

ASNB Variable Funds Promotion TERMS AND CONDITIONS

The following terms and conditions (T&Cs) apply to ASNB Variable Funds Promotion (Campaign) offered by Bank Muamalat Malaysia Berhad (6175-W) ("BMMB").

The Campaign Period

1. The campaign will run from 12 February 2018- 31 March 2019.

Eligibility

2. This Campaign is open to all customers, who are in good standing (i.e. remained current on BMMB dues and payments) at all times during the Campaign as determined by BMMB at its sole and absolute discretion.
3. This Campaign is open to all individual customers who met all registration and eligibility criteria determined by ASNB and eligible to invest in the following ASNB funds:
 - i) Amanah Saham Nasional
 - ii) Amanah Saham Nasional 2
 - iii) Amanah Saham Nasional 3
 - iv) Amanah Saham Gemilang Pendidikan
 - v) Amanah Saham Gemilang Kesihatan
 - vi) Amanah Saham Gemilang Persaraan
4. The following person(s) are not eligible to participate in this Campaign:
 - 4.1 Customers who do not meet the registration and eligibility to invest criteria determined by ASNB / PNB
 - 4.2 Customers who have breached any other agreement with ASNB / PNB;

Promotion (Gift/Hibah)

5. ASNB standard sales charge applies and customers will need to pay the full sales charge upfront as determined by ASNB in their fund fact sheet and master prospectus upon initial investment. The Gift / Hibah will only be applicable for funds purchased through BMMB.

Gift / Hibah Mechanism

6. BMMB will credit the Gift / Hibah amount (minimum & in multiples of RM10) as stated in clause 7(a) & (b) into the Muamalat Gold-i Account. The price of gold will be based on the Bank Sell price on the payment date. Customers are not allowed to dictate the date of purchase of gold.
7. Any Gift / Hibah amount below RM10 will be credited into the customer's Current or Savings Account open or maintained with BMMB.
8. The Gift / Hibah will be made at the end of the following month (Maximum T+60days) of successful EPF transaction / cash investment.

9. The customer will not be entitled to the Gift / Hibah and will need to bear the full sales charge in the event the customer refuses to open a Current / Savings account or Muamalat Gold-i Account with BMMB and receive the Gift / Hibah in the form of gold through the Muamalat gold-i account. This condition applies to Gift / Hibah below RM10 (if any) in the event customers refuse to open a Current / Savings account with BMMB. In addition, the following customers are not eligible for the Gift / Hibah:
- a. Customers whose accounts with BMMB have been frozen by BMMB;
 - b. Customers whose accounts with BMMB have been suspended by BMMB;
 - c. Customers whose accounts with BMMB have been terminated by BMMB ;
 - d. Customers who have breached any other agreement with BMMB;
 - e. Customers who are insolvent, deceased, suffering from mental illness or of unsound mind or having legal action instituted against them;

General Information

10. BMMB's decision on all matters relating to the Campaign will be final and binding. In the event of dispute, the final decision shall rest with the **Wealth Management & Affluent Banking Department, Bank Muamalat Malaysia Berhad**, Level 23, Menara Bumiputra, Jalan Melaka, 50100 Kuala Lumpur
11. BMMB reserves the right to refuse any application for a product or service relating to the Campaign.
12. The specific as well as general terms and conditions of respective products (Current / Savings Account, Gold and ASNB) shall form part of the eligibility criteria for the Campaign participation.
13. Investments in the ASNB Unit Trust Fund(s) is not obligation of, deposits in, guaranteed or insured by BMMB and are subject to investment risks, including the possible loss of the principal amount invested. **Customers are advised to read the prospectus of the ASNB Unit Trust Fund(s) before investing.** Customers should also consider all fees and charges involved before investing. Past performance of the ASNB Unit Trust fund(s) is not an indication of future performance and income distributions are not guaranteed. Customers should rely on their own evaluation to assess the merits and risks of any investment. Customers who are in doubt as to the action to be taken should consult their professional advisers immediately.
14. Purchase of gold account is not an obligation of, deposits in, guaranteed or insured by BMMB and is subject to investment risks, including the possible loss of the principal amount invested. **Customers are required to read and accept the product disclosure sheet before purchasing.** Customers should also consider all fees and charges involved before purchasing. Past performance of the gold price is not an indication of future performance. Customers should rely on their own evaluation to assess the merits and risks of purchasing gold. Customers who are in doubt as to the action to be taken should consult their professional advisers immediately.
15. By participating in the Campaign, the customer is deemed to have read and understood and has agreed to be bound by BMMB's and ASNB's terms and conditions.
16. BMMB reserves the right to withdraw, cancel, suspend, extend or terminate the Campaign earlier in whole or in part. BMMB further reserves the right to vary , supplement, delete, amend and/or modify any of the T&Cs from time to time by giving at least a minimum of twenty one (21) days prior notice thereof and the notice shall be posted through BMMB's website at www.muamalat.com.my and/or through any other channel(s) that BMMB may deem as appropriate.

17. BMMB will not be liable for any default due to any act of God, war, riot, strike, lockout, industrial action, fire, flood, drought, storm, epidemic, pandemic, technical or system failure or any event beyond the reasonable control of BMMB.