

NEW



Building a Better Financial Future for Investors



MUTUAL GOLD

Nurturing Wealth, Securing The Future

As a **Mutual Gold Member**, your financial well-being is fully supported — from growing your wealth to protecting what you have built, we are here to support you every step of your journey.

SPECIAL SALES CHARGE¹

		First Year	After 12 Months
Public/PB Series of Funds	4.75%	4 transactions	UNLIMITED TRANSACTIONS
e-Series of Funds	3.60%		

BIRTHDAY SPECIAL PROMO²

3.00%	0.65%	6 transactions
Equity/Mixed asset/Balanced funds	Bond/Sukuk funds	

INVESTMENT PRIVILEGE

Redemption	Switching	Transfer/Add Joint Holder(s)
Within 2 business days	15x	FREE

INSURANCE/TAKAFUL COVERAGE

Personal Accident (PA) Insurance/Takaful Up to RM500,000	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/WASIAT WRITING SERVICES

1x standard will/wasiat writing

GIFT FOR YOUR SPECIAL OCCASION

SPECIAL BIRTHDAY draw

BANK CARD

Free-for-life Co-Branded Mutual Gold-PB Visa Platinum Credit Card with Mutual Gold cash bonus³ of up to RM100 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.

BE PART OF THE PRIVILEGE CIRCLE TODAY!

All you have to do is accumulate a minimum of **150,000 Mutual Gold Qualifying Points (MGQPs)** based on the First Registered Holder to qualify as a Mutual Gold Member — 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.