

NEW



PUBLIC MUTUAL
WHOLLY-OWNED SUBSIDIARY OF PUBLIC BANK

Building a Better Financial Future for Investors



Exclusivity Defined. Legacy Enriched.

MUTUAL PLATINUM

Extending Lifetime Privileges to Your Family

While you enjoy your exclusive privileges as a **Mutual Platinum Member**, you can share your lifetime entitlement to special sales charges with a family member to create a legacy that lasts beyond a lifetime.

SPECIAL SALES CHARGE¹

		First Year	After 12 Months	After 12 Consecutive Years
Public/PB Series of Funds	3.75%			
e-Series of Funds	3.30%	10 transactions	UNLIMITED TRANSACTIONS	1.50% +1 immediate family member

BIRTHDAY SPECIAL PROMO²

3.00% Equity/Mixed asset/Balanced funds	0.65% Bond/Sukuk funds	UNLIMITED TRANSACTIONS
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INVESTMENT PRIVILEGE

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

INSURANCE/TAKAFUL COVERAGE

Personal Accident (PA) Insurance/Takaful Up to RM1,000,000	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
comprehensive
will/wasiat writing

Appointment of
EXECUTORSHIP

LIFETIME
will custody

1x
rewriting of will/wasiat

GIFT FOR EVERY OCCASION

Personalised
BIRTHDAY gift

Personalised **ONBOARDING**
& **ANNIVERSARY** gift

YEAR-END gift

FESTIVE 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

TRAVEL BENEFITS

Travel insurance of up to
RM200⁴

2x COMPLIMENTARY
airport lounge access

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.

⁴ For members aged 75 and above.

ELEVATE TO MUTUAL PLATINUM TODAY!

Top up and maintain a minimum of **3,000,000 Mutual Gold Qualifying Points (MGQPs)** based on the First Registered Holder and you will unlock the exclusive Mutual Platinum 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.