



PUBLIC MUTUAL
WHOLLY-OWNED SUBSIDIARY OF PUBLIC BANK



Building a Better Financial Future for Investors

Towards A Better Future Together





**Never depend on a
single income.
Make an investment
to create a second
source.**

– Warren Buffet –

Sharing is caring. Having already embarked on the journey towards financial freedom, why not invite your loved ones, family members and friends to start planning for their future too? You can now help them to take their first step towards achieving financial freedom via our **Customer Referral Programme (CRP)**!

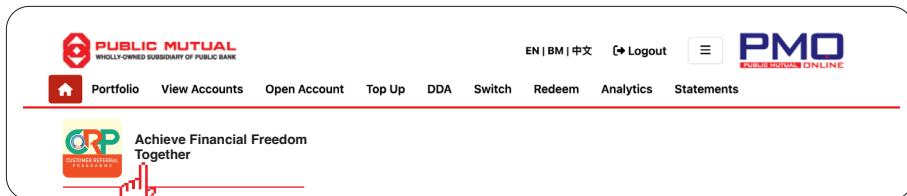
All you need to do is to register for an i-CRP Code via Public Mutual Online (PMO) and share the unique i-CRP Code with your loved ones for them to kick-start their investment journey with us!

* In terms of total retail fund size managed amongst private unit trust companies and Private Retirement Scheme (PRS) providers in Malaysia. Source: The Edge-Lipper, 23 December 2024.

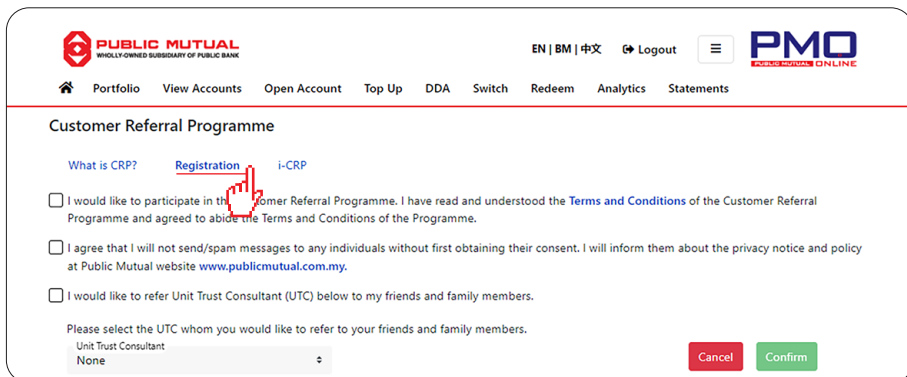
CUSTOMER REFERRAL PROGRAMME (CRP)

How Does It Work?

Step 1: Register your interest to participate in the CRP via Public Mutual Online (PMO).



The screenshot shows the Public Mutual PMO homepage. The header includes the Public Mutual logo, language options (EN | BM | 中文), a Logout button, and a PMO logo. The main navigation bar contains links for Portfolio, View Accounts, Open Account, Top Up, DDA, Switch, Redeem, Analytics, and Statements. Below the navigation bar, the 'CRP' logo is prominently displayed with the tagline 'Achieve Financial Freedom Together'. A red hand cursor is pointing to the 'CRP' logo.



The screenshot shows the 'Customer Referral Programme' registration page. The header is identical to the previous screenshot. The main content area is titled 'Customer Referral Programme'. It includes three links: 'What is CRP?', 'Registration' (highlighted with a red hand cursor), and 'i-CRP'. Below the links, there are three checkboxes for registration:

- ☐ I would like to participate in the Customer Referral Programme. I have read and understood the [Terms and Conditions](#) of the Customer Referral Programme and agreed to abide the Terms and Conditions of the Programme.
- ☐ I agree that I will not send/spam messages to any individuals without first obtaining their consent. I will inform them about the privacy notice and policy at Public Mutual website www.publicmutual.com.my.
- ☐ I would like to refer Unit Trust Consultant (UTC) below to my friends and family members.

Below the checkboxes, there is a text prompt: 'Please select the UTC whom you would like to refer to your friends and family members.' This is followed by a dropdown menu labeled 'Unit Trust Consultant' with 'None' selected. At the bottom right, there are two buttons: 'Cancel' and 'Confirm'.

CUSTOMER REFERRAL PROGRAMME (CRP)

How Does It Work?

Step 2: Your unique i-CRP Code will be shown on the screen upon successful registration.

The screenshot shows the Public Mutual website's Customer Referral Programme page. The header includes the Public Mutual logo, navigation links (Portfolio, View Accounts, Open Account, Top Up, DDA, Switch, Redeem, Analytics, Statements), and a PMO ONLINE logo. The main heading is "Customer Referral Programme". Below it, a message says: "Thank you for participating in the Customer Referral Programme! This is your unique i-CRP Code: **PMO100000**". A red hand icon points to the code. The text continues: "Share your Code with your friends and family members who are interested to invest with Public Mutual!"

Otherwise, you can always refer to your unique i-CRP Code at PMO by clicking on the “i-CRP” tab.

The screenshot shows the Public Mutual website's Customer Referral Programme page. The header is the same as the previous screenshot. Below the heading "Customer Referral Programme", there are three tabs: "What is CRP?", "Registration", and "i-CRP". A red hand icon points to the "i-CRP" tab, which is highlighted with a blue underline.

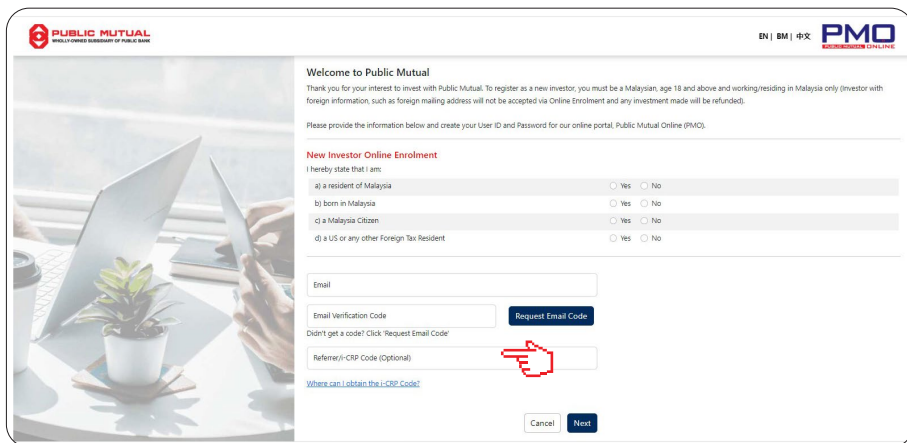
Step 3: Share your unique i-CRP Code to friends/family members and invite them to invest with Public Mutual by signing up as a new investor on our website (www.publicmutual.com.my).

The screenshot shows the Public Mutual website's homepage. The header includes the Public Mutual logo, a navigation bar with links (GET STARTED, BUILD WEALTH, PRODUCTS, HAPPENINGS, EXCLUSIVE, LEGES, RESOURCES, JOIN US, ABOUT US), and a "NEW INVESTOR" button. A red hand icon points to the "NEW INVESTOR" button. Below the navigation bar, there is a banner for "Protect Yourself from Phishing Scams" with a red "AWAS SCAM!" warning sign.

CUSTOMER REFERRAL PROGRAMME (CRP)

How Does It Work?

Step 4: Upon filling in the necessary details, they can then insert your unique i-CRP Code under the “Referrer/i-CRP Code” column.



PUBLIC MUTUAL
MALAYSIAN INVESTMENT COMPANY

EN | BM | 中文 **PMO**
REGISTRATION ONLINE

Welcome to Public Mutual
Thank you for your interest to invest with Public Mutual. To register as a new investor, you must be a Malaysian, age 18 and above and working/residing in Malaysia only (Investor with foreign information, such as foreign mailing address will not be accepted via Online Enrolment and any investment made will be refunded).

Please provide the information below and create your User ID and Password for our online portal, Public Mutual Online (PMO).

New Investor Online Enrolment
I hereby state that I am:

a) a resident of Malaysia ☐ Yes ☐ No

b) born in Malaysia ☐ Yes ☐ No


c) a Malaysia Citizen ☐ Yes ☐ No

d) a US or any other Foreign Tax Resident ☐ Yes ☐ No

Email

Email Verification Code **Request Email Code**

Didn't get a code? Click 'Request Email Code'

Referrer/i-CRP Code (Optional) 

[Where can I obtain the i-CRP Code?](#)

Cancel **Next**

Step 5: After their registration has been processed, your friends/family members can start investing with us via PMO/PMO PLUS! You will receive a promo code to enjoy a 3% special sales charge for every friend and family member you refer under the **3% For Referrer Campaign 2025**. For more details, please refer to the campaign's e-flyer available on our website (www.publicmutual.com.my).

Branches/Customer Service Centres

WEST MALAYSIA

Customer Service Centre

Tel: 03-2022 5000

Mutual Gold Centre

Tel: 03-2022 5000

1 Utama Shopping Centre

Tel: 03-2022 5000

Alor Setar

Tel: 04-7366 500 Fax: 04-7364 655

E-mail: aor@publicmutual.com.my

Bangsar

Tel: 03-2022 5000 Fax: 03-2283 5739

E-mail: kls@publicmutual.com.my

Batu Pahat

Tel: 07-4363 500 Fax: 07-4326 588

E-mail: bpt@publicmutual.com.my

Cheras

Tel: 03-2022 5000 Fax: 03-9132 1022

E-mail: chr@publicmutual.com.my

Damansara Perdana

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