

## **“Simpan Je & Tambah” Campaign 2025 (“Campaign”)**

### **Frequently Asked Questions (“FAQ”)**

<b>No</b>	<b>Question</b>	<b>Answer</b>
<b>General Information</b>		
1	What is ASNB “Simpan Je & Tambah” campaign?	<p>Simpan Je &amp; Tambah is a campaign that aims to encourage Bumiputera unit holders to increase their investments in ASB/ASB2 and retain their investments, with a chance to win prize rewards.</p> <p>This campaign is organized by Amanah Saham Nasional Berhad (“ASNB”).</p> <p>The campaign offers a prize reward of 1% or 1.5% per annum returns in the form of ASB and ASB 2 units for limited unitholders.</p>
2	What are the eligible unit trust funds for the campaign?	Amanah Saham Bumiputera (“ASB”) and Amanah Saham Bumiputera 2 (“ASB 2”)
3	When is the campaign period?	The campaign will be held from 00:00 hours (GMT + 8) on 1st January 2025 until 23:59 hours (GMT + 8) on 31st March 2025.
4	Who are allowed to participate in the campaign?	<p>This campaign is open to all existing and new unit holders of ASNB, including for all employees and close family members (spouses and children) of the employees of the Permodalan Nasional Berhad (“PNB”) group of companies and/or the following entities whichever is applicable:</p> <ul style="list-style-type: none"> <li>i. PNB;</li> <li>ii. ASNB;</li> <li>iii. Pelaburan Hartanah Nasional Berhad;</li> <li>iv. PNB Merdeka Ventures Sdn. Berhad;</li> <li>v. PNB Research Institute Sdn. Berhad;</li> <li>vi. Jewel Digital Ventures Sdn Bhd;</li> <li>vii. Any other company and/or entity sanctioned by the Board of Directors.</li> </ul>

No	Question	Answer
<b>Eligibility Criteria</b>		
5	How do I participate in the campaign?	<p>Participant must fulfil the following two (2) requirements:</p> <p><u>Tier 1</u></p> <ul style="list-style-type: none"> <li>• Minimum balance<sup>1</sup> ASB and/or ASB 2 throughout the campaign period: RM10,000</li> <li>• Maximum balance<sup>1</sup> in ASB and/or ASB 2 throughout the campaign period: Less than RM100,000</li> <li>• Minimum cumulative subscription<sup>2</sup> in ASB and/or ASB 2 throughout the campaign period: RM1,000</li> </ul> <p><u>Tier 2</u></p> <ul style="list-style-type: none"> <li>• Minimum balance<sup>1</sup> in ASB and/or ASB 2 throughout the campaign period: RM30,000</li> <li>Maximum balance<sup>1</sup> in ASB and/or ASB 2 throughout the campaign period: Less than RM100,000</li> <li>Minimum cumulative subscription<sup>2</sup> in ASB and/or ASB 2 throughout the campaign period: RM3,000</li> </ul> <p>Note:  <sup>1</sup>Balance to be maintained starting from 00:00 hours (GMT + 8) on 1st January 2025  <sup>2</sup>Subscription transactions can be made in one (1) or multiple transactions.</p>
6	What are the subscription channels eligible for the campaign?	<p>The Participant must have successfully invested in the form of bank financing and/or cash subscription via any of the following platform ("Platform"):</p> <ol style="list-style-type: none"> <li>a) Over-the-counter ("OTC") at ASNB's and its agents' branches;</li> <li>b) myASNB i.e. via portal (www.myasnb.com.my) and/or mobile application (inclusive of Auto Labur transactions);</li> </ol>

No	Question	Answer
		<ul style="list-style-type: none"> <li>c) Internet banking agents offering ASNB unit trust transactions namely MAE, Maybank2u, CIMB Clicks, RHBNow, AffinOnline, HLB Connect, Bank Islam GO and AmOnline;</li> <li>d) ASNB Digital agents namely TouchnGo eWallet and other digital agents offering ASNB unit trusts transaction;</li> <li>e) Maybank and CIMB Banks' ATM or any ATM machine offering ASNB unit trusts transaction;</li> <li>f) Skim Potongan Gaji ("SPG") (Government and private companies); or</li> <li>g) Standing Instruction via Maybank and Bank Simpanan Nasional</li> </ul>
7	Does the balance requirement mentioned in (5) refer to my cash investments only?	No, the balance requirement does not refer to cash investment only. It includes all your holdings in cash investments, certificate, loan certificate, blocked and EPF-MIS investments.
8	Are there any other additional requirement(s)?	Yes, participants must not perform any redemption, switch out or transfer out transaction (excluding transfer transaction for Wakaf ASNB) from ASB and/or ASB 2 throughout the campaign period.
9	If I received ASB and/or ASB 2 units from switching and transfer into my accounts, do I meet the minimum cumulative subscription criteria mentioned in (5)?	<p>Cumulative subscription requirement mentioned in (5) does not include switching or transfer transactions into unit holders' accounts.</p> <p>Therefore, unit holders are required to perform subscription of respective amount to be eligible to participate in this campaign.</p>
10	If I subscribed for Wakaf ASNB and my holding balance reduced, am I still eligible for the campaign?	Yes, any transfer out of unit due to Wakaf ASNB is excluded from the campaign validation. Therefore, if unitholders subscribed for Wakaf ASNB, they are still eligible to participate in the campaign.
<b>Prizes &amp; Winners' Selection</b>		

11	How are the winners being determined?	The number of winners for the campaign is limited to 20,000 participants for Tier 1 and first 10,000 participants for Tier 2 . The winners will be selected based on first-come-first-serve basis.
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No	Question	Answer
12	If I am being selected as the winner, what are the prizes awaiting me?	<p>Winners will be receiving prize reward in the form of ASB or ASB2 units, based on the following category:</p> <p><u>Tier 1</u></p> <p>1.0% per annum return on the first RM10,000 balance in Eligible Unit Trust</p> <p>Prize Reward Calculation:  <math display="block">1.0\% \times \frac{3 \text{ months}}{12 \text{ months}} \times \text{First RM10,000}</math></p> <p><u>Tier 2</u></p> <p>1.5% per annum return on the first RM30,000 balance in Eligible Unit Trust</p> <p>Prize Reward Calculation:  <math display="block">1.5\% \times \frac{3 \text{ months}}{12 \text{ months}} \times \text{First RM30,000}</math></p>
13	Am I allowed to win both tiers for this campaign?	<p>No. Participants are eligible to win (1) prize only during the campaign period.</p> <p>In the event where the unitholders entitled for both tier rewards, the highest reward will be considered.</p>
14	How long will it take for me to receive my prize reward?	The prizes will be credited in the winners' ASB or ASB 2 accounts, within sixty (60) business days after the end of the campaign period and/or after any requirements related to the crediting of units are fulfilled.

15	What happen if the winner has reached investment limit in his/her ASB and/or ASB 2 accounts?	ASNB will credit the prize reward to any of ASNB's unit trust funds owned by the winner.
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No	Question	Answer
16	If the winner has reached investment limit in his/her ASB and/or ASB 2 accounts and does not have any other ASNB's unit trust funds accounts, how does the winner obtain the prize reward?	<p>Winner will be contacted via email notification or any other communication mode by ASNB for the opening of account in other ASNB's unit trust funds account. All initial investments and/or related charges required to redeem the prizes are to be borne by the winner.</p> <p>However, if the winner fails to provide feedback or fulfil any requirements related to crediting the unit trust prize within the specified period after being contacted by ASNB through any appropriate communication channels, ASNB reserves the right to cancel the win.</p>

### **Illustrations**

Scenario 1: Unit holder A is eligible for Tier 1 with investment holding at a minimum balance

Requirement	Example Scenarios	Eligibility
1) Minimum balance in Eligible Unit Trust of RM10,000	Unit holder A has RM10,000 in ASB when the Campaign starts on 00:00 hours (GMT + 8) on 1st January 2025	Meet the minimum balance requirement for Tier 1

<p>2) Minimum cumulative subscription in Eligible Unit Trust of RM1,000</p>	<p>Unit holder A subscribes RM1,000 for ASB in single transaction during the Campaign Period</p> <p>OR</p> <p>Unit holder A made multiple Subscription transactions on ASB accumulated to RM1,000 throughout the Campaign Period</p>	<p>Meet the minimum cumulative subscription requirement for Tier 1</p>
<p>3) No redemption transaction</p>	<p>Unit holder A has not made any redemptions throughout the Campaign Period</p>	<p>Meet the no redemption requirement for the Campaign</p>

Conclusion

Unit holder A is **eligible for Tier 1** and may earn Tier 1 prize reward (1.0% p.a.) on the first RM10,000, if being selected as winner for the category.

Scenario 2: Unit holder B is eligible for Tier 2 with investment holding more than minimum balance

<b>Requirement</b>	<b>Example Scenarios</b>	<b>Eligibility</b>
1) Minimum balance in Eligible Unit Trust of RM30,000.	Unit holder B has RM45,000 in ASB 2 when the Campaign starts on 00:00 hours (GMT + 8) on 1 <sup>st</sup> January 2025	Meet the minimum balance requirement for Tier 2
2) Minimum cumulative subscription in Eligible Unit Trust of RM3,000.	Unit holder B subscribes RM3,000 for ASB 2 in single transaction throughout the Campaign Period  OR  Unit holder B made multiple subscription transactions on ASB 2 accumulated to RM3,000 throughout the Campaign Period	Meet the minimum cumulative subscription requirement for Tier 2
3) No redemption transaction	Unit holder B has not made any redemptions throughout the Campaign Period	Meet the no redemption requirement for the Campaign

Conclusion

Unit holder B is **eligible for Tier 2** and may earn Tier 2 prize reward (1.5% p.a.) on the first RM30,000, if being selected as winner for the category.

Scenario 3: Unit holder C is not eligible for any Tier due to investment holdings is below the minimum required balance at the start of the Campaign Period

Requirement	Example Scenarios	Eligibility
1) Minimum balance in Eligible Unit Trust of RM10,000	Unit holder C has RM9,500 in ASB when the Campaign starts on 00:00 hours (GMT + 8) on 1 <sup>st</sup> January 2025	Not meeting the minimum balance requirement for Tier 1
2) Minimum cumulative subscription in Eligible Unit Trust of RM10,000.	Unit holder C subscribe RM1,000 for ASB in single transaction throughout the Campaign Period  OR  Unit holder C made multiple subscription transactions on ASB accumulated to RM1,000 throughout the Campaign Period	Meet the minimum cumulative subscription requirement for Tier 1
3) No redemption transaction	Unit holder C has not made any redemptions throughout the Campaign Period	Meet the no redemption requirement for the Campaign
<p><u>Conclusion</u></p> <p>Although having RM10,500 of investment holding during the end of Campaign Period, unit holder C is <b>not eligible for Tier 1</b> as the investment holdings is below the minimum required balance at the start of the Campaign Period.</p>		

Scenario 4: Unit holder D is not eligible for Tier 2 (but eligible for Tier 1) due to the minimum cumulative subscription being made throughout the Campaign Period

Requirement	Example Scenarios	Eligibility
1) Minimum balance in Eligible Unit Trust of RM30,000.	Unit holder D has RM35,000.00 in ASB 2 when the Campaign starts on 00:00 hours (GMT + 8) on 1 <sup>st</sup> January 2025	Meet the minimum balance requirement for Tier 2
2) Minimum cumulative subscription in Eligible Unit Trust of RM3,000.	Unit holder D subscribes RM1,500.00 for ASB 2 in single transaction throughout the Campaign Period  OR	Meet the minimum cumulative subscription requirement for Tier 1 only but not for Tier 2



Requirement	Example Scenarios	Eligibility
	Unit holder D made multiple subscription on ASB 2 accumulated to RM1,500.00 throughout the Campaign Period	
3) No redemption transaction	Unit holder D has not made any redemptions throughout the Campaign Period	Meet the no redemption requirement for the Campaign
<p><u>Conclusion</u></p> <p>Unit holder D is <b>eligible for Tier 1</b> as the minimum cumulative subscription met the required amount for Tier 1 but does not meet the required amount for Tier 2 throughout the Campaign Period.</p> <p>Unit holder D may earn Tier 1 prize reward (1.0% p.a.) on the first RM10,000, if being selected as winner for the category.</p>		

Scenario 5: Unit holder E is not eligible for any Tier due to the redemption transaction being made during the Campaign Period

Requirement	Example Scenarios	Eligibility
1) Minimum balance in Eligible Unit Trust	Unit holder E has RM35,000 in ASB when the Campaign starts on 00:00 hours (GMT + 8) on 1 <sup>st</sup> January 2025	Meet the minimum balance requirement for Tier 2
2) Minimum cumulative subscription in Eligible Unit Trust	Unit holder E subscribes RM3,000 for ASB in single transaction throughout the Campaign Period  OR  Unit holder E made multiple subscription on ASB accumulated to RM3,000 throughout the Campaign Period	Meet the minimum cumulative subscription requirement for Tier 2
3) No redemption transaction	Unit holder E made a redemption transaction	Does not meet the no redemption requirement for the Campaign

Requirement	Example Scenarios	Eligibility
	during the Campaign Period	
<p><u>Conclusion</u></p> <p>Unit holder E is <b>not eligible for Tier 1 (and Tier 2)</b> prize rewards as there is redemption transaction throughout the Campaign Period.</p>		