



**PUBLIC MUTUAL**  
WHOLLY-OWNED SUBSIDIARY OF PUBLIC BANK

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Building a Better Financial Future for Investors



Exclusivity Defined. Legacy Enriched.

Status

Mutual Gold Qualifying Points (MGQPs) Band



**MUTUAL  
PRESTIGE**

10,000,000 and above

**MUTUAL**

**PLATINUM**

3,000,000 < 10,000,000



**MUTUAL**

**SIGNATURE**

1,500,000 < 3,000,000

**MUTUAL**

**ELITE**

600,000 < 1,500,000

**MUTUAL**

**GOLD**

150,000 < 600,000

While shaping your financial future, you will unlock a suite of exclusive privileges and value-added benefits — turning every Ringgit invested into opportunities for more.



# Privileges that Scale with Your Investment

**MUTUAL  
GOLD**

## GROW Your Wealth And Enjoy Lifetime Access

<b>Special Sales Charge (Equity/Mixed Asset/Balanced Funds)</b>	
Public/PB Series of Funds	4.75%
e-Series of Funds	3.60%
<b>Number of transactions allowed to utilise the Special Sales Charge</b>	
First year	4x
After 12 months	Unlimited number of transactions
<b>Lifetime entitlement</b>	
Special sales charges	–
Special sales charges for immediate family member(s)	–
<b>Birthday Special Promo (Public/PB/e-Series of Funds)</b>	
Equity/Mixed asset/Balanced funds	3.00%
Bond/Sukuk funds	0.65%
Maximum number of transactions	6x
<b>Redemption And Switching</b>	
Redemption proceeds within two business days	✓
Switching fee waiver per annum	Up to 15 switches
Administration fee waiver for i. Transfer of units; ii. Adding a joint holder	✓

## PROTECT What You Have Built

<b>Insurance/Takaful Coverage</b>	
Free personal accident with permanent disablement insurance/takaful	Up to RM500,000
Free insurance/takaful for selected funds	✓
<b>Legacy Planning</b>	
Free will/wasiat writing services	1x Standard will/wasiat writing

Terms and conditions apply. Please refer to Public Mutual's website for more information.

# Privileges that Scale with Your Investment, continued



## INDULGE Your Lifestyle

Gift for Every Occasion	
Birthday gift	Special birthday draw
Onboarding/anniversary gift	—
Year-end gift	—
Festive gift	—

Bank Cards	
Free for life Co-Branded Mutual Gold -PB Visa Platinum Credit Card <sup>1</sup>	✓
Mutual Gold Cash Bonus <sup>2</sup>	Up to RM100 per annum

Travel Benefits	
Annual reimbursement of travel insurance	—
Complimentary airport lounge access	—

Event Invitation	
Seminars, webinars and talks	✓

Terms and conditions apply. Please refer to Public Mutual's website for more information.

<sup>1</sup> Approval of the Co-Branded Credit Card is subject to the Bank's credit evaluation.

<sup>2</sup> Terms and conditions apply. Please refer to Public Bank's website at [www.pbebank.com](http://www.pbebank.com).

<sup>3</sup> For members aged 75 and above.

# Privileges that Scale with Your Investment



## GROW Your Wealth And Enjoy Lifetime Access

<b>Special Sales Charge (Equity/Mixed Asset/Balanced Funds)</b>	
Public/PB Series of Funds	4.50%
e-Series of Funds	3.50%
<b>Number of transactions allowed to utilise the Special Sales Charge</b>	
First year	6x
After 12 months	Unlimited number of transactions
<b>Lifetime entitlement</b>	
Special sales charges	–
Special sales charges for immediate family member(s)	–
<b>Birthday Special Promo (Public/PB/e-Series of Funds)</b>	
Equity/Mixed asset/Balanced funds	3.00%
Bond/Sukuk funds	0.65%
Maximum number of transactions	8x
<b>Redemption And Switching</b>	
Redemption proceeds within two business days	✓
Switching fee waiver per annum	Up to 25 switches
Administration fee waiver for i. Transfer of units; ii. Adding a joint holder	✓

## PROTECT What You Have Built

<b>Insurance/Takaful Coverage</b>	
Free personal accident with permanent disablement insurance/takaful	Up to RM750,000
Free insurance/takaful for selected funds	✓
<b>Legacy Planning</b>	
Free will/wasiat writing services	1x Standard will/wasiat writing

Terms and conditions apply. Please refer to Public Mutual's website for more information.

# Privileges that Scale with Your Investment, continued



## INDULGE Your Lifestyle

Gift for Every Occasion	
Birthday gift	✓
Onboarding/anniversary gift	—
Year-end gift	✓
Festive gift	—

Bank Cards	
Free for life Co-Branded Mutual Gold -PB Visa Platinum Credit Card <sup>1</sup>	✓
Mutual Gold Cash Bonus <sup>2</sup>	Up to RM300 per annum

Travel Benefits	
Annual reimbursement of travel insurance	—
Complimentary airport lounge access	—

Event Invitation	
Seminars, webinars and talks	✓

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<sup>3</sup> For members aged 75 and above.

# Privileges that Scale with Your Investment

MUTUAL  
SIGNATURE

## GROW Your Wealth And Enjoy Lifetime Access

<b>Special Sales Charge (Equity/Mixed Asset/Balanced Funds)</b>	
Public/PB Series of Funds	4.25%
e-Series of Funds	3.40%
<b>Number of transactions allowed to utilise the Special Sales Charge</b>	
First year	8x
After 12 months	Unlimited number of transactions
<b>Lifetime entitlement</b>	
Special sales charges	2.80% Minimum of 15 consecutive years as a Mutual Signature member & above
Special sales charges for immediate family member(s)	–
<b>Birthday Special Promo (Public/PB/e-Series of Funds)</b>	
Equity/Mixed asset/Balanced funds	3.00%
Bond/Sukuk funds	0.65%
Maximum number of transactions	10x
<b>Redemption And Switching</b>	
Redemption proceeds within two business days	✓
Switching fee waiver per annum	Up to 30 switches
Administration fee waiver for	
i. Transfer of units;	
ii. Adding a joint holder	✓

## PROTECT What You Have Built

<b>Insurance/Takaful Coverage</b>	
Free personal accident with permanent disablement insurance/takaful	Up to RM850,000
Free insurance/takaful for selected funds	✓

Terms and conditions apply. Please refer to Public Mutual's website for more information.

# Privileges that Scale with Your Investment, continued

MUTUAL  
SIGNATURE

## PROTECT What You Have Built

### Legacy Planning

Free will/wasiat writing services

- 1x Standard will/wasiat writing
- Appointment of executorship

## INDULGE Your Lifestyle

### Gift for Every Occasion

Birthday gift

✓

Onboarding/anniversary gift

—

Year-end gift

✓

Festive gift

—

### Bank Cards

Free for life Co-Branded Mutual Gold  
-PB Visa Platinum Credit Card<sup>1</sup>

✓

Mutual Gold Cash Bonus<sup>2</sup>

Up to RM300 per annum

### Travel Benefits

Annual reimbursement of travel insurance

—

Complimentary airport lounge access

—

### Event Invitation

Seminars, webinars and talks

✓

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<sup>3</sup> For members aged 75 and above.

# Privileges that Scale with Your Investment

**MUTUAL  
PLATINUM**

## GROW Your Wealth And Enjoy Lifetime Access

<b>Special Sales Charge (Equity/Mixed Asset/Balanced Funds)</b>	
Public/PB Series of Funds	3.75%
e-Series of Funds	3.30%
<b>Number of transactions allowed to utilise the Special Sales Charge</b>	
First year	10x
After 12 months	Unlimited number of transactions
<b>Lifetime entitlement</b>	
Special sales charges	1.50% Minimum of 12 consecutive years as a Mutual Platinum member & above
Special sales charges for immediate family member(s)	1 immediate family member
<b>Birthday Special Promo (Public/PB/e-Series of Funds)</b>	
Equity/Mixed asset/Balanced funds	3.00%
Bond/Sukuk funds	0.65%
Maximum number of transactions	Unlimited
<b>Redemption And Switching</b>	
Redemption proceeds within two business days	✓
Switching fee waiver per annum	Unlimited
Administration fee waiver for	
i. Transfer of units;	
ii. Adding a joint holder	✓

## PROTECT What You Have Built

<b>Insurance/Takaful Coverage</b>	
Free personal accident with permanent disablement insurance/takaful	Up to RM1,000,000
Free insurance/takaful for selected funds	✓

Terms and conditions apply. Please refer to Public Mutual's website for more information.

# Privileges that Scale with Your Investment, continued



## PROTECT What You Have Built

### Legacy Planning

Free will/wasiat writing services

- 1x Comprehensive will/wasiat writing
- Appointment of executorship
  - Lifetime will custody
  - 1x Rewriting of will/wasiat

## INDULGE Your Lifestyle

### Gift for Every Occasion

Birthday gift

Personalised gift

Onboarding/anniversary gift

Personalised gift

Year-end gift

✓

Festive gift

✓

### Bank Cards

Free for life Co-Branded Mutual Gold -PB Visa Platinum Credit Card<sup>1</sup>

✓

Mutual Gold Cash Bonus<sup>2</sup>

Up to RM300 per annum

### Travel Benefits

Annual reimbursement of travel insurance

Travel insurance of up to RM200 in a single receipt<sup>3</sup>

Complimentary airport lounge access

2x access per annum

### Event Invitation

Seminars, webinars and talks

✓

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<sup>2</sup> Terms and conditions apply. Please refer to Public Bank's website at [www.pbebank.com](http://www.pbebank.com).

<sup>3</sup> For members aged 75 and above.

# Privileges that Scale with Your Investment

**MUTUAL  
PRESTIGE**

## GROW Your Wealth And Enjoy Lifetime Access

<b>Special Sales Charge (Equity/Mixed Asset/Balanced Funds)</b>	
Public/PB Series of Funds	3.00%
e-Series of Funds	3.00%
<b>Number of transactions allowed to utilise the Special Sales Charge</b>	
First year	12x
After 12 months	Unlimited number of transactions
<b>Lifetime entitlement</b>	
Special sales charges	1.00% Minimum of 10 consecutive years as a Mutual Prestige member
Special sales charges for immediate family member(s)	2 immediate family members
<b>Birthday Special Promo (Public/PB/e-Series of Funds)</b>	
Equity/Mixed asset/Balanced funds	2.75%
Bond/Sukuk funds	0.65%
Maximum number of transactions	Unlimited
<b>Redemption And Switching</b>	
Redemption proceeds within two business days	✓
Switching fee waiver per annum	Unlimited
Administration fee waiver for	
i. Transfer of units;	
ii. Adding a joint holder	✓

## PROTECT What You Have Built

<b>Insurance/Takaful Coverage</b>	
Free personal accident with permanent disablement insurance/takaful	Up to RM1,200,000
Free insurance/takaful for selected funds	✓

Terms and conditions apply. Please refer to Public Mutual's website for more information.

# Privileges that Scale with Your Investment, continued



## PROTECT What You Have Built

### Legacy Planning

Free will/wasiat writing services

- 1x Comprehensive will/wasiat writing
- Appointment of executorship
  - Lifetime will custody
  - 3x Rewriting of will/wasiat

## INDULGE Your Lifestyle

### Gift for Every Occasion

Birthday gift

Personalised gift

Onboarding/anniversary gift

Personalised gift

Year-end gift

✓

Festive gift

✓

### Bank Cards

Free for life Co-Branded Mutual Gold -PB Visa Platinum Credit Card<sup>1</sup>

✓

Mutual Gold Cash Bonus<sup>2</sup>

Up to RM300 per annum

### Travel Benefits

Annual reimbursement of travel insurance

Travel insurance of up to RM1,000 in a single receipt<sup>3</sup>

Complimentary airport lounge access

5x access per annum

### Event Invitation

Seminars, webinars and talks

✓

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<sup>3</sup> For members aged 75 and above.



## Invest Towards a Life of Distinction

Accumulate your MGQPs and unlock your path into the exclusive Privilege Circle. Each step forward gives you access to exceptional opportunities and distinguished recognition reserved for investors who seek an enriching investing experience.

One (1) MGQP will be allotted for investments and distribution reinvestments into the following funds:

Type of Fund	Investment and Distribution Reinvestment <sup>4</sup>
<b>Unit Trust Scheme</b> <ul style="list-style-type: none"><li>• Equity/Mixed asset/Balanced funds</li><li>• Loaded units, 1%-load &amp; 0.65%-load units of bond/sukuk funds</li><li>• Public e-Emas Gold Fund</li></ul>	RM1 RM5 RM5
<b>Private Retirement Scheme (PRS)</b> <ul style="list-style-type: none"><li>• PRS funds</li></ul>	RM2

<sup>4</sup> MGQPs will be deducted upon redemption/withdrawal of units

You may check your MGQPs and Privilege Circle status on **PMO** or **PMO PLUS**.



Enrich your financial journey by elevating your status to unlock greater rewards and opportunities.



## Get in Touch with Us:



Unit Trust Consultant



Privilege Circle Centre/Public Mutual Branch/Customer Service Centre



03-2022 5000



[www.publicmutual.com.my](http://www.publicmutual.com.my)



**Scan the QR code for the terms and conditions.**

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# Branches/Customer Service Centres

## WEST MALAYSIA

Customer Service Centre  
Tel: 03-2022 5000

Privilege Circle 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: ksl@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  
Tel: 03-2022 5000 Fax: 03-7722 2475  
E-mail: dsp@publicmutual.com.my

Ipoh  
Tel: 05-2462 500 Fax: 05-2559 859  
E-mail: iph@publicmutual.com.my

Johor Bahru  
Tel: 07-3607 500 Fax: 07-3548 600  
E-mail: jhb@publicmutual.com.my

Klang  
Tel: 03-2022 5000 Fax: 03-3323 5632  
E-mail: kel@publicmutual.com.my

Kluang  
Tel: 07-7391 500 Fax: 07-7736 195  
E-mail: klg@publicmutual.com.my

Kota Bharu  
Tel: 09-7263 500 Fax: 09-7476 026  
E-mail: kbr@publicmutual.com.my

Kuala Terengganu  
Tel: 09-6321 500 Fax: 09-6317 030  
E-mail: ktg@publicmutual.com.my

Kuantan  
Tel: 09-5118 500 Fax: 09-5161 223  
E-mail: ktn@publicmutual.com.my

Melaka  
Tel: 06-2855 500 Fax: 06-2837 354  
E-mail: mlk@publicmutual.com.my

Muar  
Tel: 06-9562 500 Fax: 06-9536 830  
E-mail: mua@publicmutual.com.my

Penang  
Tel: 04-2196 500 Fax: 04-2295 171  
E-mail: pen@publicmutual.com.my

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Tel: 03-2022 5000 Fax: 03-8065 3010  
E-mail: pch@publicmutual.com.my

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Tel: 04-5407 500 Fax: 04-5050 005  
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Seremban  
Tel: 06-6372 500 Fax: 06-7644 237  
E-mail: sbm@publicmutual.com.my

Shah Alam  
Tel: 03-2022 5000 Fax: 03-5513 9288  
E-mail: sal@publicmutual.com.my

Sungai Petani  
Tel: 04-4558 500 Fax: 04-4230 663  
E-mail: sgp@publicmutual.com.my

Temerloh  
Tel: 09-2955 500 Fax: 09-2968 060  
E-mail: tml@publicmutual.com.my

## EAST MALAYSIA

Bintulu  
Tel: 086-859 500 Fax: 086-330 221  
E-mail: btu@publicmutual.com.my

Kota Kinabalu  
Tel: 088-327 500 Fax: 088-238 389  
E-mail: bki@publicmutual.com.my

Kuching  
Tel: 082-226 500 Fax: 082-239 825  
E-mail: kch@publicmutual.com.my

Miri  
Tel: 085-323 500 Fax: 085-416 195  
E-mail: mri@publicmutual.com.my

Sandakan  
Tel: 089-231 500 Fax: 089-222 889  
E-mail: sdk@publicmutual.com.my

Sibu  
Tel: 084-363 500 Fax: 084-330 269  
E-mail: sbw@publicmutual.com.my

Tawau  
Tel: 089-982 500 Fax: 089-765 326  
E-mail: twu@publicmutual.com.my

**PUBLIC MUTUAL BERHAD** (197501001842 (23419-A))

**HEAD OFFICE**

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50200 Kuala Lumpur.

**WEBSITE**

[www.publicmutual.com.my](http://www.publicmutual.com.my)

**ONLINE SERVICE**

[www.publicmutualonline.com.my](http://www.publicmutualonline.com.my)

**PRIVILEGE CIRCLE HOTLINE**

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**FOLLOW US**

