TERMS AND CONDITIONS FOR PUBLIC MUTUAL'S
EXCLUSIVE BENEFITS AND PRIVILEGES FOR PRIVILEGE CIRCLE MEMBERS

In these terms and conditions, "Member(s)" refers to Mutual Gold / Mutual Elite / Mutual Signature / Mutual Platinum / Mutual Prestige Member(s). Any benefits or privileges that Public Mutual provides to you as a Mutual Gold / Mutual Elite / Mutual Signature / Mutual Platinum / Mutual Prestige Member are governed by the terms and conditions herein.

As part of the benefits of being a Mutual Gold / Mutual Elite / Mutual Signature / Mutual Platinum / Mutual Prestige Member, the Member shall enjoy the privileges as below:-

1. **Redemption Proceeds Within Two (2) Business Days**
   Redemption proceeds will be credited to your registered bank account within two (2) business days upon processing your redemption request, subject to all information being duly and properly completed via forms or PMO.

2. **Insurance/Takaful Coverage***
   Conventional Insurance or Takaful Group Personal Accident with Permanent Disability (PAPD) Insurance coverage[1] of RM1.00 for every 1 Mutual Gold Qualifying Point (MGQP) subject to a maximum coverage.* This coverage is arranged by Public Mutual Berhad.

	Mutual Gold (MG)	**Mutual Elite (ME)**	**Mutual Signature (MS)**	**Mutual Platinum (MP)**	**Mutual Prestige (PRES)**
Conventional Insurance /Takaful PAPD Insurance Coverage	Up to RM500,000	Up to RM750,000	Up to RM850,000	Up to RM1,000,000	Up to RM1,200,000

[1] Coverage for the Member extends up to the age of 74. The coverage will cease in the event the Member's total MGQPs drop below 150,000 at any point in time.

The Member will be covered under the free Conventional Group PAPD unless the Member chooses to opt for the Takaful Group PAPD. Please refer to the Lonpac Insurance Coverage / Takaful brochure for the terms and conditions of this insurance / takaful coverage.

Mutual Platinum and Mutual Prestige Members aged 75 and above may enjoy reimbursement for travel insurance based on a single receipt from any insurance provider per calendar year, up to RM200 and RM1,000 respectively. The reimbursement will be credited to the bank account registered in our records.

* Terms and conditions apply.

3. **An Exclusive Co-Branded Mutual Gold-PB Visa Platinum Credit Card****
   - No annual fees for life on the Co-Branded Mutual Gold-PB Visa Platinum Credit Card so long as the Member maintains Mutual Gold, Mutual Elite, Mutual Signature, Mutual Platinum or Mutual Prestige membership status.**

** Approval of the Co-Branded Credit Card is subject to Public Bank's credit evaluation.

4. Mutual Gold Cash Bonus for Co-Branded Mutual Gold-PB Visa Platinum Credit Card Holder

- 0.3% Mutual Gold Cash Bonus on selected retail purchases, subject to a maximum payment of RM100 for Mutual Gold Members and RM300 for Mutual Elite, Mutual Signature, Mutual Platinum and Mutual Prestige Members.
- The Mutual Gold Cash Bonus will be credited to your card's account on your birthday month.

5. Free Will/Wasiat Writing Services***

Entitlement	**Mutual Gold (MG)**	**Mutual Elite (ME)**	**Mutual Signature (MS)**	**Mutual Platinum (MP)**	**Mutual Prestige (PRES)**
Free 1 Will/Wasiat Writing	Standard	Standard	Standard	Standard, Intermediate or Comprehensive	
Appointment of Executorship (PB Trustee Services Berhad) (PBTSB)	-	-	✓	✓	✓
Lifetime Will Custody	-	-	-	✓	✓
Rewrite of Will/ Wasiat	-	-	-	1x	3x

- Each Mutual Platinum and Mutual Prestige Member may choose any type of Will/Wasiat writing; i.e. Standard, Intermediate or Comprehensive. The same applies to the Will/Wasiat rewriting service.

- Each Mutual Platinum and Mutual Prestige Member is entitled to the Will/Wasiat Writing package once in a lifetime, regardless of whether they have utilised the previous Will Writing benefit prior to the implementation of this benefit.

For more information, please contact PB Trustee Services Berhad (PBTSB) at 03-2177 3127.

***Additional terms and conditions imposed by PBTSB may apply to the Will/Wasiat writing service. Please refer to PBTSB for the full details.

- Members can also opt for Will/Wasiat writing services prescribed by Amanah Raya Berhad (ARB). For more information, please contact ARB at 03-8600 9850.

6. Switching Fee Waiver

Enjoy a waiver on switching fees for the switching**** of loaded units and 1%-load units which are made after 90 days from the date of purchase of the units.

	Mutual Gold (MG)	Mutual Elite (ME)	Mutual Signature (MS)	Mutual Platinum (MP)	Mutual Prestige (PRES)
Switching fee waiver per annum	Up to 15 switches	Up to 25 switches	Up to 30 switches	Unlimited	Unlimited

**** Switching of units is subject to the terms and conditions of the respective funds. Please refer to the relevant fund's prospectus for the full details.

7. Invitation to Seminars & Talks

Members will receive special invitations to our Investment seminars and/or Financial Planning talks.

8. Exclusive Services

Enjoy the privilege of being attended to your investment needs in the privacy and comfort of our exclusive Privilege Circle Centre.

9. Birthday Gift

Mutual Elite and Mutual Signature Members will receive a birthday gift on their special day. Mutual Platinum and Mutual Prestige Members will be entitled to select a birthday gift from the options provided!

10. Year End Gift

Mutual Elite / Mutual Signature / Mutual Platinum and Mutual Prestige Members will receive a year-end gift specially chosen for them.

11. Onboarding and Anniversary Gift

Mutual Platinum and Mutual Prestige Members will receive a one-time onboarding gift and special anniversary gifts, provided that they meet the eligible conditions by maintaining their Mutual Platinum and Mutual Prestige membership status for twelve (12) consecutive months.

12. Complimentary Airport Lounge Access

Mutual Platinum and Mutual Prestige Members are entitled to two (2) and five (5) accesses per calendar year respectively to selected Plaza Premium Lounges located nationwide in Malaysia upon request. Advance notice of 21 working days is required for the processing of this request. Lounge access is strictly non-transferable and exclusively for the use of Mutual Platinum and Mutual Prestige Members only.

Participating Plaza Premium Lounges in Malaysia:

a) Kuala Lumpur International Airport, Terminal 1

- Plaza Premium Lounge, International Departures, Contact Pier
- Plaza Premium First, International Departures, Contact Pier

b) Kuala Lumpur International Airport, Terminal 2

- Plaza Premium Lounge, Gateway@klia2 (In front of Aerotel)
- Flight Club Grab 'n' Go, Gateway@klia2 (Next to Aerotel)

c) Langkawi International Airport

- Plaza Premium Lounge, Departure Hall (Outside secured area)

d) Penang International Airport

- Plaza Premium Lounge, International Departures
- Plaza Premium Lounge, Domestic Departures

e) Johor Bahru Senai International Airport

- Plaza Premium Lounge, Departures

*The list of participating Plaza Premium Lounges is subject to change at the discretion of the lounge operator.

13. Birthday Special Promo

Enjoy a special sales charge for two (2) consecutive months starting from your birthday month as outlined in the table below, with **no maximum limit** on the investment amount!

Privilege Circle Status	**No. of Transactions Entitled**	**Special Sales Charge Rate (%)**	
		Equity/ Mixed Asset/Balanced Funds	**Bond/ Sukuk Funds**
Mutual Gold	6	3.00%	0.65%
Mutual Elite	8		
Mutual Signature	10		
Mutual Platinum	Unlimited		
Mutual Prestige	Unlimited	2.75%	

a) Investments must be made online via Public Mutual Online (PMO) or PMO PLUS by selecting the 'Birthday Special Promo'.

b) The Birthday Special Promo is not applicable for Direct Debit Authorisation (DDA) and switching transactions performed during the two (2) months.

14. Special Sales Charge for Cash Investments into Equity/Mixed Asset/Balanced Funds

	Mutual Gold (MG)	**Mutual Elite (ME)**	**Mutual Signature (MS)**	**Mutual Platinum (MP)**	**Mutual Prestige (PRES)**
Special Sales Charge					
i) Public/PB Series of Funds	4.75%	4.50%	4.25%	3.75%	3.00%
ii) e-Series of Funds	3.60%	3.50%	3.40%	3.30%	3.00%

(i) Mutual Gold, Mutual Elite, Mutual Signature, Mutual Platinum, Mutual Prestige Members with membership of 1 year or less

a) The Special Sales Charge applies to initial investments and additional investments only.
b) The Special Sales Charge does not apply to Direct Debit Authorisation (DDA) and switching transactions.
c) The "Special Sales Charge" promo code/voucher will be reflected in PMO/PMO PLUS upon the Member attaining his/her Privilege Circle status.
d) Members are required to select the promo code/voucher to enjoy the Special Sales Charge based on their respective Privilege Circle status.

	Mutual Gold (MG)	**Mutual Elite (ME)**	**Mutual Signature (MS)**	**Mutual Platinum (MP)**	**Mutual Prestige (PRES)**
No. of transactions entitled for the special sales charge	4x	6x	8x	10x	12x

e) The Special Sales Charge applies only to Equity, Mixed Asset, and Balanced Funds and does not apply to PRS Funds.
f) The promo code/voucher in PMO/PMO PLUS will be valid for 1 year.
g) The 1-year validity period shall commence from the date the Member first attained his/her Privilege Circle Member status. Subsequent upgrades within this 1-year period (to Mutual Elite/Mutual Signature/Mutual Platinum/Mutual Prestige) will result in the unused promo codes/vouchers from the previous status to be removed and replaced with the new promo codes/vouchers of the upgraded status. The same will apply in the case of a downgrade of status.
h) The Special Sales Charge will be applied based on the respective promo code/voucher selected at the time of investment.
i) Members will receive 2 sets of promo codes/vouchers; i.e. 1 for the Public/PB Series of funds and another for the e-Series of funds.
j) The promo codes/vouchers are strictly non-transferable and are to be used only by the Privilege Circle Members.
k) The Special Sales Charge is not to be used in conjunction with any other promotional offers, discounts or campaigns, unless otherwise stated.

After the Member has maintained his/her membership for over 1 year, they will be governed by the Terms and Conditions applicable to Mutual Gold, Mutual Elite, Mutual Signature, Mutual Platinum, and Mutual Prestige Members with membership of more than 1 year (Loyal Member).

Please refer to page 6 and 7 for full details.

(ii) Mutual Gold, Mutual Elite, Mutual Signature, Mutual Platinum, Mutual Prestige Members with membership of more than 1 year (Loyal Member)

a) The Special Sales Charge applies to initial investments, additional investments, Direct Debit Authorisation (DDA) and switching transactions.
b) Members can enjoy an unlimited number of transactions, at any investment amount, at the respective special sales charge after one year of becoming a Mutual Gold Member or higher.
c) Members can enjoy the Special Sales Charge when investing via PMO/PMO PLUS or through manual submissions at Public Bank's branches.
d) The Special Sales Charge will automatically apply based on the Member's status at the time the transaction is processed.
e) Members who have signed up for DDA are subject to the Special Sales Charge at the time the transaction is processed.
f) The Special Sales Charge applies only to Equity, Mixed Asset and Balanced Funds and does not apply to PRS Funds.
g) The Special Sales Charge entitlement is strictly non-transferable and exclusively for Privilege Circle Members.
h) Should any promotional event offer a lower sales charge rate, Members will enjoy the lower sales charge during the promotional event.
i) The Special Sales Charge cannot be combined with any other promotional offers, discounts or campaigns, unless otherwise stated.
j) If there is a shortfall in the minimum MGQPs required, Mutual Gold, Mutual Elite and Mutual Signature Members can continue to enjoy the Special Sales Charge during the 90-day grace period given to top up their investments.

(iii) Lifetime Entitlement to Special Sales Charge

	Mutual Gold (MG)	**Mutual Elite (ME)**	**Mutual Signature (MS)**	**Mutual Platinum (MP)**	**Mutual Prestige (PRES)**
Lifetime Entitlement to Special Sales Charge	-	-	**2.80%** Min. 15 consecutive years as a MS member & above	**1.50%** Min. 12 consecutive years as a MP member & above	**1%** Min. 10 consecutive years as a PRES member
Lifetime Entitlement to Special Sales Charge for immediate family member(s)	-	-	-	Lifetime MP Members may nominate 1 immediate family member	Lifetime PRES Members may nominate up to 2 immediate family members

a) The lifetime entitlement is limited to the Special Sales Charge stated and does not extend to other benefits provided to Mutual Platinum and Mutual Prestige Members.

b) There is no maximum limit on the investment amount.

c) The nominated family member is not required to meet the minimum membership criteria.

d) Upon the passing of a Mutual Platinum or Mutual Prestige Member, the nominated family member (as per Public Mutual's nomination records) can continue to enjoy the Special Sales Charge of 1.50% and 1.00% respectively. The Special Sales Charge benefit is granted as a lifetime entitlement, as long as the nomination remains valid and is not revoked.

Note: -

1. Public Mutual reserves the right, at its sole and absolute discretion, to amend, change, modify, vary, withdraw and/or terminate, at any time, any or all of the above benefits and/or privileges, either generally or specifically (i.e. to all investors or any particular investor, class or group of investors), without prior notice and without the obligation to provide any reasons. Public Mutual also reserves the right to introduce, impose and/or substitute new terms and conditions, as well as to set aside, vary, amend, suspend, waive and/or delete any existing terms and conditions related to the benefits and/or privileges stipulated herein.

2. Any birthday gifts, year-end gifts, onboarding gifts and anniversary gifts are subject to change or replacement based on availability. Gifts are sent solely at the discretion of Public Mutual as a gesture of goodwill. Gift eligibility and entitlement shall be determined at the sole discretion of Public Mutual and Public Mutual reserves the right to change or replace the gifts from time to time without prior notice.

3. Gifts will be delivered to the Member's registered address within Malaysia in Public Mutual's records. Members are responsible for ensuring that their mailing address and contact details are accurate and up-to-date; any changes must be promptly notified to Public Mutual.

4. Gift delivery will be handled by a third-party courier service provider. By providing their mailing address and contact numbers, Members agree to Public Mutual sharing these details with the delivery company solely for the purpose of sending the gift.

5. Members shall no longer be eligible to enjoy the benefits and/or privileges following the withdrawal and/or termination of the exclusive privileges and services by Public Mutual.

6. Mutual Gold, Mutual Elite and Mutual Signature Members whose MGQPs fall below the minimum requirement for their respective membership status will be granted a 90-day grace period to make up the shortfall by investing in units allotted with MGQPs (Members may refer to "simple ways to earn your privileges" for more details). During this grace period, Public Mutual has the discretion to continue or suspend any of the benefits or privileges until the Member regains their qualifying status. Members may not be eligible to enjoy any benefits or privileges if the requisite MGQPs are not met.

7. The benefits and/or privileges are exclusively for the Members, and are non-transferable and cannot be exchanged for up-front cash or credit of any kind, whether in part or in full. This includes any gifts, which are final and cannot be returned, exchanged or redeemed for cash or credit.

8. Members shall not hold Public Mutual responsible for any losses or damages incurred, whether directly or indirectly, arising from or in connection with, any benefits and/or privileges, regardless of the reason.

9. Members shall indemnify Public Mutual against any claims, losses, damages, costs, liabilities or expenses that Public Mutual may sustain or suffer in relation to or arising out of or in connection with Public Mutual's Exclusive Benefits and Privileges and Services.

10. Force Majeure – If, by reason of force majeure, Public Mutual is rendered unable to fulfill its obligations, either wholly or partly, under these terms and conditions, circumstances of which may include, but are not limited to:

    (a) Malfunction or failure of equipment, systems or transmission links;

    (b) Incidents such as fire, earthquake, flood, explosion, acts of elements, acts of God, acts of terrorism, declared or undeclared war, accidents, epidemics, pandemics, strikes, lockouts, labour disputes, embargoes, riots, civil disturbances and/or tsunami;

    (c) Disruptions or failure of telecommunications, Internet, electricity, water or fuel supply; or

    (d) Any other unforeseen events beyond Public Mutual's reasonable control that prevent Public Mutual from fulfilling its obligations under these terms and conditions.

    Public Mutual shall not be liable for any delays, losses, damages or inconvenience caused to and/or suffered by the Members as a result of its non-performance of the obligations stated in these terms and conditions.

11. The use of the benefits and/or privileges stipulated herein shall be deemed as acceptance of these terms and conditions by the Member. Information and updates relating to the comprehensive list of services, benefits, privileges as well as terms and conditions can be obtained from Public Mutual's website at www.publicmutual.com.my.

SIMPLE WAYS TO EARN YOUR PRIVILEGES

Explore the many ways you can obtain Mutual Gold Qualifying Points (MGQPs) to qualify as a Mutual Gold / Mutual Elite / Mutual Signature / Mutual Platinum / Mutual Prestige Member (based on the First Registered Holder) while you invest to achieve your financial goals.

Computation of Mutual Gold Qualifying Points (MGQPs)

MGQPs will be allotted for investments and distribution reinvestments into the following funds:

Type of Fund	Investment and Distribution Reinvestment^^	MGQP Entitlement
Unit Trust Scheme^		
Equity / Mixed Asset / Balanced Funds	RM1	1 MGQP
Loaded units, 1%-load & 0.65%-load units of bond/sukuk funds	RM5	1 MGQP
Public e-Emas Gold Fund	RM5	1 MGQP
Public e-Worldwide Sustainable 20 Fund	RM1 USD1	1 MGQP 3 MGQP
Private Retirement Scheme (PRS)		
PRS funds	RM2	1 MGQP

^ Investments and distribution reinvestments for partial-load units, low-load units and zero-load units are not entitled to MGQPs.

^^ MGQPs will be deducted upon the redemption / withdrawal of units, at the same rate at which they were allotted for that fund or class.

*Terms and conditions apply

1. The total number of the accumulated MGQPs is accessible on Public Mutual Online (PMO) and PMO PLUS.

2. Public Mutual reserves the right, at its sole and absolute discretion, to amend, modify, change or vary the terms and conditions pertaining to the award and withdrawal of MGQPs at any time and/or to cancel, terminate, discontinue or suspend any or all of the Privilege Circle tiers either generally or specifically (i.e. to all investors or any particular investor or class or group of investors) without prior notice and/or having to assign any reasons whatsoever.

3. Public Mutual reserves the right, at its sole and absolute discretion, to reserve and remove any MGQPs credited to Members incorrectly, wrongfully or not in accordance with, or in breach of these terms and conditions at any time, without prior notice and/or having to provide any reasons.

4. MGQPs are accumulated based on points earned from investments made by Members in certain unit trust funds as specified herein. Members will not be entitled to enjoy the benefits and/or privileges of Mutual Gold / Mutual Elite / Mutual Signature / Mutual Platinum / Mutual Prestige if the MGQP computation is discontinued, suspended and/or cancelled by Public Mutual.