the cooling-off period
 - b. All transfers of units
 - c. Reversal of contributions
 - d. Contributions under pink forms or zero sales charge
3. The RM10 Welcome Bonus will be credited to the contributor's PRS account within 90 days after the campaign ends.
4. Qualified investors under this campaign must be active Public Mutual Online (PMO) subscribers in order to receive the RM10 Welcome Bonus. Those who have yet to subscribe to PMO will be given a grace period of 2 months to successfully subscribe; failing which, the RM10 Welcome Bonus will be forfeited.
5. Investors must remain active when the Welcome Bonus is credited.
6. PRS Consultants, staff and immediate family members of employees of Public Mutual and Public Bank Group are not allowed to participate in the campaign.
7. Public Mutual reserves the right to modify the terms and conditions herein specified or to cancel, terminate or suspend the campaign without prior notice.
8. 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).

Contributors are advised to read and understand the contents of the Disclosure Document for Public Mutual Private Retirement Scheme – Conventional Series and the Disclosure Document for Public Mutual Private Retirement Scheme – Shariah-based Series dated 28 August 2023, First Supplemental Disclosure Document for Public Mutual Private Retirement Scheme – Conventional Series and First Supplemental Disclosure Document for Public Mutual Private Retirement Scheme – Shariah-based Series dated 27 September 2024, as well as the relevant fund's Product Highlights Sheet (PHS) before contributing.

Contributors should understand, compare and consider the risks, fees, charges and costs involved in contributing to the PRS fund(s). A copy of the Disclosure Document, First Supplemental Disclosure Document and PHS can be viewed at our website at www.publicmutual.com.my. Contributors should make their own assessment of the merits and risks of the contribution. If in doubt, contributors should seek professional advice. Please refer to www.publicmutual.com.my for our investment disclaimer.