

ASNB FINANCIAL PLANNING SOLUTION PACKAGE 2026

A. Terms and Conditions

1. Campaign

- 1.1 This "ASNB Financial Planning Solution Package 2026" ("Package") of Amanah Saham Nasional Berhad (Registration No. 197901003200 (47457-V)) ("ASNB") is a combination of investment in selected Variable Price unit trust funds participating in this Package, ("Participating VP") and in selected Fixed Price unit trust funds participating in this Package, ("Participating FP") (collectively as "Participating Funds"), which are subject to availability of units of the respective Participating Funds, investors eligibility and suitability and on a first-come-first-served basis.
- 1.2 This Package will run from 1st July 2026 to 31st December 2026 ("Package Period") or subject to the availability of the Participating FP units, whichever is earlier.
- 1.3 This Package will be made available via ASNB over-the-counter (OTC) throughout the Package Period.
- 1.4 ASNB reserves the right to vary, postpone, re-schedule and/or extend the Package Period at any time at their absolute discretion without prior notice.
- 1.5 By participating in this Package, the Eligible Investors (as defined hereunder) shall be deemed to have read and fully understood, and agreed to be bound by these terms and conditions of this Package ("Terms & Conditions") as stated herein.

2. Eligibility Criteria

- 2.1 This Package is open to all Malaysians; both new and existing ASNB investors including employees and their immediate family members (spouses and children) of Permodalan Nasional Berhad (Registration No. 197801001190 (38218-X)) and its group of companies ("PNB Group"), in accordance with the eligibility criteria ("Eligible Investors") as disclosed in the Master Prospectus, Supplementary Master Prospectus(es) (if any) (collectively "Prospectuses"), and relevant product highlight sheet which can be found at ASNB's official website at www.asnb.com.my.
- 2.2 Investors with no prior investment in the Participating Funds are not required to make an initial investment to participate in this Package.
- 2.3 Notwithstanding the above, the following shall however not be eligible for this Package:
 - a. non-individual investors, which refers to any companies, corporate bodies, associations, clubs, schools, societies, non-profitable organizations, sole proprietors, partnerships and professional practices duly registered or incorporated in or outside of Malaysia;
 - b. individuals who are financially insolvent or have been adjudicated a bankrupt; and/or
 - c. any other person as ASNB may decide at any time to exclude at its sole and absolute discretion without assigning any reason whatsoever.

3. Package Mechanism

3.1 The Participating Funds and sales charge for this Package are as listed below:

Fund Category	Package	Fund Name	Sales Charge
Participating VP	1	ASN Sara 1 ASN Sara 2 ASN Sukuk	1.50%
	2	ASN Equity 5 ASN Imbang 2 ASN Equity Global	
Participating FP	1 & 2	ASM	N/A

3.2 The Eligible Investors must invest into this Package with a minimum investment amount of Ringgit Malaysia Ten Thousand (RM10,000.00) only. Hence, the split investment amount per fund (in both Participating Funds) are based on the investment ratio as per details illustrated in table below:

Fund Category	Mechanism			
	Fund Name	Investment Ratio	Minimum Investment	Investment Amount
Package 1:				
Participating VP	ASN Sara 1 / ASN Sara 2 / ASN Sukuk	60%	RM10,000.00	RM6,000.00
Participating FP	ASM	40%		RM4,000.00
Package 2:				
Participating VP	ASN Equity 5 / ASN Imbang 2 / ASN Equity Global	60%	RM10,000.00	RM6,000.00
Participating FP	ASM	40%		RM4,000.00

3.3 The applicable sales charge of the Participating VP is as stated in paragraph 3.1 hereof. At the point of investment in the Participating VP, any offer, promotion and/or discount on sales charge shall not be applicable to the Eligible Investors.

3.4 The investment of the Participating FP is subject to the availability of the units of the respective Participating FP. The units will be allotted to the Eligible Investors on real-time basis and will be entitled for income distribution (if any) in the following month after the Participating FP units are successfully allotted to the Eligible Investors.

3.5 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. Examples of Lock-in Period for various subscription dates are shown in the table below:

Package	Subscription Date	Lock-in Start Date	Lock-in Period	Lock-in End Date
1	2 Sept 2026	2 Sept 2026	3 Months	2 Dec 2026
2	2 Sept 2026	2 Sept 2026	1 Month	2 Oct 2026

- 3.6 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.
- 3.7 Eligible Investors who are investing for the first time in any Participating VP will be entitled to a cooling-off period of six (6) business days from the date of subscription to this Package. During this period, the subscribed Participating FP units will be held by ASNB and will only be released to the Eligible Investors after the expiry of the cooling-off period. If the Eligible Investors opt to exercise the cooling-off right, the total investment amount under this Package, which includes the Participating FP units, will be refunded within seven (7) business days from the cooling-off request date.
- 3.8 Investments via Employee Provident Fund Member Investment Fund (EPF-MIS) is not applicable under this Package.
- 3.9 Investments via switch-in and transfer-in is not applicable for this Package.

B. Other Terms and Conditions

1. Each Eligible Investor agrees that by participating in this Package, the Eligible Investor allows and consents for ASNB to:
 - a. collect, retain, process and use all information and personal data that have been provided by the Eligible Investors to ASNB while participating in this Package including photographs of the Eligible Investors and/or winners, if any, ("Personal Data") in accordance with ASNB's privacy policy as set out in ASNB's official website at www.asnb.com.my; and
 - b. disclose and share the Personal Data among PNB Group, authorised agents and service providers (who have agreed to keep your Personal Data confidential) for purposes of providing you our products and services or any other related services and any other related purposes in accordance with the requirement of the relevant laws, without any payment or compensation.
2. All Eligible Investors of this Package shall be personally liable for all taxes, rates, government fees, or other charges that may be levied against them under the applicable law in relation to the reward and this Package.
3. The terms and conditions governing the selected Participating Funds are separate from these Terms & Conditions. Features of the Participating Funds is contained in the Prospectuses and relevant product highlight sheet. Eligible Investors are required to comply with all terms and conditions in respect of the investment in the applicable Participating Funds, and all these Terms & Conditions.
4. Investments in the Participating Funds are not the obligation of, guaranteed by or insured/covered by ASNB and are subject to investment risks, including the possible loss of the principal amount invested. Eligible Investors are advised to read the Prospectuses and relevant product highlight sheet of the applicable Participating Funds before investing.
5. Eligible Investors should also consider all fees and charges involved before investing. Past performance of the Participating Funds is not an indication of future performance. Unit prices and income distributions payable, if any, may go down as well as up subject to market performance. Eligible Investors should rely on their own evaluation to assess the merits and risks of any investments. Eligible Investors who are in doubt as to the action to be taken should consult their professional advisers immediately.
6. For the avoidance of doubt, cancellation, suspension, termination or extension of the Package Period shall not entitle the Eligible Investors or any other person to any claim or compensation against ASNB for any and all losses or damages suffered or incurred by such Eligible Investors

or any other person as a direct or indirect result of the act of such cancellation, suspension, termination or extension.

7. To the fullest extent permitted by law, ASNB shall not be held liable for whatsoever loss or damages, whether directly or indirectly, howsoever arising in connection with this Package.
8. ASNB shall not be liable for any default in respect of this Package due to any act of God, war, riot, strike, lockout, industrial action, fire, flood, drought, storm, pandemic, system and technical failure or any event beyond the reasonable control of ASNB.
9. ASNB reserves the right, at any time, to alter, shorten, cancel, suspend or terminate this Package earlier, either in whole or in part, or to vary, delete or add any of these Terms and Conditions, without prior notification to the Eligible Investors.
10. These Terms & Conditions, including any amendments, deletions, or additions, shall prevail over any provisions or representations contained in any promotional materials, whether printed or electronic, advertising this Package.
11. These Terms & Conditions shall be governed by the laws of Malaysia and the Eligible Investors shall irrevocably submit to the exclusive jurisdiction of the courts of Malaysia.
12. These Terms & Conditions is issued in both Bahasa Malaysia and English language. In the event of any inconsistencies, discrepancies or conflicts between the English version and the Malay language version of these Terms & Conditions, the English version of these Terms & Conditions shall prevail.