

TERMS OF ACCESS FOR DIGITAL PLATFORMS

BY ACCESSING AND/OR USING THE SERVICES, YOU AGREE TO LINK YOUR ASNB ACCOUNT(S) WITH THIS SERVICE AND BE BOUND BY THESE TERMS OF ACCESS UNCONDITIONALLY. IF YOU DO NOT ACCEPT ANY OR ALL OF THESE TERMS OF ACCESS, YOU MUST IMMEDIATELY DISCONTINUE YOUR ACCESS TO AND/OR USE OF THE SERVICES BY DEREGISTERING FROM THIS SERVICE. YOUR CONTINUED ACCESS AND/OR USE OF THIS SERVICE WILL BE CONSIDERED ACCEPTANCE OF THESE TERMS OF ACCESS AND ANY REVISIONS THERETO.

Definitions

Unless the context requires otherwise, the following terms shall have the following meanings in these terms of access:

ASNB	Amanah Saham Nasional Berhad [Registration no: 197901003200 (47457-V)].
TNGD	TNG Digital Sdn Bhd [Registration no: 201701042478 (1256651-M)], an e-wallet operator for Touch n Go E-Wallet
ASNB Funds	Unit trust funds managed by ASNB that are made available to TNGD's customers through the TNGD's e-wallet platform. Three types of ASNB Funds exist: <ul style="list-style-type: none">a. Fixed Price Fund – Any fixed price fund managed by ASNB, specifically Amanah Saham Bumiputera (ASB), or ASB 2, or ASB 3 Didik, or Amanah Saham Malaysia (ASM), or ASM 2 Wawasan, or ASM 3, and any future fixed price funds managed by ASNB.b. Variable Forward Price Fund is any forward price fund managed by ASNB, such as Amanah Saham Nasional (ASN), ASN Equity 2, ASN Equity 3, ASN Imbang 1, ASN Imbang 2, and ASN Sara 1, ASN Equity 5, ASN Equity Global, ASN Imbang 3 Global, or ASN Sara 2, and ASN Sukuk. <p>Alternatively, you can view the ASNB Funds offered by ASNB at www.asnb.com.my.</p>
Cloud Services	The on-demand availability of computer system resources, especially data storage and computing resources (e.g., computing power, networks, servers, storage, applications, and services) provided by a Cloud Service Provider that can be rapidly provisioned and released with minimal management effort or service provider's interaction.
Cloud Service Provider	A commercial organization that provides Cloud Services to ASNB employees who use and access the Cloud Services subscribed by ASNB.
PIDM	Perbadanan Insurans Deposit Malaysia.

Prospectus	Document issued by the ASNB containing information regarding ASNB Funds. There are various kinds of prospectuses: <ul style="list-style-type: none"> a. Master Prospectus/Fund Prospectus – which consists of information about all ASNB Funds available at the time of the issuance. b. Supplementary Master Prospectus – which may contain new, additional, and/or amended information of the existing ASNB Funds stated in the Master Prospectus/Fund Prospectus after the Master Prospectus/Fund Prospectus has been issued. c. Fund Prospectus - which consists of information about new funds launched by ASNB after the issuance of Master Prospectus
Product Highlight Sheets or PHS	Documents containing clear and concise information on the key characteristics of ASNB Fund.
Services	ASNB services that TNGD makes available to its customers via TNGD’s e-wallet platform, including but not limited to account balance inquiries, fund subscriptions, etc.
Unit Holder	TNGD customer who is an existing/registered unit holder in ASNB Funds.
Service Fee	Fee payable by the Customer(s) to TNGD in respect of the Services provided by TNGD.

1. Customers of TNGD with existing investments in ASNB Funds have access to the Services. Investments can be made in ASNB accounts of third parties.
2. 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 sole and absolute discretion.
3. You hereby affirm that you have not been declared bankrupt, nor has a petition for bankruptcy been submitted against you, nor has a judgement against you been outstanding for more than thirty (30) days as of the date of this document.
4. You are aware that TNGD is an appointed ASNB Agent for the distribution of ASNB Funds.
5. You understand and acknowledge that ASNB Funds are unit trust funds, NOT deposits, and therefore are NOT guaranteed by PIDM.

6. Any information provided by TNGD 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 TNGD.
7. You may not construe any of TNGD'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.
8. You have read and comprehended the contents of both the Prospectus and PHS. Any ASNB Branch or ASNB Agent can provide you with printed copies of the Prospectuses and PHS. Before making an investment, you are advised to consider the risks of investing as well as the fees and charges involved. The prices of unit trust funds and the income distribution, if any, may decline as well as rise. The performance of a fund in the past should not be used to predict its future performance. To view the Prospectuses and PHS for each ASNB Fund, please click on the link provided. https://www.asnb.com.my/asnbv2_2funds_EN.php#prospektusphs
9. The electronic Prospectuses, Supplementary Prospectuses, and PHS are provided solely for informational and archival purposes, despite the possibility that the ASNB fund may be closed.
10. The Services are made available to all ASNB Funds. The subscriptions are contingent upon the individual investment limit and the availability of funds. You must regularly visit the ASNB website for the latest updates.
11. Valuation of ASNB Variable Price Funds is based on the fund's Net Asset Value (NAV), and information about the NAV can be found on the ASNB website. https://www.asnb.com.my/dpv2_thedisplay-tv_EN.php
12. For ASNB Variable Price Funds sales charges via TNGD's e-wallet platform, please click/refer here. https://www.asnb.com.my/dpv2_thedisplay-tv_EN.php
13. Using the Services incurs a Service fee for ASNB Fixed Price Funds transaction, as outlined in the following table. Before the transaction instruction can be executed, you must confirm the online transaction and agree to the ASNB Fund's Sales charge.

Type of Fund	ASNB Fund's Sales Charge	TNGD Service Fee
Fixed Price Fund	N/A	RM1.00 per transaction
Variable Forward Price Fund		
<ul style="list-style-type: none"> • Amanah Saham Nasional • ASN Equity 2 • ASN Equity 3 • ASN Equity 5 • ASN Equity Global • ASN Imbang 1 • ASN Imbang 2 • ASN Imbang 3 Global 	<p>2.00%</p> <p>2.00%</p> <p>2.00%</p> <p>2.00%</p> <p>2.00%</p> <p>1.75%</p> <p>1.75%</p> <p>1.75%</p>	N/A

• 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.

14. Cooling-off right refers to the privilege of a Unit Holder who is investing for the first time in any ASNB Variable Price Fund to receive a refund of his investment if he requests one within the Cooling-off Period. Unit Holders who are eligible to exercise their right of withdrawal may do so by presenting the initial investment receipt to any ASNB Branch or ASNB Agent .
15. All investments are based on your independent judgement and are undertaken at your own risk. You acknowledge and agree that there are inherent risks in conducting online transactions via the internet, and you are solely responsible for conducting your own risk assessment when accessing and utilising this Service.
16. Alternatively, in any other circumstance or event, you may choose to conduct subscription, redemption, transfer, switching, or any other non-financial transaction involving ASNB Funds at any ASNB branch or agent in Malaysia.
17. Unless otherwise specified, transactional services are accessible daily from 2 a.m. to 9 p.m. (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 4:00 p.m., or within three (3) business days if the transaction occurs after 4:00 p.m.

Non-transactional services, such as account linking maintenance, favourite account maintenance, and balance inquiries, are accessible 24 hours a day, seven days a week.
18. You agree to ensure that the ASNB Fund's account number and/or applicable details are accurate when conducting transactions via TNGD's e-wallet platform. TNGD and ASNB shall not be held liable for any errors or omissions committed by you in the performance of the transactions.
19. ASNB will process your transaction application upon receipt of payment from TNGD, subject to these terms of access as well as any additional terms and conditions imposed by TNGD. Check the status of your application via TNGD's e-wallet platform, myASNB, or any ASNB branch or ASNB agent.
20. TNGD will only reimburse a rejected application after receiving a refund payment from ASNB.
21. You agree and consent to TNGD disclosing your and/or your beneficiary's personal particulars, such as name, NRIC number, relationship with beneficiary, purpose of transaction, source of funds, and/or any other relevant information applicable under all applicable laws ("Required Information") to ASNB.

22. ASNB may enter into agreements with any third-party service provider, locally or internationally, to provide Cloud Services and other services in relation to the Services. In doing so, ASNB may be required to share your and/or your beneficiary's Required Information with the Cloud Service Provider(s) for the purpose of performing their services and ASNB will ensure that the Cloud Service Provider(s) protects the confidentiality of the Required Information and not use it for any other purpose. By proceeding with the Services, you and your beneficiary agree and consent that ASNB may use and disclose such information to the Cloud Services Provider subscribed by ASNB.
23. TNGD agrees that the Required Information it provides to ASNB will only be used in relation to the transaction performed and for ASNB's compliance with its legal obligations.
24. You agree that all Required Information provided is true and accurate, and that the money used for investment in the ASNB Funds do not violate any Malaysian law, including but not limited to the Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001 (AMLATFPUAA 2001), Foreign Account Tax Compliance Act (a federal law of the United States) and Common Reporting Standard (CRS), as well as its due diligence requirements associated with the provision of services in conducting transactions. TNGD and ASNB reserve the right to terminate all relationships with you if you are found to have violated and/or not complied with all applicable laws, regulations, and rules on AMLATFPUAA 2001 and the Know Your Customer Policy of TNGD and ASNB.

For any enquiries, please call TNGD Customer Service Team at careline-webform or call us at +603-5022 3888 , 10am – 10pm.

All the use of the Services are subjected to the User Terms and Conditions located at <https://www.touchngo.com.my/assets/pdf/user-tnc.pdf>

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