



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

Building a Better Financial Future for Investors



Building a better financial future  
for investors.



# Contents

Overview	1
Vision, Mission & Values	2
Core Business	3
Milestones	5
Commitment to Investors	7
Corporate Sustainability	12
Key Personnel	17
Network	22

# Overview

Public Mutual, a wholly-owned subsidiary of Public Bank, is No.1\* in unit trusts and the Private Retirement Scheme (PRS) in Malaysia. Incorporated in 1975, we were formerly known as Kuala Lumpur Mutual Fund Berhad (or KL MUTUAL) prior to our change of name in 2002. Our maiden fund, Public Savings Fund, was launched in March 1981. In the span of 50 years, Public Mutual has grown to be the largest private unit trust company in Malaysia.

Public Mutual currently manages more than 180 funds with a total net asset value (NAV) of more than RM100 billion#. We command a market share of 34.7%<sup>1</sup> and 46.8%<sup>1</sup> in the private retail unit trust and PRS industry respectively.

Our excellence and strong track record is attributed to:

- The solid support of our parent company, Public Bank;
- The vast experience of our board of directors and management team;
- Our dedicated and dynamic unit trust consultants (UTCs), who are collectively the most productive in the industry; and
- Having the largest professional asset management team in Malaysia.

\* 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, 20 January 2025.

# As listed in Lipper, January 2025 and inclusive of our wholesale funds.

<sup>1</sup> Source: The Edge-Lipper, 20 January 2025.



## Our Vision

Malaysia's premier unit trust company, trusted for its investment expertise and distinguished service standards.

## Our Mission

Building a better financial future for investors.

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We are guided by our relentless focus on these 3 core values:



**Integrity**



**Empathy**



**Excellence**



## Core Business

Public Mutual's primary objective is to help our investors build a better financial future.

We manage more than 180 funds to cater to our investors' varying needs and risk appetite. Our unit trust funds are categorised into conventional and Shariah-based series and spread across six categories, namely equity, mixed asset, balanced, fixed income, money market and fund-of-funds. Our funds invest in domestic and overseas markets with the objective to achieve capital growth and/or income over the medium- to long-term.

As an approved PRS provider, Public Mutual offers nine core and non-core PRS funds to suit our investors' age, needs and risk tolerance. Our PRS offerings also encompass the conventional and Shariah-based series.



Scan here to  
explore our funds





## Public Mutual's PRS Vesting Programme

1) PRS Vesting Programme for Employers – This programme helps employers attract and retain talents by offering to contribute to their employees' retirement fund on top of the mandatory Employees Provident Fund (EPF) contributions. While EPF contributions are vested immediately with the employees, the vesting of PRS funds can be customised based on the employers' preference. The benefits of this programme include:

- Talent retention by rewarding loyal and capable employees.
- The vesting terms can be customised to fit the employer's needs.
- Employers have the assurance that they have the right to claw back their contributions if the employee decides to leave their employment before the end of the vesting period.
- Employers are allowed tax deductions on contributions to PRS made on behalf of their employees.

2) Salary Deduction for Employees – Provision of a payroll deduction facility for employees to contribute to their retirement nest egg on top of their mandatory EPF contribution. Employees who opt to contribute to the PRS through salary deductions can choose the amount that suits them. They will also enjoy:

- Free personal accident insurance/takaful coverage of up to RM100,000\*
- Personal tax relief of up to RM3,000\*\*

\* Subject to terms and conditions.

\*\* Including tax relief for deferred annuity.



# Milestones

Public Mutual has witnessed tremendous growth over the last three decades. In December 1992, the NAV of our funds amounted to RM160 million. Over the decades, this figure has grown by leaps and bounds to over RM100 billion<sup>#</sup>.

We have also won more than 580<sup>^</sup> fund performance and brand awards to date for our superior fund performance and brand excellence.

Our consistent performance is attributed to our sound investment philosophy of focusing on fundamentals, as well as the unwavering support and loyalty of our accountholders, our strong team of UTCs, and our dedicated staff and management team.

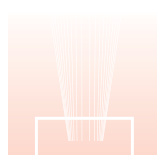
<sup>#</sup> Source: As listed in Lipper, January 2025 and inclusive of our wholesale funds.

<sup>^</sup> Updated as at 25 April 2025.

## Year 2025 Awards<sup>^</sup>



Winner of 2 overall Group Awards and 28 Individual Fund Awards at LSEG Lipper Fund Awards 2025



Awards  
2025™

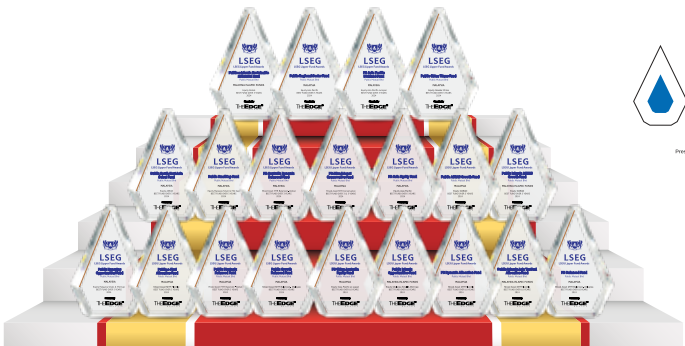


2025 Morningstar  
Awards

Reader's Digest Trusted Brand  
Platinum Award 2025



Year 2024 Awards



Winner of 21 awards at LSEG Lipper Fund Awards 2024



Winner of 3 Awards at LSEG Lipper Fund Awards 2024 - Global Islamic



The Asia Asset Management - Best of the Best Awards 2024



The Asset Triple A Islamic Finance Awards 2024  
- Islamic Asset Manager of the Year, Malaysia (Retail)



The Edge Malaysia  
ESG Awards 2024

## Commitment to Investors

Public Mutual subscribes to an **excellence-oriented corporate culture** and employs **high standards of financial integrity** in the management of our unit trust and PRS funds.

Public Mutual is one of the few unit trust fund management companies in Malaysia that manages all of our funds, including our global and regional funds, on an in-house basis. Our fund management team comprises more than 50 experienced portfolio managers and research analysts.



## Step into a World of Ultimate Privileges

Our Mutual Gold, Mutual Gold Elite and Mutual Platinum members get to enjoy exclusive privileges\*:

BENEFITS	MUTUAL GOLD	MUTUAL GOLD ELITE	MUTUAL PLATINUM
Redemption proceeds within two business days	✓	✓	✓
Free insurance/takaful coverage*	Up to RM500,000	Up to RM750,000	Up to RM1,000,000
Exclusive cash bonus for Co-Brand Mutual Gold-PB Visa Platinum Credit Card*	Up to RM100 per annum	Up to RM300 per annum	Up to RM300 per annum
Free will/wasiat writing services*	1 free	1 free	Up to 3 free
Switching fee waiver*	Up to 15 switches	Up to 25 switches	Unlimited
Waiver of administration fee/charge*	✓	✓	✓
Invitation to seminars & talks	✓	✓	✓
Exclusive services	Dedicated Mutual Gold Hotline & Mutual Gold Centre	Dedicated Mutual Gold Hotline & Mutual Gold Centre	Special Customer Relationship Officers & Mutual Gold Centre
Birthday gift	Special Birthday Draw	Birthday Gift Surprise	Personalised Birthday Gift
Year-end gift	–	✓	✓
Onboarding^/Anniversary gift	–	–	✓

Mutual Gold Qualifying Points (MGQPs) requirement:

**MUTUAL GOLD**  
150,000 MGQPs

**MUTUAL GOLD ELITE**  
600,000 MGQPs

**MUTUAL PLATINUM**  
3,000,000 MGQPs

\* Terms and conditions apply.

^ First time onboarding only.

**Public Mutual Online (PMO) (<https://www.publicmutualonline.com.my>)**

PMO has been enhanced to provide investors with a more comprehensive investing experience.

New Investors can enrol online via PMO. With PMO, investors can:

- Keep track of their investment portfolio and returns
- Perform investment and transaction requests
- Invest in our e-Series of Funds with a minimum initial investment of only RM100
- Enjoy a lower sales charge\*
- Access Fund Analytics
- Check their Mutual Gold Qualifying Points (MGQPs) and Priority Status
- View e-statements/ e-fund reports/ transaction history
- Register for Private Retirement Scheme (PRS) account opening/ Direct Debit Authorisation (DDA)/ Regular Investment Authorisation (RIA)/ Scheduled Redemption Request (SRR)
- Update their personal profile and contact details

Please register for PMO via Public Mutual's official website.



\* Terms and conditions apply.



## PMO PLUS

A mobile application that allows investors to access their investments and stay updated on-the-go.

With this mobile app, investors can:

- Plan, invest and monitor their investments
- Get an overview of their portfolio and investment accounts
- Open new accounts, top-up funds, and set up Direct Debit Authorisation (DDA) for any fund accounts
- View and analyse fund prices and performance via Fund Analytics tool
- Enjoy a more secure investment experience with SecureSign, Biometric authentication and Kill Switch
- Be easily onboarded and register PMO
- Receive and manage notifications on transactions, campaigns and promotions
- Explore financial calculators to plan for their financial needs and earmark their investment account for specific investment goals
- Set target price alerts to track and manage their investments

Download PMO PLUS from:



or



### **Will & Wasiat Writing Service**

PB Trustee Services (PBTBSB) offers will/*wasiat* writing services at a very competitive rate for our investors who want to ensure that their estate is administered and distributed in accordance to their personal wishes. This service is free\* for Mutual Gold, Mutual Gold Elite and Mutual Platinum members.

### **Insurance/Takaful Products**

PRS funds and selected unit trust funds come with free insurance/takaful coverage\*. Our Mutual Gold/ Mutual Gold Elite/ Mutual Platinum Members are eligible to get free Conventional or takaful Group Personal Accident with Permanent Disability (PAPD) Insurance coverage.\*

### **Customer Service (03-2022 5000)**

Our Customer Service Representatives are ever ready to serve our valued investors.

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

A quick resource to get to know more about Public Mutual, the funds we offer, our services and our latest campaigns.

### **LinkedIn, Instagram, TikTok, YouTube and Facebook**

Investors and members of the public can stay in touch with Public Mutual's latest news and happenings, while also improving their financial literacy through our financial planning tips.

#### **Scan & Follow us**



LinkedIn



Instagram



TikTok



YouTube



Facebook

### **Customer Service Centres and Branches**

Public Mutual is supported by 31 customer service centres/ branches nationwide. Scan here to check the locations of our customer service centres and branches.



\* Terms and conditions apply.



# Corporate Sustainability

Public Mutual strives towards enhancing community well-being as a whole. Our Community Outreach team organises Corporate Social Responsibility (CSR) programmes focused on bringing joy and support to those in need.

We empower communities around us by providing essential financial knowledge through our Financial Literacy team's MoneyKu initiative. Our specially-crafted programmes, including webinars and money management talks, aim to improve financial literacy among our investors, the general public, and underserved communities.

Through these efforts, we hope to make a positive and lasting impact on people's lives.



## Highlights of 2024



Bring Your Own Cutlery (BYOC) Campaign - Reduce Plastics Waste Today for Better Tomorrow



Reduce, Reuse & Recycle (3Rs) - Returning Of Used/Spoilt Office Stationery Campaign



**24 OCTOBER 2024:** 15 Corporations Honoured at the ESG Social Impact Recognition Awards 2024 for the Corporate Private Retirement Scheme (PRS) Programme

## Highlights of 2024



**2, 8 & 10 OCTOBER 2024:** “Fostering Young Minds” Programme at Sekolah Seni Malaysia Kuala Lumpur, Sekolah Menengah Kebangsaan (SMK) Bangsar and SMK Puteri Wilayah



**28 SEPTEMBER 2024:** Building Financial Resilience - The Need for an Emergency Fund Webinar



**27 - 29 JULY 2024:** Investors' Day 2024 - Navigating Investments for Long-Term Wealth Growth



**3 JULY 2024:** Go Green Campaign - ToyAid4kids





**30 JUNE 2024:** Money Management Talk for B40 entrepreneurs from Kelab Usahawan Muslim Profesional at Dataran Niaga Tun Teja, Rawang, Selangor



**28 JUNE 2024:** MoneyKu Talk Show – Money Scams Targeting Millenials



**22 JUNE 2024:** Women & Money – Taking Control of Your Finances Webinar



**25 FEBRUARY 2024:** Money Management Talk 2024 for single mothers of Kelab Kasih Ibu Prihatin at Dewan Pinggir Jaya Tiga, Ampang Selangor



**12 JANUARY 2024:** MoneyKu Talk Show - Beware of Debt and Heed the Danger Signs

## Highlights of 2023



**29 DECEMBER 2023:** Making a Difference, One Home at a Time.



**4 NOVEMBER 2023:** Money Management Talk 2023 at Rumah Pangsa Sri Cempaka in Sri Damansara



**6 OCTOBER 2023:** MoneyKu Talk Show – Millenials' Spending Habits



**24 AUGUST 2023:** Educational Talk on Economics and Financial Literacy at Beaconhouse Sri Inai International School





**22-24 JULY 2023:** Investors' Day 2023 - Investment Strategies for Long-Term Success



**27 MAY 2023:** Money Matters for Women Webinar



**18 MARCH 2023:** "Jom Simpan MoneyKu" at Rumah Amal Asnaf Al Barakh



**7 JANUARY 2023:** Manage Your Wealth Wisely and Say No to Money Scams Webinar

# Key Personnel

## Board of Directors

Armed with vast experience and knowledge, Public Mutual's Board of Directors contribute greatly to our excellence within the industry. The Board determines the direction of the Company and plays an active role in corporate governance. They formulate and review Public Mutual's strategic plans as well as oversee the business operations, financial performance and risk management of the Company.



Tan Sri Dato' Sri Dr. Tay Ah Lek is a Director of Public Mutual since 1995. He has 63 years' experience in the banking and finance industry. He was appointed as an Executive Director of Public Bank in 1997 and was re-designated as Managing Director & Chief Executive Officer in 2002. He joined the Public Bank Group as a pioneer staff in 1966. He was the Executive Vice-President of Public Bank from 1995 to 1997 and prior to this appointment, he was the Executive Vice-President of the former Public Finance Bhd.

He holds a Master's degree in Business Administration from Henley, United Kingdom and he is an Alumni of Harvard Business School. He is an Emeritus Fellow of the Malaysian Institute of Management, a Fellow, Chartered Banker, of the Asian Institute of Chartered Bankers, and is a Fellow of CPA Australia and the Financial Services Institute of Australasia.

He is presently the Chairman of the Association of Hire Purchase Companies Malaysia and is a Council Member of the Association of Banks in Malaysia and the Asian Institute of Chartered Bankers.





**Mr. Quah Poh Keat**  
**Director – Independent**

Mr. Quah Poh Keat is a Director of Public Mutual since 1 September 2009. He was appointed as Deputy Chief Executive Officer II of Public Bank on 1 October 2013 and was redesignated as Deputy Chief Executive Officer on 28 November 2013. He retired as Deputy Chief Executive Officer on 31 December 2015. He is a Fellow of the Chartered Tax Institute of Malaysia and the Association of Chartered Certified Accountants; and a Member of the Malaysian Institute of Accountants, the Malaysian Institute of Certified Public Accountants and the Chartered Institute of Management Accountants.

He was a partner of KPMG since October 1982 and appointed Senior Partner (also known as Managing Partner in other practices) in October 2000 until 30 September 2007. He retired from the firm on 31 December 2007. He is experienced in auditing, tax and insolvency practices and had worked in Malaysia and United Kingdom; his experiences include restructuring, demergers and privatisation.

Mr. Quah also sits as a Director on the Boards of Directors of Public Financial Holdings Ltd, Cambodian Public Bank Plc, Campu Lonpac Insurance Plc and Public Bank Lao Ltd. He is also a Director of Kuala Lumpur Kepong Berhad, Paramount Corporation Berhad and Malayan Flour Mills Berhad.



**Dato' Mohammed Najeeb Bin Abdullah**  
**Director – Non-Independent**

Dato' Mohammed Najeeb Bin Abdullah is a Director of Public Mutual since September 2014. He is an MBA graduate of the University of Charles Darwin, Australia and is also a graduate from the Chartered Institute of Marketing (UK). He has more than 35 years experience in both conventional and Islamic banking.

He started his career in banking in a local bank and later worked in Public Bank for over 27 years. Through the years he has built an exciting and successful career in banking, attaining a top management position.

In April 2010, Dato' Mohammed Najeeb was appointed as a Senator of the Upper House of Parliament, by the Government of Malaysia for a 3-year term. Having accepted the appointment, he relinquished his position as General Manager of Public Islamic Bank Bhd, in compliance with Bank Negara Malaysia's regulations. As a Senator, he participated in many international forums and conferences. In October 2012, he led a Senatorial delegation to the United Nations 67<sup>th</sup> General Assembly, New York, where he presented Malaysia's two policy statements at the Second Committee Meeting on Economic & Financial.

Dato' Mohammed Najeeb is an Independent Non-Executive Director of Cambodian Public Bank Plc, Campu Lonpac Insurance Plc and PB Trustee Services Bhd. He is also a Director of Public Bank Vietnam Limited, Public Bank Securities Vietnam Company Limited, Public Bank Lao Limited and Ambienz Holidays Sdn Bhd.



**Dato' Mohd Hanif Bin Sher Mohamed**  
**Director – Independent**

Dato' Mohd Hanif Bin Sher Mohamed is a Director of Public Mutual since April 2017. He has vast experience in corporate finance and consumer banking including strategic planning, risk management, rehabilitation and restructuring debts, property development, property investment and manufacturing services.

He was the former Chief Executive Officer of Credit Corporation (Malaysia) Berhad (CCM), where he served for over 26 years and held various senior management positions including managing associate companies in Singapore and Brunei.

Dato' Mohd Hanif was an Independent Director of Credit Guarantee Corporation Malaysia Berhad (CGC) (September 2005 to June 2014). Here he served as Chairman of Board Risk Committee, Board Information Technology Committee, Board Bumiputra Development Committee and as a Member of Board Audit Committee and Board Investment Committee. He also served as Independent Director in Danajamin Berhad (May 2009 to June 2014) where he was the Chairman of the Board Risk Committee and member of the Board Nomination & Remuneration Committee and Board Underwriting Committee. He was an Independent Director of Agro Bank Berhad (June 2008 to June 2010) where he served as Chairman of Board Risk Committee, Board Investment Committee and Board Credit and Loan Committee.

Dato' Mohd Hanif was also the Chairman of the Entrepreneur Rehabilitation Fund (ERF), a subsidiary of BNM, and the Chairman of the Board Executive Committee (EXCO) from June 2002 to November 2013. He was also the Chairman of Credit Counseling and Debt Management Agency, a subsidiary of Bank Negara Malaysia from 18 September 2008 to 17 September 2017.

Dato' Mohd Hanif is an Independent Non-Executive Director for Public Bank where he is the Chairman of Board Audit and Board Nomination & Remuneration Committees. He is also an Independent Non-Executive Chairman of TPPT Sdn Bhd and the Chairman of Sivash Holdings Berhad.



**Ms. Gladys Leong**  
**Director – Independent**

Ms. Gladys Leong is a Director of Public Mutual effective 16 June 2022. She was appointed as a Director of Public Bank on 1 July 2021. She is a member of the Audit Committee, the Nomination and Remuneration Committee, the Risk Management Committee, the Compliance Committee and the Sustainability Management Committee of Public Bank.

Ms. Gladys is a Certified Public Accountant of the Malaysian Institute of Certified Public Accountants and a Chartered Accountant of the Malaysian Institute of Accountants.

Ms. Gladys has more than 35 years of experience in providing assurance and advisory services to her clients during her professional career, which includes public listed companies, multinational companies, government agencies and regulators as well as non-governmental organisations.

She was a partner for more than 20 years in Arthur Andersen and Ernst & Young and concurrently, she held other senior management positions in Asia Pacific Advisory and Asean Advisory, Ernst & Young.



**Ms. Yeoh Kim Hong**  
**Director – Independent**

Ms. Yeoh Kim Hong is a member of the Board of Directors of Public Mutual. She was the Chief Executive Officer of Public Mutual from July 2007 to October 2022.

Ms. Yeoh sat in the Board of the Federation of Investment Managers Malaysia (FIMM) from April 2008 to October 2022 and was a member of the Industry Development Committee, Regulatory Committee and Disciplinary Committee. Prior to that, Ms Yeoh was a member of the Board of Governors as well as the Chairman of the Education and Examination Committee in the Financial Planning Association Malaysia (FPAM).

Ms. Yeoh is a Certified Public Accountant of the Malaysian Institute of Certified Public Accountants, a Chartered Accountant of the Malaysian Institute of Accountants and a Certified Financial Planner. Prior to joining the unit trust industry, Ms. Yeoh was with an international public accounting firm for more than 12 years during which she gained exposures in auditing and management consultancy and advisory, both locally and in the United States.



**Mr. Chiang Kang Pey**  
**Chief Executive Officer / Executive Director**

Mr. Chiang Kang Pey was appointed as the Chief Executive Officer and a member of the Board of Directors of Public Mutual in November 2022.

He holds a Master of Financial Management (Dean's Honours List) degree from the Rotterdam School of Management, Erasmus University in the Netherlands and a Bachelor of Economics degree in Accounting from Monash University in Australia. Mr. Chiang is a Chartered Financial Analyst (CFA) charterholder and began managing equity funds in 1997. He has more than 26 years of experience in fund management as well as investment research, and has held various senior management positions during this period.

Mr. Chiang joined Public Mutual in 2004 as Manager of the Investment Department and thereafter assumed the position of Head of the Equity Portfolio Management Department in 2016. While spearheading the management of the Company's equity funds, he was promoted to the position of General Manager in 2017 before subsequently being appointed as the Deputy Chief Executive Officer in October 2021. Prior to joining Public Mutual, Mr. Chiang served at an asset management company; analysing and valuing listed companies as well as jointly managing Asia Pacific (ex-Japan) portfolios.

### **Key Management Staff**

Public Mutual's management team is among the most experienced in the Malaysian unit trust industry and is a dynamic force behind the success of the Company.

The profiles of the key management staff are set out as follows:

#### **Mr. Chiang Kang Pey**

Chief Executive Officer / Executive Director

*Please refer to his profile in the preceding section.*

#### **En. Abdul Samad B. Jaafar**

Deputy General Manager – Compliance

En. Abdul Samad B. Jaafar is the designated person responsible for compliance matters. He holds a BA (Hons) degree in Accounting and Management Control from Sheffield Hallam University, UK and a Master in Business Administration from International Islamic University Malaysia. He joined Public Mutual in 1998. He has more than 20 years working experience in audit and compliance. He first joined Public Mutual as the Internal Audit Manager and assumed his present post in 2019.

## Network

Public Mutual boasts the largest and collectively the most productive UTCs in the entire unit trust industry. To maintain our stature, the Company invests in at least 200 internal and external training courses, workshops and talks for our UTCs' professional development.

We are also supported by an extensive distribution channel of 31 customer service centres/branches nationwide. These customer service centres/branches are augmented by more than 260 Public Bank branches which also function as our ubiquitous collection centres.

Public Mutual offers a wide range of unit trust funds, PRS funds and financial planning services. With our broad experience and expertise, we hope to reach out to more Malaysians to educate and encourage them to save and grow their money. Be it for retirement, to finance your children's education or to achieve financial freedom, Public Mutual is here to render our services.

We are grateful for being able to sustain our dominant position in the industry, and are determined to maintain the excellence and superiority of our products and services.



# Branches/Customer Service Centres

## WEST MALAYSIA

Customer Service Centre  
Tel: 03-2022 5000

Mutual Gold 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: kls@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

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

Seberang Perai  
Tel: 04-5407 500 Fax: 04-5050 005  
E-mail: sbp@publicmutual.com.my

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))

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50200 Kuala Lumpur.

CUSTOMER SERVICE HOTLINE

03-2022 5000

TELEPHONE

03-2022 6800

FACSIMILE

03-2022 6900

WEBSITE

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

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