

**AMANAH SAHAM NASIONAL BERHAD (ASNB)
197901003200 (47457-V)**

TERMS & CONDITIONS IMPORTANT - PLEASE READ THESE TERMS AND CONDITIONS

1. By using these ASNB services (“Services”), you agree to these terms and conditions for the Services (“Terms and Conditions”) which legally bind you. If you do not agree with the Terms and Conditions, please do not continue using the Services.
 2. The Services is established by Malayan Banking Berhad (Co No. 196001000142) and Maybank Islamic Berhad (Co No. 200701029411) (collectively referred to as “we” or “us” or “Bank” or “Maybank”). The purpose of the Services is to facilitate Maybank2u customers to perform ASNB related transactions.
 3. We may need to change the Terms and Conditions, from time to time, to reflect changes in law or best practice or to set-out terms and conditions of additional features which we introduce. Twenty-one (21) calendar days’ notice will be provided by us if there are any changes to the Terms and Conditions by publishing at www.maybank2u.com.my or through such other manner as we may determine. Such changes will be effective after the expiry of the twenty-one (21) calendar days’ notice. You must review the Terms and Conditions to ensure that you are updated with any changes that we have made. Continuing to use the Services means you have read and are aware of any updated Terms and Conditions and have further agreed to be bound by them.
 4. The Terms and Conditions must always be read together with the following terms and conditions:
 - a) Maybank2u Online Banking Services Terms and Conditions at https://www.maybank2u.com.my/iwov-resources/pdf/personal/tnc/Terms_and_Conditions_of_Maybank2u_Online_Banking_Services-ENG.pdf;
 - b) Maybank Group Personal Data Privacy Statement at https://www.maybank2u.com.my/maybank2u/malaysia/en/personal/security_privacy/privacy_notice.page.
- For other terms & conditions, kindly refer to www.maybank2u.com.my.
5. ASNB may enter into agreement with any third-party service provider, locally or internationally, to provide Cloud Services and other services in relation to these Services. In doing so, ASNB may be required to share your and/or your minor account’s information with ASNB Cloud Service Provider for the purpose of performing their services and ASNB will ensure that the said service provider protects the confidentiality of the information and not to use it for any other purpose. By proceeding with these Services, your and/or your minor account’s information shall be further deemed to have given consent for ASNB to use and disclose your information as mentioned in Clause 7 to the Cloud Services Provider subscribed by ASNB.
 6. By using the Services and continuing to do so, you confirm and agree that:-
 - a) You authorise the Bank to link your ASNB account(s) (including minor accounts) to your registered Maybank2u. This linking will allow you to view, access and perform certain transactions on your ASNB account through Maybank2u. Note: You may unlink your ASNB accounts including minor accounts via Settings in Maybank2u.
 - b) The Services is only made available to Maybank2u customers (i.e. customers of Maybank) with existing investments in ASNB funds. Investments however can be made to 3rd party ASNB accounts.
 - c) A parent or legal guardian who is a Unit Holder and who has opened a minor account (Akaun Bijak/Remaja) with ASNB may use the Services to conduct transactions subject to such limits and conditions as may be fixed or specified by ASNB from time to time in its discretion.
 - d) You have read and understand the content of the ASNB Master Prospectus, Supplementary Prospectus (if any) (collectively “Prospectuses”) as well as Product Highlight Sheets (“PHS”). A printed copy of the Prospectuses, PHS and ASNB Application Form can be obtained from any ASNB branches or ASNB agents as

specified in the Prospectuses (“ASNB Branches or ASNB Agents”). Before investing, please consider the risks of investing as well as the fees and charges involved. Unit prices and distribution payable, if any, may go down as well as up. Past performance of a fund should not be taken as indicative of its future performance.

- e) You may also view the electronic version of the Prospectuses/PHS which are made available at www.asnb.com.my. The Electronic Prospectuses/PHS are made available purely for informational and archiving purposes, though the fund may be closed.

ASNB Prospectuses: https://www.asnb.com.my/asnbv2_2funds.php#prospectusphs

PHS ASNB Fixed Price Fund: https://www.asnb.com.my/asnbv2_2funds_EN.php#hargatetap

PHS ASNB Variable Price Fund: https://www.asnb.com.my/asnbv2_2funds_EN.php#hargaberubah

- f) Any information provided by us is for informational purposes only. ASNB should be the main sources of information related to ASNB Funds and shall not be liable or responsible for the accuracy of the information so given by us.
- g) You may not construe any of Maybank’s (printed or digital) materials containing information on ASNB Funds or investment reports as investment advice, a recommendation, or an opinion regarding the relevant ASNB Funds or investment.
- h) You are aware that the valuation of units for ASNB Variable Price funds is based on the Net Asset Value (NAV) of the fund and the information of the funds’ NAV is available on ASNB website at https://www.asnb.com.my/dpv2_thedisplay-tv_EN.php.
- i) For sales charges relating to ASNB Variable Price funds via online channels, please click/refer [here](#) or refer below table.
- j) For using the Services, Bank’s Service Fee is chargeable only for ASNB Fixed Price Fund via Maybank2u. Refer below table You will have to authorise by confirming the online transaction before we execute the transaction instruction.

Type of Fund	ASNB Fund’s Sales Charge	Bank Service Fee
Fixed Price Fund	N/A	RM1.00 per transaction
Variable Forward Price Fund		
• Amanah Saham Nasional	2.00%	N/A
• ASN Equity 2	2.00%	
• ASN Equity 3	2.00%	
• ASN Equity 5	2.00%	
• ASN Equity Global	2.00%	
• ASN Imbang 1	1.75%	
• ASN Imbang 2	1.75%	
• ASN Imbang 3 Global	1.75%	
• ASN Sara 1	1.50%	
• ASN Sara 2	1.50%	
• ASN Sukuk	1.00%	

Note: The ASNB Fund’s Sales Charge is calculated based on the Net Asset Value (“NAV”) per unit.

- k) You are aware and agree that there are inherent risks in conducting online transactions through the internet and you are responsible for making your own assessment when accessing and using the Services.
- l) You are aware that the Services is available for all ASNB funds. The subscriptions are subject to the individual investment eligible limit and fund availability. You are required to refer to ASNB website for the latest update on fund availability status.

- m) Alternatively, in any other circumstances or event, you may perform redemption, subscription, transfer, switching of ASNB funds or any other non-financial transaction at any ASNB Branches and ASNB Agents in Malaysia.
- n) Unless notified otherwise, the Services of financial transactions (money movement is involved i.e. funds subscription) is available daily from 2am to 9pm (Sunday through Saturday, including public holidays), subject to the transaction cut-off times listed below:
- For ASNB Fixed Price Funds, there is no time limit;
 - For ASNB Forward Price Funds, subscriptions will be updated within two (2) business days if the transaction occurs before 4pm, or within three (3) business days if the transaction occurs after 4pm.

You may refer to available funds [here](#).

Services of non-financial transaction (non-monetary movement i.e. account linking maintenance, favourite account maintenance and balance enquiry) are available 24 hours a day, 7 days a week inclusive of public holidays.

- o) ASNB will process your application upon receipt of payment from Maybank2u.com, subject to these terms and conditions and any other related terms and conditions related to Maybank2u. You may check the application status via Maybank2u and/or at the nearest ASNB Branches and ASNB Agents.
- p) The reimbursement of any rejected application will only be undertaken by Maybank upon receipt of the refund payment from ASNB.
- q) You undertake to ensure that accurate ASNB account number and/or any applicable details in creating or adding the ASNB account on Maybank2u are keyed-in when performing any transaction using this Services. We shall not be held liable for any errors or mistakes made by you in performing the transactions.
- r) You hereby declare that you have not been adjudicated a bankrupt person nor has there been any petition for bankruptcy(ies) filed against you or is there a judgment against you outstanding for more than thirty (30) days at the date herein;
- s) You are aware and understand that Maybank is an Institutional Unit Trust Advisor (IUTA) for the distribution of unit trust funds issued by ASNB.
- t) You understand and acknowledge that unit trust i.e. ASNB Funds are NOT deposits and are not protected by Perbadanan Insurans Deposit Malaysia (PIDM).
- u) You agree that all details given are true and accurate and that the fund invested herein does not contravene the laws of Malaysia including but not limited to the Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001 (AMLATFPUAA 2001), Malaysian Anti-Corruption Commission Act 2009 (MACC Act 2009) and Foreign Account Tax Compliance Act (a federal law of the United States) (FATCA). Maybank and ASNB reserves the right to terminate all relationship(s) with you if you are found to have breached and/or not in compliance with any laws, regulations, and rules on AMLATFPUAA 2001, MACC Act 2009, FATCA and Know Your Customer Policy of Maybank and ASNB.
7. You agree that we will collect, store and process your personal data to provide you with the Services. Such personal data includes your and/or your children and/or your minor account(s) information:
- a) Name;
 - b) NRIC number;
 - c) ASNB account number; and
 - d) Other categories of personal data.

You consent for Maybank to reveal details of your personal information such as your name,

NRIC number, relationship, source of fund with minor account(s) and purposes of the transaction (“Required Information”), if required by ASNB. The Required Information provided to ASNB will be in connection with the Services and transactions performed only and are for the purposes of ASNB to comply with its respective requirements under the law.

8. Paragraph 6 above must be read together with our Maybank Group Personal Data Privacy Statement available at https://www.maybank2u.com.my/maybank2u/malaysia/en/personal/security_privacy/privacy_notice.page
9. We may terminate your access to the Services at any time with or without notice if you have breached any of these Terms and Conditions. If the breach can be rectified, we may at our discretion provide you a reasonable opportunity to do so. Note: You may unlink your ASNB accounts including minor accounts via Settings in Maybank2u.
10. We will not be liable to you for any damages, costs or losses (including personal injury and loss of profits) that you may suffer as the result of using the Services (including cyber security breaches, cyber security crimes or losses resulting from internet delays) unless it is due to our gross negligence or misconduct. We will also not be liable for any technical failures, intervention, interruptions and/or electronic or human error in the administration and/or processing of the transaction performed using the Services unless it is due to our gross negligence or misconduct.
11. To the fullest extent permitted by law, we do not represent, warrant or guarantee the reliability, timeliness, quality, suitability, availability, accuracy or completeness of the Services.
12. Maybank shall not be liable for any default of its obligations in relation to the Services due to any force majeure event which includes but not limited to act of God, war, riot, lockout, industrial action, fire, flood, drought, storm, pandemic or epidemic, or any event beyond the reasonable control of Maybank.
13. The terms and conditions shall be governed by the laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.
14. If you wish to contact us for any other reason, please email our customer service team at mgcc@maybank.com.my or call us on 1300-88-6688 or on +603-78443696 if you are calling from outside Malaysia.
15. If we have to contact you, we will do so by telephone, email, by SMS or by pre-paid post, using the contact details you have provided to us.