

NEW



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

Building a Better Financial Future for Investors



Exclusivity Defined. Legacy Enriched.

# 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 CHARGE<sup>1</sup>

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

### BIRTHDAY SPECIAL PROMO<sup>2</sup>

<b>3.00%</b> Equity/Mixed asset/Balanced funds	<b>0.65%</b> Bond/Sukuk funds	<b>6</b> transactions
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### INVESTMENT PRIVILEGE

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

### INSURANCE/TAKAFUL COVERAGE

Personal Accident (PA) Insurance/Takaful Up to <b>RM500,000</b>	Group Term Life with PA Insurance/Takaful for Investing in Selected Funds Up to <b>RM100,000</b> per fund
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<sup>1</sup> Applicable to the Public/PB/e-Series of equity/mixed asset/balanced funds.

<sup>2</sup> 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.



**1**  
No. 1

## WILL/WASIAH 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 bonus<sup>3</sup> of up to RM100 per annum

## EVENT INVITATION

Invitation to seminars/webinars/talks

<sup>3</sup> 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](http://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	<b>Mutual Gold</b>
600,000 < 1,500,000	<b>Mutual Elite</b>
<b>NEW</b> 1,500,000 < 3,000,000	<b>Mutual Signature</b>
3,000,000 < 10,000,000	<b>Mutual Platinum</b>
<b>NEW</b> 10,000,000 and above	<b>Mutual Prestige</b>

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