

Terms & Conditions – ASNB Financial Planning Solution Package 2025

REMINDER: Eligible Customer (as defined below) is hereby reminded to read and understand the terms and conditions below and the updated terms and conditions which will be available at <https://www.ambank.com.my/eng/terms-and-conditions>. If the Eligible Customer do not understand any of the terms and conditions stated herein or the updated terms and conditions, the Eligible Customer are advised to discuss with any of the Bank's authorised representative.

1. Definition

For the purpose of these Terms and Conditions, the following words and expressions shall have meanings assigned to them except where the context otherwise requires: -

“The Bank” means AmBank (M) Berhad (Registration No: 196901000166 (8515-D)) and/or AmBank Islamic Berhad (Registration No: 199401009897 (295576-U)) a company incorporated in Malaysia under the Companies Act 1965 (repealed by Companies Act 2016) and having its registered address at Level 22, Bangunan AmBank Group, No.55, Jalan Raja Chulan, 50200 Kuala Lumpur.

“Promotion” means **AmBank (M) Berhad/AmBank Islamic Berhad: ASNB Financial Planning Solution Package** organized by ASNB and the Bank in accordance with the terms and conditions stipulated herein.

“Eligible Customer” means to all Malaysian new and existing to Bank customers who meet all the eligibility criteria as stipulated under clause 3 herein.

“Prior Notice” means a notice issued by the Bank of certain facts or of a particular state of affairs of at least three (3) calendar days in advance of effective date.

“ASM” is a mixed asset fixed price fund issued by ASNB which seeks to provide a long-term investment opportunity that generates regular and competitive returns through a diversified portfolio of investments.

“ASNB” means Amanah Saham Nasional Berhad, was established on 22 May 1979 and a wholly owned subsidiary company of Permodalan Nasional Berhad (PNB).

“ASN Equity 5” is an equity variable price fund issued by ASNB which aims to provide investment opportunity which generate a reasonable level of capital appreciation and income distribution to the Unit Holders through a diversified portfolio of investments.

“ASN Imbang 1” is a mixed asset balanced variable price fund issued by ASNB which seek to generate capital growth over the medium to long term period by investing in a balanced portfolio of investments and through re-investment of distribution, if any.

“ASN Sara 1” is a mixed asset conservative variable price fund issued by ASNB which seeks to provide investment opportunity, which generates reasonable long-term growth and returns, and a reliable income stream to enable the Unit Holders and/or their children and/or charges to meet part or all of their retirement needs.

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“**ASN Sara 2**” is a mixed asset conservative variable price fund issued by ASNB which seeks to provide the investors with liquidity and regular income stream with potential long term capital growth.

“**ASN Sukuk**” is a sukuk variable price fund issued by ASNB which seeks to provide the investors with stable income and capital appreciation opportunities through investment mainly in a portfolio of sukuk and other Islamic liquid assets.

“**Net Asset Value (NAV)**” is determined by deducting the value of the Fund’s liabilities from the value of the Fund’s assets, at the valuation point.

“**NAV per Unit**” is the NAV of the Fund divided by the units in circulation.

“**Package**” means a combination of ASM and ASN Sara 1 or ASN Sara 2 or ASN Sukuk or ASN Equity 5 or ASN Imbang 1 as a package.

“**Forward Pricing**” is a mechanism where a request issued today to purchase Units of Fund will be carried out at a next determined price after the application to purchase units is received and accepted by the Manager.

“**Cooling-Off Period**” is referring to investors who are investing for the first time in any variable price fund is allowed to request for a refund of their investment within six (6) business days from the date of successful first investment.

“**Cooling-Off Right**” refers to the right of the Unit Holder to who is investing in any variable price fund managed by the Manager for the first time, to obtain a refund of his/her investment if he/she so requests within the Cooling-off Period. The refund for every Unit held by the Unit Holder according to the exercise of the Cooling-off Right shall be the sum of:

- i. the lower of:
 - a. the NAV per Unit on the day the Units were first purchased (“original price”); or
 - b. the NAV per Unit at the point of exercise of the Cooling-off Right (“market price”); and
- ii. the sales charge imposed on the day the Units were purchased.

2. Promotion Period

This Promotion shall **commence on 1 September 2025 and shall end on 31 December 2025** (both dates are inclusive) (“**Promotion Period**”) or subject to availability of units and on a first come-first served basis for ASNB Fixed Price fund as may be determined at the discretion of the Bank.

3. Eligibility

- 3.1 This Promotion is open to all Malaysian new and existing customer of the Bank in accordance to the fund's eligibility category (“**Eligible Customer**”).
- 3.2 All AmBank Group employees are also eligible to participate in the Promotion.

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3.3 Notwithstanding the above, the following shall however not be eligible for this Promotion:

- a) Non-individual customers referring to companies, corporate bodies, associations, clubs, schools, societies, non-profitable organizations, charitable bodies, sole proprietors, partnerships and professional practices duly registered or incorporated in or out of Malaysia;
- b) Individuals who are financially insolvent or have been adjudicated bankrupt; and/or
- c) Any other person(s) as the Bank may decide to exclude at its discretion.

4. Promotion Mechanics

4.1 Essentially, this Promotion focuses on the product combination of ASNBS's Fixed Price Fund and ASNBS's Variable Price Funds with imposed lock in period, depending on the package selected.

4.2 For each Package subscription, the investment amount in both Participating Funds will be subject to a lock-in period of three (3) months (Package 1) or one (1) month (Package 2) from the subscription date ("Lock-in Period"). During the Lock-in Period, any redemption, transfer-out and switching-out of units under this Package are not allowed and cancellation of this Package subscription or early withdrawal before the end of the Lock-in Period is not permitted, except under specific circumstances such as the exercise of cooling-off rights.

Eligible Customer at all times shall invest a minimum of Ringgit Malaysia Ten Thousand (RM10,000) in Package 1 and Package 2 respectively, as stated in Table 1 below, subject to the terms and conditions contained herein.

Table 1

Package 1	Mechanism				
	Fund Name	Minimum Package Amount	Investment Ratio (%) & Amount	Initial Sales Charge	Lock in Period
Fixed Price (FP)	ASM	RM10,000 (No maximum amount)	70% (RM7,000)	NIL	3 months
Variable Price (VP)	ASN Sara 1 or ASN Sara 2 or ASN Sukuk		30% (RM3,000)	1.00%	

Package 2	Mechanism				
	Fund Name	Minimum Package Amount	Investment Ratio (%) & Amount	Initial Sales Charge	Lock in Period
Fixed Price (FP)	ASM	RM10,000 (No maximum amount)	60% (RM6,000)	NIL	1 month
Variable Price (VP)	ASN Equity 5 or ASN Imbang 1		40% (RM4,000)	1.00%	

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- 4.3 Cooling-off right is only applicable for first time eligible customer who had performed their initial investment in ASN Sara 1 or ASN Sara 2 or ASN Sukuk or ASN Equity 5 or ASN Imbang 1, should the customer opt to exercise the cooling off right, the total investment amount under the Package 1 and/or Package 2 with inclusive of Fixed Price and Variable Price fund will be refunded within seven (7) business day.

5. Promotion Criteria

- 5.1 The ratio of ASNB Fixed Price Fund versus ASNB Variable Price Fund had been fixed by ASNB as per **Table 1** above.
- 5.2 The investment at all times is subject to total minimum investment amount of Ringgit Malaysia Ten Thousand (RM10,000).
- 5.3 No combination of subscription for any ASNB Variable Price Fund in one single transaction is allowed.
- 5.4 The Eligible Customer of both ASNB Fixed Price Fund and ASNB Variable Price Fund must be the same person.
- 5.5 The sales charge payable by Eligible Customer is imposed by ASNB (as per item 4.1 for respective Fund Name / Package).
- 5.6 At the point of investment in the ASNB Variable Price Funds, any other offer and/or promotion and/or discount on sales charge as advertised by the Bank shall not be applicable to this Promotion.
- 5.7 The Bank shall not be held liable in the event that the subscription for ASM Fund fails to materialize due to whatsoever reasons.

6. General

- 6.1 These terms and conditions are in addition to existing terms and conditions (if any) which regulate the provision of the products and propositions referred to in this Promotion. In the event that there is any inconsistency among all of these terms and conditions, the terms and conditions contained herein shall prevail in relation to this Promotion. Please refer to the respective Product Highlight Sheet (“PHS”) at https://www.asnb.com.my/asnbv2_2funds_EN.php#hargaberubah for the full features of the funds offered under this Promotion.
- 6.2 The Eligible Customer is required to sign all relevant documents and comply with all the Terms and Conditions in respect of their investments of the relevant Funds under this Promotion, which are in addition to these Terms and Conditions contained herein.
- 6.3 Investments in ASNB Variable Price Funds are not an obligation, guarantee or assurance by the Bank and are subject to investment risks, including the possible loss of the principal/profit

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amount invested. Customer is advised to read and understand the Prospectus and Product Highlight Sheet of the relevant Funds before investing.

- 6.4 **Disclaimer:** The Electronic Prospectuses, any accompanying supplementary prospectuses, prospectus of ASN Imbang (Mixed Asset Balanced) 3 Global, Prospectus of ASN Equity Global, Prospectus of ASN Sukuk (“Electronic Prospectuses” and Product Highlight Sheet (“PHS”) are to be read and understood prior making any decisions. Please take note that the paper/printed copy of the Electronic Prospectuses and PHS and the accompanying application forms can be obtained from all ASNB branches and agents. Any information that falls outside of the designated area does not form part of the Electronic Prospectuses and PHS and that the unit trust are offered solely on the basis of the information contained in the Electronic Prospectuses.

Before investing, please consider the risk of investing as well as the fees and charges involved. Unit prices and distribution payable, if any, may go down as well as up. The past performance of a fund should not be taken as indicative of its future performance.

Investment products are not protected by Perbadanan Insurans Deposit Malaysia (PIDM).

- 6.5 The Bank shall have the right to disqualify any Eligible Customer from participating in the Promotion if it finds or determines that:
- a) The Eligible Customer has provided untrue information or acted fraudulently in any manner during Promotion Period; or
 - b) The Eligible Customer has breached or will potentially breach the Terms and Conditions contained herein.
- 6.6 The offer of this Promotion must not be merged with offers from other Promotions in the Bank. Hence, no other special, additional FD products shall be given under the Promotion.
- 6.7 The Bank reserves the right to withdraw, cancel, suspend, extend or terminate this Promotion earlier in whole or in part and reserves the right to modify any of the terms and conditions contained herein, from time to time by giving at least three (3) calendar days prior notice thereof, the notice of which shall be posted through the Bank’s website at www.ambank.com.my or through any other channel or channels that the Bank may deem appropriate.
- 6.8 Any generic notice to be given by the Bank shall be posted on the Bank’s official website at www.ambank.com.my
- 6.9 The Bank’s decision on all matters relating to this Promotion shall be final and binding on all Eligible Customer. No further correspondence or appeal will be entertained.
- 6.10 Any matters which are not covered under the Terms and Conditions contained herein shall be determined by the Bank.
- 6.11 The Bank nor any of its officers, servants, employees, representatives and/or agents (including without limitation, any third-party service providers engaged by the Bank for the purposes of this Promotion) shall not be liable for:

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- a) any damage whatsoever nature or any direct, indirect, special or consequential losses or damages (including but not limited to, loss of income, profits or goodwill) or arising from or in connection with this Promotion save and except where such losses or damages were directly attributable to the Bank’s gross negligence, willful default or fraud.
 - b) any default of its obligation under this Promotion due to any force majeure event which include but not limited to act of God, war, riot, lockout, industrial action, fire, flood, drought, storm or any event beyond the reasonable control of the Bank.
- 6.12 All disputes concerning the construction, validity, enforcement and interpretation of the terms and conditions stipulated herein shall be governed by, construed and enforced in accordance with the laws of Malaysia. The parties hereby agree to submit to the jurisdiction of the Courts of Malaysia for the purpose of any suit, action or other proceeding arising out of or based on the terms and conditions herein.
- 6.13 The latest terms and conditions (if any) can be obtained from the Bank’s website at <https://www.ambank.com.my/eng/terms-and-conditions>.
- 6.14 The Bahasa Malaysia version of this Terms & Conditions is also available at <http://www.ambank.com.my/eng/terms-and-conditions>
- 6.15 Investment in Unit Trust are not protected by Perbadanan Insurans Deposit Malaysia (PIDM).
- 6.16 For any assistance and/or feedback related to this Promotion, the Eligible Customer(s) may contact the Bank’s Contact Centre at 03-21788888 operational daily from 7.00 a.m. to 11.00 p.m. or email to customercare@ambankgroup.com

ACKNOWLEDGEMENT SECTION

Branch Name _____

(to be completed and signed by Eligible Customer)

REMINDER: The Eligible Customer is hereby reminded to read and understand the terms and conditions contained in this General Terms and Conditions before signing the Application Form. In the event there are any terms and conditions in this Terms and Conditions that the Eligible Customer do not understand, the Eligible Customer is hereby advised to discuss further with the Bank’s authorised representative before signing the Application Form.

Authorized Signatory:

Signature of Eligible Investor

(Verified by the Bank’s staff)

Name:

Date: