

**PERIOD 1** (4 months)  
1 September 2023 – 31 December 2023

**PERIOD 2** (4 months)  
1 January 2024 – 30 April 2024

**PERIOD 3** (4 months)  
1 May 2024 – 31 August 2024

# Invest Regularly to Grow Your Wealth and Stand a Chance to Win **Cash Prizes!**\*



\* Subject to terms and conditions



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

## A. Unit Trust DDA Lucky Draw Category

Receive lucky draw entries as per table below when you increase your cumulative Direct Debit Authorisation (DDA) amount into any of Public Mutual's equity/balanced/mixed asset and/or bond funds during the respective campaign periods to stand a chance to win up to RM5,000 cash\*\* for each period!

Increase in Cumulative DDA <sup>^</sup> Amount in Each Campaign Period (RM)	No. of Lucky Draw Entries
Increase by 301 – 500	1
Increase by 501 – 1,000	3
Increase by 1,001 – 3,000	5
Increase by 3,001 and above	10

### Lucky Draw Prizes for Each Campaign Period

Grand Prize	<b>RM5,000 cash**</b> x 1 winner
First Prize	<b>RM1,000 cash**</b> x 3 winners
Consolation Prize	<b>RM100 cash**</b> x 50 winners

There's more! If you have not registered for any DDA yet, you can register for DDA into our Unit Trust funds and receive 2 additional lucky draw entries<sup>#</sup> for the respective campaign period! In order to be eligible for this, your first DDA deduction must be successfully processed by the end of the respective campaign period.

<sup>#</sup> Only applicable for investors who sign up for DDA into any of Public Mutual's equity/balanced/mixed asset and/or bond funds for the first time during the campaign period.



## B. PRS DDA Lucky Draw Category

Receive lucky draw entries as per the table below when you increase your cumulative DDA amount into any of Public Mutual's commission-based Private Retirement Scheme (PRS) funds during the respective campaign periods and stand a chance to win up to RM3,000 cash\*\* for each period!

Increase in Cumulative DDA <sup>^</sup> Amount in Each Campaign Period (RM)	No. of Lucky Draw Entries
Increase by 301 – 500	1
Increase by 501 – 1,000	3
Increase by 1,001 – 3,000	5
Increase by 3,001 and above	10

## B. PRS DDA Lucky Draw Category (continued)

### Lucky Draw Prizes for Each Campaign Period

Grand Prize	<b>RM3,000 cash**</b> x 1 winner
First Prize	<b>RM1,000 cash**</b> x 5 winners
Consolation Prize	<b>RM100 cash**</b> x 20 winners

If you have not registered for any DDA yet, you can register for DDA into our PRS funds and receive 2 additional lucky draw entries<sup>##</sup> for the respective campaign period! In order to be eligible for this, your first DDA deduction must be successfully processed by the end of the respective campaign period.



\*\* Only applicable for contributors who sign up for DDA into any of Public Mutual's commission-based PRS funds for the first time during the campaign period.

## C. Guaranteed Gift Category

Increase your Cumulative DDA into our Unit Trust and/or PRS funds from 1 September 2023 to 31 August 2024 and receive bonus cash units<sup>††</sup>!

Increase in Cumulative DDA <sup>^^</sup> Amount (RM)	Bonus Cash Units <sup>††</sup> to be Earned (RM)
Increase by 60,000 – 119,999.99	100
Increase by 120,000 – 179,999.99	200
Increase by 180,000 – 239,999.99	300
Increase by 240,000 and above	500

In order to be eligible for this category, investors must have at least 1 successful DDA transaction processed for at least 3 separate months during the campaign period.

<sup>††</sup> In terms of Public e-Cash Deposit Fund (PeCDF) / Public e-Islamic Cash Deposit Fund (PeICDF) units.

<sup>^^</sup> Increase in the Cumulative DDA Amount will be calculated by subtracting the "Total Cumulative DDA amount over 4 months prior to each campaign period" from the "Total Cumulative DDA amount of the respective campaign period".



## Terms & Conditions

### General

1. This campaign is open to retail investors of Public Mutual.
2. The following investments will be considered for this campaign:
  - a) DDA investments into loaded units of equity/balanced/mixed asset funds and bond funds
  - b) DDA contributions into commission-based PRS funds
3. The following investment transactions will be excluded from this campaign:
  - a) DDA investments into money market funds
  - b) DDA investments into fund-of-funds, i.e. Public e-Emas Gold Fund (PeEMAS)
  - c) DDA investments under pink forms
4. Increase in the Cumulative DDA Amount will be calculated by subtracting the “Total Cumulative DDA amount over 4 months prior to each campaign period” from the “Total Cumulative DDA amount of the respective campaign period”.
5. The lucky draw entries and prize units will be given to the first account holder only.
6. Unit trust consultants, staff and immediate family members of Public Mutual and the Public Bank Group are only allowed to participate in the Guaranteed Gift Category. They will not be allowed to participate in the Lucky Draw Categories.
7. The lucky draws will be conducted within 3 months after the end of each campaign period. The list of winners will be announced on Public Mutual’s corporate website.
8. The Company’s decision on the winners is final and no correspondence or appeals will be entertained.
9. Public Mutual reserves the right to modify the Terms & Conditions herein specified or to cancel, terminate or suspend the campaign without prior notice.
10. Public Mutual reserves the right to use, promote and publish photographs of the winners for advertising and publicity purposes without providing additional compensation or prior notice.
11. Public Mutual and its respective employees, directors, parent company, affiliates and representatives shall not be held liable for losses or injuries, rights, claims or actions in connection with the activity or resulting from the acceptance, use/misuse of the prizes and/or participation in the campaign.
12. In the event that there is/are any inconsistency(ies), conflict(s), ambiguity(ies) or discrepancy(ies) between the English, Mandarin and/or Bahasa Malaysia versions of these Terms & Conditions, only the English version will prevail in respect of such inconsistency(ies), conflict(s), ambiguity(ies) or discrepancy(ies).

### Prizes

1. Each winner can only win one prize under each lucky draw category in each campaign period, whichever is of higher value. An investor can win a prize in each lucky draw category for all 3 campaign periods.
2. Winners will be officially notified by the Company. The prize units will be credited to the winners’ account within 60 days after the lucky draws have been conducted.
3. Winners must be active Public Mutual Online (PMO) subscribers in order to receive the prize units.
4. Investors must remain active when the lucky draws are conducted and when the prize units are being credited in order to be eligible to participate in this campaign.
5. Public Mutual reserves the right to change or replace the prizes with other items of equivalent or approximate value without prior notice.
6. Prizes are non-transferable, non-exchangeable and non-redeemable for cash, whether in part or in full. No request for a change of prizes will be entertained.

Investors are advised to refer to our website [www.publicmutual.com.my](http://www.publicmutual.com.my) for our latest investment disclaimer.