



Building a Better Financial Future for Investors



MUTUAL ELITE

Indulge in Lower Sales Charge and Exclusive Gifts

Step into the world of **Mutual Elite** that complements your financial growth with more exclusive benefits and gifts:

SPECIAL SALES CHARGE¹

		First Year	After 12 Months
Public/PB Series of Funds	4.50%		
e-Series of Funds	3.50%	6 transactions	UNLIMITED TRANSACTIONS

BIRTHDAY SPECIAL PROMO²

3.00% Equity/Mixed asset/Balanced funds	0.65% Bond/Sukuk funds	8 transactions
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INVESTMENT PRIVILEGE

Redemption	Switching	Transfer/Add Joint Holder(s)
Within 2 business days	25x	FREE

INSURANCE/TAKAFUL COVERAGE

Personal Accident (PA) Insurance/Takaful Up to RM750,000	Group Term Life with PA Insurance/Takaful for Investing in Selected Funds Up to RM100,000 per fund
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¹ Applicable to the Public/PB/e-Series of equity/mixed asset/balanced funds.

² Applicable to the Public/PB/e-Series of funds

* 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, 5 January 2026.



WILL/WASIAH WRITING SERVICES

1x standard will/wasiat writing

GIFT FOR EVERY OCCASION

BIRTHDAY gift

YEAR-END gift

BANK CARD

Free-for-life Co-Branded Mutual Gold-PB Visa Platinum Credit Card with Mutual Gold cash bonus³ of up to RM300 per annum

EVENT INVITATION

Invitation to seminars/webinars/talks

³ Approval of the co-branded Credit Card is subject to the Bank's credit evaluation. Terms and conditions apply. Please refer to Public Bank's website at www.pbebank.com.

EMBARK ON YOUR JOURNEY TO MUTUAL ELITE TODAY!

Top up and maintain a minimum of **600,000 Mutual Gold Qualifying Points (MGQPs)** based on the First Registered Holder and you will unlock the exclusive Mutual Elite membership — and you can upgrade to higher tiers for even greater privileges as your investments grow:

Mutual Gold Qualifying Point (MGQP) Bands	Privilege Circle Status
150,000 < 600,000	Mutual Gold
600,000 < 1,500,000	Mutual Elite
NEW 1,500,000 < 3,000,000	Mutual Signature
3,000,000 < 10,000,000	Mutual Platinum
NEW 10,000,000 and above	Mutual Prestige

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