

Amanah Hartanah Bumiputera's ("AHB") 'Simpan, Labur dan Menang' Draw ("Draw")

FAQ

1. When will the Draw take place?

The Draw will take place after 31st March 2019.

Unitholders have to maintain a minimum account balance of 1,000 units during the period from 1st October 2018 to 31st March 2019 (6 months period).

2. Who can participate in the Draw?

The Draw is open to all AHB unitholders of Akaun Dewasa and Akaun Remaja except for individual investors under the EPF Members' Investment Scheme.

However, employees of Pelaburan Hartanah Berhad ("PHB"), Maybank Asset Management Sdn Bhd ("MAM SB"), AmanahRaya Trustees Berhad ("ART"), advertising and promotions agencies and employees of AHB authorised distributors who are directly involved in this Draw as well as their immediate family members (i.e. spouses, children, parents and siblings) are not eligible to participate in this Draw.

PHB and MAM SB have the absolute discretion at any time to determine the eligibility of any unitholder and shall not be obliged to give any reasons whatsoever on the decision(s) made.

3. How do I participate in the Draw?

Unitholders who are eligible for the Draw will be automatically enrolled as participants provided that they maintain a minimum account balance of 1,000 units in their AHB account throughout the 6 months period.

4. If I just subscribed to the fund during the campaign period, will I still be eligible to be in the running for the Draw campaign?

To be eligible, a unitholder must already have a minimum of 1,000 units before the start of every campaign period. For e.g., for the campaign period is from 1st October 2018 – 31st March 2019, unitholders must already have a minimum 1,000 units in his/her AHB account before or on 30 September 2018.

5. How do I increase my chances of winning any prizes?

Every 1,000 units in the AHB unitholder's account is 1 entry (which is calculated based on the average minimum monthly balance* over the campaign period). More entries will allow the unitholders to increase their chances of winning.

* The minimum monthly balance means the minimum holding of units during a calendar month from the first day until the last day of the month.

The table below illustrates the number of entries awarded based on the average sum of minimum monthly balance of units held by unitholders during the 1st campaign period of 6 months:

	Oct	Nov	Dec	Jan	Feb	Mar
Opening Balance	RM1,000	RM1700	RM2,200	RM1,700	RM4,000	RM5,000
Investment Date	8-Apr	12-May	-	5-Jul	22-Aug	-
Investment Amount	RM1,500	RM500	-	RM2,300	RM1,500	
Repurchase Date	15-Apr	-	8-Jun	-	5-Aug	
Repurchase Amount	(RM800)		(RM500)	-	(RM500)	
Closing Balance	RM1,700	RM2,200	RM1,700	RM4,000	RM5,000	RM5,000
Minimum Balance	RM1,000	RM1,700	RM1,700	RM1,700	RM3,500	RM5,000
Average minimum monthly balance over the 6 months	RM2,431					
No. of Entries	2					

For illustration purposes only.

Based on the scenario above, the average minimum monthly balance over 6 months = $(1,000 \times 30 / 183) + (1,700 \times 31 / 183) + (1,700 \times 30 / 183) + (1,700 \times 31 / 183) + (3,500 \times 31 / 183) + (5,000 \times 30 / 183) = 2,431 = \underline{2 \text{ entries for the draw}}$

If a unitholder's AHB account balance falls below 1,000 units at any point during a campaign period, he/she will no longer be eligible to participate. The unitholder may still participate in the following year's Draw campaign as this is an Annual Draw.

6. Can my entries earned in this draw be used for next year's Draw?

No. The entries earned within a draw campaign period is only applicable for the same Draw campaign period.

7. Will I receive updates on the number of entries for the Draw?

We will not send notifications on the number of your Draw entries throughout the 6 months period as the total of entries will only be calculated after the 6 months period.

8. How do I check how many entries have I earned for the Draw?

If you are one of the shortlisted unitholders at the end of a campaign period, Dynamic Search Sdn Bhd, the appointed Draw Manager, will contact you via telephone.

9. Do I automatically win if I'm shortlisted?

If you are shortlisted, the Draw Manager will call you to answer a simple skill-based question. The winners will be duly notified via phone and / or email.

10. My 3 year old child is an AHB unitholder. Is he eligible to win too?

Yes, if he meets our eligibility requirements and is one of the shortlisted unitholders, the legal guardian listed in our records will be contacted to answer the skill-based question on his behalf. If the legal guardian answers the question correctly, the prize will be credited into the child's AHB account.

11. What if I'm unable to pick up the call?

We will place your eligibility within 24 hours. If you return our call within 24 hours, you will still be eligible to participate. However, 2nd attempt to call you will be made in the next 8 – 12 hours. If you are not able to return our call within the next 24 hours then you will be deemed to have forfeited your eligibility for the draw.

12. What are the prizes offered under this Draw?

The Prizes for the Draw are:

- 1st Prize: 200,000 AHB Units
- 2nd Prize: 100,000 AHB Units
- 3rd Prize: 50,000 AHB Units
- 50 Consolation Prizes: 1,000 AHB Units

13. Am I still entitled to receive the prize if my AHB account has reached the maximum allowable investment limit?

In the event the winner has maximised his/her allowable investment as specified in the AHB prospectus, his/her prize shall be substituted with another prize of equivalent value as determined by us.

14. Can I opt not to participate in this Draw?

Yes. Unitholders who do not wish to participate can opt out by informing the Draw Manager if they receive a call from them.

15. How will I know if I am one of the winners of the Draw?

Winners will be contacted by the Draw Manager through phone and/or email according to the latest known records. Results also can be viewed via MAM SB's website (www.maybank-am.com.my) within 30 days from the date of the Draw Results.

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