

COVR Hidupmu (“Campaign”)

A. Terms and Conditions

1. This Campaign is organised by Amanah Saham Nasional Berhad (Registration No. 197901003200 (47457-V)) (“ASNB”) and Takaful Ikhlas Family Berhad (Registration No. 200201025412 (593075-U)) (“TIFB”).
2. This Campaign shall commence from 1st May 2026 at 00:00 hours (GMT +8) and will end on 31st October 2026 at 23:59 hours (GMT +8) (“Campaign Period”).
3. ASNB and TIFB (collectively, “Organisers”) reserve the right, at their absolute collective discretion, to vary, postpone, re-schedule and/or extend the Campaign Period at any time.
4. This Campaign is open to all new and existing ASNB unit holders who are eligible to subscribe to the ASNB COVR Plans, excluding all employees of Permodalan Nasional Berhad (Registration No. 197801001190 (38218-X)) (“PNB”) and its group of companies as follows (“PNB Group”) (“Participant”):
 - i. PNB;
 - ii. ASNB;
 - iii. ASNB Wakalah Sdn Bhd (Registration No. 202101002976 (1403274-P));
 - iv. Pelaburan Hartanah Nasional Berhad (Registration No. 198801008611 (175967-W));
 - v. PNB Merdeka Ventures Sdn Berhad (Registration No. 200001015384 (517991-A));
 - vi. PNB Research Institute Sdn Bhd (Registration No. 198501007000 (139442-U));
 - vii. PNB Commercial Sdn Berhad (Registration No. 200001015419 (518026-P)); and
 - viii. Any other company and/or entity determined by ASNB.

5. Campaign Mechanics and Eligibility

5.1. Campaign phases and Prize Categories

5.1.1. This Campaign shall be conducted over two (2) phases throughout the Campaign Period. For each phase, this Campaign offers the prize categories and number of winners as set out below:

Prize Categories	Campaign Period	
	Phase 1	Phase 2
	1 May – 31 July 2026	1 August – 31 October 2026
Consolation Prizes	52 winners	52 winners
Grand Prize	7 winners	7 winners

5.2. Qualifying Subscription Requirements

5.2.1. Participation in this Campaign requires a new subscription to any of the ASNB COVR Plans during the Campaign Period.

5.2.2. The ASNB COVR Plans subscribed remain active within the Campaign Period, with no cancellation and no outstanding payment.

5.3. Entry Tickets Allocation

5.3.1. Entry tickets shall be allocated to eligible Participants based on the ASNB COVR Plans subscribed, as set out in the table below:

ASNB COVR PLAN DETAILS	COVR 40	COVR 80	COVR 120	COVR 160	COVR 200
Deductions from ASNB COVR Plans	30	60	90	120	150
Takaful Contributions	10	20	30	40	50
Entry Tickets Entitled per Subscription	1	2	3	4	5

Entry tickets shall be earned and accumulated only upon successful monthly deduction of the ASNB COVR Plan contribution amount, please refer to the Appendix for an illustration of the scenario.

5.4. Draw Timing and Entry Consideration

Item	Description
When the draw is conducted	After the end of each of this Campaign's phase for each winner category.
Entries considered for the draw*	Entry tickets accumulated up to the end of the relevant phase shall be used for the draw for that phase.
Draw	Period
Grand Prize & Consolation Draw (Phase 1)	From 1st May 2026 until 31st July 2026
Grand Prize & Consolation Draw (Phase 2)	From 1st August 2026 until 31st October 2026

Note (): Please refer to the Appendix for an illustration of the scenario*

5.5. Campaign Prizes

5.5.1. For each phase, this Campaign offers prizes as follows:

Draw Category	Prizes per Winner per Phase	No. of Winners per Phase	Total No of Campaign Winners
Consolation Prizes	ASNB unit trust fund worth RM200.00 only	52	104
Grand Prizes	ASNB unit trust fund worth RM2,500.00 only	7	14

5.5.2. The prizes will be credited into the respective ASNB COVR Plans account selected during the ASNB COVR Plans deduction, subject to the Participant's eligibility to invest in the said ASNB COVR Plans.

5.5.3. The prizes are in the form of ASNB units trust fund only and not exchangeable for cash. ASNB reserves the right to offer the prizes in any of its unit trust fund subject to the winners' eligibility to invest in the said ASNB COVR Plans, for any specific reason at its absolute discretion.

5.5.4. The prizes will be credited into the winners' ASNB COVR Plans account within ninety (90) business days after the end of each draw period and/or after any requirements related to the crediting of units are fulfilled.

5.6. Winners Selection and Announcement

5.6.1. Winners for this Campaign will be randomly selected through a computer system operated by the ASNB. For each of this Campaign's phase, winners for the Consolation Prizes and the Grand Prizes shall be selected from the same pool of eligible entry tickets after the end of the respective phase. Each Participant may win once only throughout the entire Campaign Period, regardless of prize category.

5.6.2. Winners will be announced via the ASNB' social media platforms, website and/or any other communication channels as determined by ASNB.

B. General Terms and Conditions

1. By participating in this Campaign, the Participants shall be deemed to have read, understood and agreed to be bound by these terms and conditions.
2. Each Participant agrees that by participating in this Campaign, the Participant allows and consents for the Organisers to:
 - 2.1. collect, retain, process and use all information and personal data that have been provided by the Participant to the Organisers while participating in this Campaign including photographs of the Participant and/or winners, if any, ("Personal Data") in accordance with the Organisers' privacy policy as set out in the Organisers' official website at www.asnb.com.my and www.takaful-ikhlas.com.my; and
 - 2.2. disclose and share the Personal Data among PNB Group, TIFB 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 requirements of the relevant laws, without any payment or compensation.
3. Any decisions by the Organisers on the list of winners of this Campaign for the prizes are final and any appeals or disputes will not be entertained.
4. All winners of this Campaign 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 prizes and this Campaign.
5. To the fullest extent permitted by law, the Organisers shall not be held liable for whatsoever losses or damages, whether directly or indirectly, howsoever arising in connection with this Campaign.
6. The Organisers shall not be held liable for any default of this Campaign due to any act of God, wars, riots, strikes, lockouts, industrial actions, fires, floods, droughts, storms, pandemics, technical or system failures, or any events beyond the reasonable control of the Organisers.
7. The Organisers reserve the right to disqualify and/or reject any Participants who do not meet the eligibility and criteria and/or fail to comply with the terms and conditions of this Campaign as stated herein and/or violate the Organiser' policies or applicable law and/or are found or suspected to be tampering with this Campaign and/or its process or the operations of this Campaign. Tampering shall include fraudulent activities involving any act of deceit and/or deception with regards to this Campaign.
8. The Organisers shall not be responsible or held liable for any losses howsoever arising or suffered by the Participants whether arising directly or indirectly from the Participants' participation in this Campaign or otherwise.
9. Any costs incurred by the Participants for transportation, accommodation, personal costs, fees, and/or any other expenses related to this Campaign are to be borne fully by the Participants.
10. The Organisers reserves the right, at any time, to alter, shorten, cancel, suspend or terminate this Campaign either in whole or in part, or to vary, delete or add any of these terms and conditions herein, without prior notification to the Participants and it shall be binding on all the Participants.
11. These terms and 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 Campaign.
12. These terms and conditions shall be governed by the laws of Malaysia.

C. **Appendix: Example scenario**

Unit Holder	Scenario	Phase 1			Phase 2			Phase 1 Eligibility	Phase 2 Eligibility	Total Entries
		May	June	July	Aug	Sept	Oct			
Alisa	Subscribed COVR 40 In May and cancelled in June							X	X	Not eligible for Phase 1 due to cancellation before Phase 1 period ends
Badrul	Subscribed COVR 80 from June to August, then cancelled in September							/	X	4 entries (2 successful deductions of COVR 80 in Phase 1 before period ends, however, not eligible for Phase 2)
Kamil	Subscribed COVR 120 in August, then cancelled in September							X	X	Not eligible for Phase 2 due to cancellation before Phase 2 period ends
Amsyar	Subscribed COVR 160 in May, cancelled in June, then resubscribed COVR 200 in August, cancelled in October							X	X	Not eligible for both phases due to cancellation before each phase period ends
Suria	Subscribed COVR 200 in June, cancelled in July, then resubscribed in September							X	/	10 entries (2 successful deductions of COVR 200 in Phase 2 before period ends) and not eligible for Phase 1 due to cancellation before phase period end
Fatin	Subscribed COVR 80 in July, cancelled in August, resubscribed September							/	X	2 entries (1 successful deduction of COVR 80 in Phase 1 , however, not eligible for Phase 2)
Anaqi	Subscribed COVR 120 in August, cancelled September, resubscribed October							X	/	3 entries (1 successful deductions of COVR 120 in October is counted before the end of Phase 2 , however, deduction in August is not counted due to cancellation in September)
Fadhil	Subscribed COVR 160 in May							/	X	12 entries (3 successful deductions of COVR 160 in Phase 1 , however, not eligible for Phase 2)
Azeem	Subscribed COVR 40 in June, later, change plan to COVR 80 in August							/	X	2 entries (2 successful deductions of COVR 40 in Phase 1 , however, not eligible for Phase 2)
Khairul	Existing COVR 120 subscribers in March, later change plan to COVR 80 in June							X	X	Not eligible for both phases due to being an existing COVR subscriber (only new COVR subscribers are eligible to participate the campaign)

Note: For Phase 1 and Phase 2, each Participant is eligible to win once only throughout the Campaign Period. Any scenario not stated above shall be subject to Organiser's discretion.

- ACTIVE ACCOUNT AND SUCCESSFUL DEDUCTION IN PHASE 1 CAMPAIGN
- ACTIVE ACCOUNT AND SUCCESSFUL DEDUCTION IN PHASE 2 CAMPAIGN
- INACTIVE ACCOUNT AND NOT YET SUBSCRIBE