

"Geng Labur ASB!" Campaign

Frequently Asked Questions ("FAQ")

No.	Question	Answer
General		
1	What is the Geng Labur ASB Campaign?	Geng Labur ASB Campaign is a lucky draw campaign for eligible ASB unitholders who increase their ASB holdings through new incremental investments during the Campaign Period.
2	When is the Campaign Period?	The Campaign runs from 1 August 2026 to 31 January 2027, unless otherwise updated by ASNB.
3	Who is eligible to participate?	The Campaign is open to existing and newly registered ASB unitholders under Akaun Dewasa or Akaun Remaja. You can join individually or as part of a Registered Group of two (2) to four (4) ASB unitholders.
4	Who is not eligible to join?	Employees of PNB Group and their immediate family members are not eligible to participate.
5	Where can I read the full Terms and Conditions?	This FAQ is prepared to help participants better understand the Geng Labur ASB Campaign. For full details, please refer to the Campaign Terms and Conditions on the ASNB website.
Participation and Registration		
6	How do I register for the Campaign?	You can register by submitting the online registration form at ASNB website.
7	Do I need to register every time I invest?	No. You only need to register once throughout the Campaign Period.
8	How can I register as a group?	A group must submit the group registration form through ASNB website before the applicable winner selection cut-off date.
9	What is the role of the Group Leader during registration?	The Group Leader is the person who submits the group registration form on behalf of the Registered Group. Before registering the group, the Group Leader should make sure that all group members agree to join the Campaign as part of the same

No.	Question	Answer
		Registered Group, and that the details submitted in the registration form are correct.
10	Can I join more than one group?	No. Each participant can only be registered under one (1) Registered Group throughout the Campaign Period. Where duplicate group registrations are identified, the first successfully submitted and validated group registration will be recognised.
11	Can my group change members after registration?	No. Once the group registration is successfully submitted and validated by ASNB, the group is final and binding for the entire Campaign Period. Group members cannot be added, removed, replaced or changed.
12	Can I participate individually and also as part of a group?	No. If you are registered as part of a Registered Group, your eligible Incremental Net Investment will be counted under the Registered Group only and will not be counted separately for individual ticket entitlement.
13	I have already registered individually. Can I later join a Registered Group?	Yes. Once your Registered Group registration is successfully validated by ASNB, your individual registration will be replaced by the Registered Group registration. Your participation and eligible investments will then be counted under the Registered Group.
Ticket Entitlement		
14	Is the Campaign limited to ASB only?	Yes. This Campaign only takes into account eligible investments made in ASB.
15	How do I invest?	You can invest through ASNB and authorised ASNB distribution channels and platforms. Eligible ASB investments include cash investments, bank financing, Salary Deduction Scheme, Standing Instruction, Auto Labur and ASB Plus. Income distribution, switching transactions, transfer transactions will not be counted for the tickets.
16	What is the minimum investment required to qualify for tickets?	You or your Registered Group must achieve at least RM20,000 in validated Incremental Net Investment in ASB during the relevant winner selection investment period.

No.	Question	Answer									
17	What does Incremental Net Investment mean?	It means the increase in your ASB balance from the start date of the Campaign Period to the applicable end date of the investment period, after deducting withdrawals, reversals, transfers, switching transactions, income distribution.									
18	What is the winner selection investment period?	Your tickets are calculated based on the investment periods below. <table> <tr> <th>Winner Selection</th><th>Start</th><th>End</th></tr> <tr> <td>Phase 1</td><td>1 August 2026</td><td>31 October 2026</td></tr> <tr> <td>Phase 2</td><td>1 August 2026</td><td>31 January 2027</td></tr> </table>	Winner Selection	Start	End	Phase 1	1 August 2026	31 October 2026	Phase 2	1 August 2026	31 January 2027
Winner Selection	Start	End									
Phase 1	1 August 2026	31 October 2026									
Phase 2	1 August 2026	31 January 2027									
19	Can I accumulate RM20,000 through multiple transactions?	Yes. You do not need to invest RM20,000 in one transaction. Multiple eligible ASB investments may be combined during the relevant winner selection investment period.									
20	How are Campaign tickets calculated?	For every validated RM20,000 Incremental Net Investment block, you or your Registered Group will receive twenty (20) Campaign tickets.									
21	Will any amount below RM20,000 earn tickets?	No. Tickets are calculated based on completed RM20,000 blocks only. Any balance below a completed RM20,000 block will not earn tickets.									
22	Is there a limit to the number of tickets I can earn?	No. There is no cap. You will continue to earn twenty (20) tickets for every additional completed RM20,000 Incremental Net Investment block.									
23	Is there a minimum contribution for each Group member?	Yes. Each group member must contribute at least RM1,000 in eligible Incremental Net Investment during the relevant investment period. Example :									

No.	Question	Answer												
		<table><tr><th>Registered Group</th><th>Incremental Net Investment</th></tr><tr><td>Member A</td><td>RM5,000</td></tr><tr><td>Member B</td><td>RM10,000</td></tr><tr><td>Member C</td><td>RM4,000</td></tr><tr><td>Member D</td><td>RM1,000</td></tr><tr><td>Total for the group</td><td>RM20,000</td></tr></table>	Registered Group	Incremental Net Investment	Member A	RM5,000	Member B	RM10,000	Member C	RM4,000	Member D	RM1,000	Total for the group	RM20,000
Registered Group	Incremental Net Investment													
Member A	RM5,000													
Member B	RM10,000													
Member C	RM4,000													
Member D	RM1,000													
Total for the group	RM20,000													
24	Are ASB units actually pooled into one group account?	No. Group participation is only for ticket calculation. Each group member’s ASB units remain in their own ASB account and are not transferred, consolidated, pooled or shared with other group members.												
25	What is the Group Bonus?	A Registered Group that achieves its first qualifying RM20,000 Incremental Net Investment block will receive an additional one-time Group Bonus of ten (10) Campaign tickets.												
26	Will the Group Bonus be given every time the group reaches another RM20,000?	No. The Group Bonus is awarded only once, when the Registered Group first qualifies for Campaign ticket entitlement. After that, every additional completed RM20,000 block earns the normal twenty (20) Campaign tickets.												
27	Can I withdraw my ASB investment during the Campaign?	Yes, but withdrawals may reduce or cancel your ticket entitlement. Tickets are based on validated Incremental Net Investment after withdrawals and other adjustments are taken into account.												
28	Can you show examples of ticket calculation?	Yes. The examples below are for illustration only and remain subject to ASNB validation. Individual examples <table><tr><th>Incremental Net Investment</th><th>Tickets</th></tr><tr><td>RM20,000</td><td>20 tickets</td></tr><tr><td>RM40,000</td><td>40 tickets</td></tr></table>	Incremental Net Investment	Tickets	RM20,000	20 tickets	RM40,000	40 tickets						
Incremental Net Investment	Tickets													
RM20,000	20 tickets													
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No.	Question	Answer			
		RM50,000		40 tickets; remaining RM10,000 is not counted	
		RM100,000		100 tickets	
		Group examples			
		Group Incremental Net Investment		Tickets	
		RM20,000		20 tickets + 10 Group Bonus = 30 tickets	
		RM50,000		40 tickets + 10 Group Bonus = 50 tickets	
		RM60,000		60 tickets + 10 Group Bonus = 70 tickets	
		RM100,000		100 tickets + 10 Group Bonus = 110 tickets	
Campaign Prizes					
29	How many draws are there in this Campaign?	There will be two draws for this Campaign based on the winner selection investment period.			
30	What are the prizes for the campaign?	Draw	Category	Winners	Prize
		Draw 1	Grand Prize	1	7D6N trip to Sahoro, Hokkaido, Japan for up to 4 pax; valued up to RM80,000; includes accommodation, meals, flights and ski package, subject to vendor terms.
			Consolation Prize	5	3D2N trip to Pangkor Laut Resort for up to 4 pax; valued up to RM10,000; includes accommodation and meals, subject to vendor terms.
		Draw 2	Grand Prize	1	6D5N Beach & Safari trip to South Africa for up to 4 pax; valued up to RM80,000;

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		<table border="1"> <tr> <td></td><td></td><td>includes accommodation, meals, flights and safari activity package, subject to availability and vendor terms.</td></tr> <tr> <td>Consolation Prize</td><td>5</td><td>3D2N trip to Club Med Borneo for up to 4 pax; valued up to RM10,000; includes accommodation and meals, subject to availability and vendor terms.</td></tr> </table> More details on the prizes are available in the Campaign Terms and Conditions.			includes accommodation, meals, flights and safari activity package, subject to availability and vendor terms.	Consolation Prize	5	3D2N trip to Club Med Borneo for up to 4 pax; valued up to RM10,000; includes accommodation and meals, subject to availability and vendor terms.						
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Consolation Prize	5	3D2N trip to Club Med Borneo for up to 4 pax; valued up to RM10,000; includes accommodation and meals, subject to availability and vendor terms.												
Winner Selection														
31	How will winners be selected?	Winners will be selected at random from eligible participants and Registered Groups through a draw process conducted by ASNB.												
32	Can I win more than one Prize?	No. Each Winner is eligible to receive only one (1) Prize throughout the Campaign Period.												
33	If I do not win Draw 1, will my tickets still be used for Draw 2?	Yes. Tickets earned for Draw 1 will remain eligible for Draw 2, unless you or your Registered Group have already won a Prize or become ineligible under the Campaign Terms and Conditions. Any withdrawal or reduction in ASB balance before the relevant cut-off date may affect your ticket entitlement for Draw 2. Example: <table border="1"> <thead> <tr> <th>Scenario</th><th>Draw 1</th><th>Draw 2</th></tr> </thead> <tbody> <tr> <td>You achieved RM40,000 Incremental Net Investment by 31 October 2026</td><td>You earn 40 tickets for Draw 1</td><td>If you do not win Draw 1, the 40 tickets remain eligible for Draw 2</td></tr> <tr> <td>You add another RM20,000 before 31 January 2027</td><td></td><td>You earn another 20 tickets</td></tr> <tr> <td>Total tickets for Draw 2</td><td></td><td>60 tickets</td></tr> </tbody> </table>	Scenario	Draw 1	Draw 2	You achieved RM40,000 Incremental Net Investment by 31 October 2026	You earn 40 tickets for Draw 1	If you do not win Draw 1, the 40 tickets remain eligible for Draw 2	You add another RM20,000 before 31 January 2027		You earn another 20 tickets	Total tickets for Draw 2		60 tickets
Scenario	Draw 1	Draw 2												
You achieved RM40,000 Incremental Net Investment by 31 October 2026	You earn 40 tickets for Draw 1	If you do not win Draw 1, the 40 tickets remain eligible for Draw 2												
You add another RM20,000 before 31 January 2027		You earn another 20 tickets												
Total tickets for Draw 2		60 tickets												
34	What happens if a Registered Group wins?	All members of the Registered Group will be deemed as Winners for the Campaign. Any arrangement of the Prize among group members must be managed by the Group Leader.												

No.	Question	Answer
35	Who will ASNB contact if a Registered Group wins?	ASNB will contact the registered Group Leader. If the Group Leader cannot be contacted or does not respond within the required period, ASNB may contact only the next group member based on the order submitted in the group registration form.
36	What happens if a provisional Winner cannot be contacted or does not respond?	ASNB may disqualify the provisional Winner and/or select another Winner if the provisional Winner cannot be contacted, does not respond, rejects the Prize, fails verification, fails to meet requirements or forfeits the Prize.