



PUBLIC MUTUAL
WHOLLY-OWNED SUBSIDIARY OF PUBLIC BANK



Building a Better Financial Future for Investors

NEW PRS CONTRIBUTORS CAMPAIGN 2025

Campaign Period: 1 May – 31 July 2025

Secure Your Future, Cash in on Rewards!



A stress-free retirement starts with one smart move—begin today!

Make your **first contribution** to any of our Private Retirement Scheme (PRS) funds during the campaign period and cash in on rewards!

How to Participate:

First-time contribution of **any amount**

Receive a promo code for a **3% Special Sales Charge** for your next cash investment in our equity/balanced/mixed asset unit trust funds!



First-time contribution of **at least RM3,000 in a single transaction**

Receive a promo code for a **3% Special Sales Charge + 1 lucky draw entry** for a chance to win **RM250** worth of Bonus Cash Units*!

There will be a total of 30 lucky draw winners under this campaign!

* In terms of Public e-Cash Deposit Fund / Public e-Islamic Cash Deposit Fund units.

PLAN AHEAD. INVEST SMART. RETIRE HAPPY.



Terms & Conditions:

1. This campaign is open to all new and existing Unit Trust investors who contribute to any PRS funds for the first time with Public Mutual during the campaign period.
2. All contributions must be submitted and processed within the campaign period.
3. Investors must contribute at least RM3,000 in a single transaction of their first contribution in any PRS funds for a lucky draw entry to win the RM250 worth of Bonus Cash Units.
4. 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
5. Investors eligible for the promo code/Bonus Cash Units must be active Public Mutual Online (PMO) subscribers in order to receive the promo code/Bonus Cash Units. Qualified investors who have yet to subscribe to PMO will be given a grace period of 2 months to successfully subscribe to PMO; failing which, the promo code/Bonus Cash Units will be forfeited.
6. The promo code will automatically expire on 31 December 2025. Any expired promo code(s) that have not been utilised will not be replaced and/or reimbursed by the Company
7. Investors must remain active when the lucky draw is conducted and when the Bonus Cash Units are being credited.
8. Unit Trust Consultants, staff and immediate family members of Public Mutual and Public Bank Group are not allowed to participate in the lucky draw.
9. Public Mutual reserves the right to change or replace the prize with other items of equivalent or approximate value without prior notice. Prizes are non-transferable, non-exchangeable and non-refundable. No request for a change of prizes will be allowed.
10. Public Mutual reserves the right to modify the terms and conditions herein specified or to cancel, terminate or suspend the entitlement/privilege without prior notice.
11. Public Mutual and its respective employees, directors, parent company, affiliates and representatives shall not be held liable for any 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.

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 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.

* 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, 14 April 2025.