PUBLIC MUTUAL
WHOLLY-OWNED SUBSIDIARY OF PUBLIC BANK

Building a Better Financial Future for Investors

YEAR END FIESTA 2026

Campaign Period: **20 November 2026 – 31 December 2026**

Unwrap the Funds, **Unleash the Fun!**



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

PUBLIC MUTUAL BERHAD 197501001842 (23419-A)

www.publicmutual.com.my

LUCKY DRAW CATEGORY

Every RM1,000 invested into PeFEDF / PeWS20F (MYR Class)

and/or

Every USD200 invested into PeWS20F (USD Class)

→ **1 Lucky Draw Entry**

New to investing with us? Here's an Extra Treat!

New Investors will receive a **bonus lucky draw entry** when they onboard and invest with us during the campaign period!

New Investor → Onboard and invest → **PeFEDF / PeWS20F (MYR Class)** or **PeWS20F (USD Class)** → **+1 Bonus Lucky Draw Entry**

Note: A new investor is defined as an investor (based on first holder's NRIC) who onboards with Public Mutual for the first time and has successfully made cumulative investments of at least **RM1,000 into PeFEDF / PeWS20F (MYR Class)** or **USD200 into PeWS20F (USD Class)** during the campaign period.

Lucky Draw Prizes	
Grand Prize	Flight Ticket(s) to Anywhere x 1 winner
First Prize	2 Flight Tickets to South Korea x 1 winner iPhone 18 Pro Max x 1 winner
Second Prize	2 Flight Tickets to Vietnam x 1 winner Dyson Air Purifier x 3 winners Garmin Smartwatch x 5 winners
Consolation Prize	RM1,000* x 8 winners RM100* x 50 winners



* In terms of Public e-Far-East Dividend Fund (PeFEDF) units

GUARANTEED GIFT CATEGORY

Hit the target investment amount below to unwrap cash rewards!

Minimum Cumulative Investment Amount	Cash Reward^ (RM)
RM300,000 into PeFEDF / PeWS20F (MYR Class)	500
USD50,000 into PeWS20F (USD Class)	388

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

Investors who meet the criteria for both the MYR Class and USD Class will receive both Cash Rewards.

SPECIAL SALES CHARGE CATEGORY

Register for Direct Debit Authorisation (DDA) of at least RM100 / USD100 into PeFEDF and/or PeWS20F

Enjoy



Notes:

- Investors who register for DDA into PeFEDF and/or PeWS20F during the campaign period will enjoy the 3% special sales charge on their DDA deductions for as long as the DDA remains active.
- If the DDA is terminated, or the DDA amount is changed after the campaign period, the special sales charge will no longer apply, and subsequent DDA deduction will revert to the normal sales charge.

Terms & Conditions

A. General

1. This campaign is open to all retail investors of Public Mutual.
2. Only initial, additional and Direct Debit Authorisation (DDA) transactions into Public e-Far East Dividend Fund (PeFEDF) and/or Public e-Worldwide Sustainable 20 Fund (PeWS20F) will be taken into consideration.
3. 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 PeFEDF and/or PeWS20F
   b. Redemptions within the cooling-off period
   c. All transfers of units
   d. Investments under pink forms
4. The guaranteed gift and lucky draw entry(ies) will be given to the first account holder only.
5. The lucky draw will be conducted within 2 months after the campaign ends.
6. The winner's listing for the Lucky Draw Category will be published on Public Mutual's corporate website.
7. Unit Trust Consultants, staff and immediate family members of Public Mutual and the Public Bank Group are not allowed to participate in the Lucky Draw Category.
8. The decision of the Company on the 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. Each winner can only win 1 prize in the Lucky Draw Category, whichever is of higher value.
2. In order to receive the prize units, winners of the Lucky Draw Category and/or Guaranteed Gift Category must remain as active Public Mutual Online (PMO) subscribers when the lucky draws are conducted and when the prize units are credited into the registered account.
3. 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.
4. The Lucky Draw's Grand Prize – Flight Ticket(s) to Anywhere includes flight ticket(s) of any class to any country in the world, with total price capped at RM10,000.
5. The Lucky Draw's First Prize – 2 Flight Tickets to South Korea includes 2 economy class flight tickets to South Korea and will be capped at RM7,000 for two tickets.
6. The Lucky Draw's Second Prize – 2 Flight Tickets to Vietnam includes 2 economy class flight tickets to Vietnam and will be capped at RM3,000 for both tickets.
7. Winners of the Lucky Draw's flight tickets will have to bear the cost difference if the final payable amount exceeds the limit. In the event that the actual cost is below the stated limits, there will be no refund on the price differential.
8. The winners will have to make their own transportation arrangement to and from KLIA/KLIA 2 at their own cost. He/she will also have to make their own accommodation arrangement in Kuala Lumpur before and/or after the trip, if required, at their own cost.
9. The flight tickets given are inclusive of airport taxes and fuel surcharges, but excluding travel insurance/visas. The flight tickets will be subject to the expiry dates fixed by the respective airlines or relevant travel agency. Any changes in airport taxes or fuel surcharges after issuance of the tickets/vouchers will be borne by the winners. No replacements, refunds or appeals will be entertained should the flight tickets expire before they are redeemed or should they be misplaced.
10. The winners of the flight tickets must be one of the travellers and will bear the cost of travel insurance and/or visa applications, where applicable.
11. The winners will also bear the cost of vaccination, health screening and/or quarantine, where applicable.
12. The physical prize items under the Lucky Draw Category will be delivered to the winners' registered mailing address with Public Mutual within 2 months after the lucky draw has been conducted.
13. The prizes are subject to 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.
14. Winners may be required to appear in person at Public Mutual's HQ/branches, as identified by Public Mutual, for a prize presentation ceremony. On such occasions, winners will need to make their own transportation arrangements, and all expenses incurred will be borne by the winners.
15. 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.
16. Prizes displayed or depicted in all materials (if any) are for display purposes only and may not reflect the actual prizes.
17. Public Mutual reserves the right to change or replace the prizes with other items of equivalent or approximate value without prior notice.
18. The prize cannot be transferred or exchanged for other prizes under any circumstances. No correspondence or appeals will be entertained.

Investors are advised to read and understand the contents of the Prospectus of Public e-Far-East Dividend Fund and Prospectus of Public e-Worldwide Sustainable 20 Fund dated 20 November 2026, as well as the 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 Prospectuses 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.