



**TERMS AND CONDITIONS
MyAHB SATISFACTION SURVEY
WITH PARTICIPATION INCENTIVE PROGRAMME**

1. DEFINITIONS

In these Terms and Conditions, unless the context otherwise requires, the following terms shall have the meanings set out below:

Term	Definition
AHB	Amanah Hartanah Bumiputera, a Shariah-compliant property fund managed by PHBAM.
PHBAM / Organiser	PHB Asset Management Berhad, as the organiser of this Participation Incentive Programme.
Participant	An individual who is an AHB unitholder under PHBAM, receives an invitation to participate in the Survey from PHBAM, completes and submits the Survey during the Campaign Period, and fulfils all eligibility requirements set out in these Terms and Conditions.
Eligible Recipient	A Participant who is among the first 500 eligible participants to successfully complete and submit the Survey during the Campaign Period, subject to verification by PHBAM.
Participation Incentive Programme	The incentive programme organised by PHBAM in conjunction with the Survey, whereby the first 500 eligible participants will receive an incentive of RM10 each on a first come, first served basis.
Survey	The satisfaction survey conducted by PHBAM to obtain feedback from eligible direct AHB unitholders registered through the myAHB portal.
Campaign Period	The period determined by PHBAM for participation in the Survey and Participation Incentive Programme, from 27 October 2026 to 6 November 2026.
Incentive	A Touch 'n Go eWallet voucher or equivalent valued at RM10 each, to be awarded to the first 500 eligible participants, subject to these Terms and Conditions.
Business Day	A day on which PHBAM conducts its business operations in Malaysia, excluding Saturdays, Sundays and applicable public holidays.

2. ORGANISER

- 2.1 This Participation Incentive Programme is organised by PHB Asset Management Berhad ("PHBAM" or the "Organiser").
- 2.2 This Participation Incentive Programme forms part of the Satisfaction Survey conducted by PHBAM to obtain feedback from eligible direct AHB unitholders registered through the myAHB portal.

3. CAMPAIGN PERIOD

- 3.1 This Participation Incentive Programme will run from 27 October 2026 to 6 November 2026.
- 3.2 Any Survey submission received after the Campaign Period has ended will not be eligible for the Participation Incentive Programme.
- 3.3 PHBAM reserves the right to amend, extend, suspend or shorten the Campaign Period where necessary, subject to PHBAM's discretion and applicable laws and regulatory requirements.

4. ELIGIBILITY

- 4.1 The Participation Incentive Programme is open to individuals who:
 - a) are direct AHB unitholders under PHBAM and registered users of the myAHB portal;
 - b) receive an invitation to participate in the Survey from PHBAM; and
 - c) complete and submit the Survey during the Campaign Period.
- 4.2 Participation is free of charge, and Participants are not required to make any purchase, additional investment or AHB transaction to participate in the Participation Incentive Programme.
- 4.3 Each Participant is entitled to one (1) incentive only, subject to eligibility and the first come, first served mechanism.
- 4.4 PHBAM employees, members of the PHBAM Board of Directors and any parties directly involved in the management and implementation of this Participation Incentive Programme, are not eligible to participate.
- 4.5 PHBAM reserves the right to determine a Participant's eligibility based on records and information held by PHBAM and information submitted through the Survey.

5. PARTICIPATION MECHANISM

- 5.1 PHBAM will send an invitation to participate in the Survey by email to eligible AHB unitholders.
- 5.2 Participants shall access the Survey link provided by PHBAM and complete the Survey during the Campaign Period.
- 5.3 Once the Survey has been completed and submitted, the participation information, including the date and time of submission, will be recorded by PHBAM for the purposes of administering the Survey and Participation Incentive Programme.
- 5.4 The Survey link provided to a Participant is intended for the participation of the Participant who received the invitation and may not be transferred or used by another individual.
- 5.5 An entry submitted by an individual who is not an eligible AHB unitholder, even if submitted through a Survey link received from another Participant, shall be invalid.
- 5.6 If a Participant submits more than one (1) Survey response, only the first valid submission will be taken into consideration for the Participation Incentive Programme.
- 5.7 An entry that is incomplete, contains false, inaccurate or misleading information, or does not meet the minimum Survey requirements determined by PHBAM may be rejected and/or cancelled.

6. PARTICIPATION INCENTIVES

- 6.1 The first 500 eligible Participants who successfully complete and submit the Survey during the Campaign Period shall receive an incentive of RM10 each, on a first come, first served basis, subject to verification by PHBAM.

- 6.2 The incentive shall be provided in the form of a Touch 'n Go eWallet voucher or equivalent, with a total incentive allocation of RM5,000 for 500 eligible Participants.
- 6.3 Each eligible Participant shall be entitled to receive one (1) incentive only.

7. INCENTIVE RECIPIENT SELECTION AND VERIFICATION

- 7.1 The first 500 eligible Participants who successfully complete and submit the Survey during the Campaign Period shall be selected to receive the incentive on a first come, first served basis.
- 7.2 The selection of eligible recipients shall be determined based on the date and time of Survey submission recorded in the Survey system.
- 7.3 PHBAM shall verify the eligibility of Participants and validate the Survey submission timestamps before confirming the eligible recipients.
- 7.4 In the event that a Survey submission is found to be incomplete, duplicated or ineligible, the incentive shall be allocated to the next eligible Participant based on the Survey submission sequence.

8. NOTIFICATION OF ELIGIBLE RECIPIENTS

- 8.1 PHBAM shall notify eligible recipients of their entitlement to receive the incentive via email upon completion of the eligibility verification process.
- 8.2 Eligible recipients shall be notified through their registered email addresses maintained in PHBAM's records.
- 8.3 No public announcement of eligible recipients shall be made under the Participation Incentive Programme.

9. INCENTIVE DISTRIBUTION

- 9.1 The incentive shall be distributed to eligible recipients in the form of a digital Touch 'n Go eWallet voucher PIN code or equivalent.
- 9.2 The digital voucher PIN code shall be delivered to eligible recipients via email upon successful verification by PHBAM.
- 9.3 Each eligible recipient shall be entitled to receive one (1) incentive only.
- 9.4 PHBAM shall not be responsible for any failure to receive the incentive due to inaccurate or outdated email information provided by the Participant.

10. CANCELLATION AND DISQUALIFICATION

- 10.1 PHBAM reserves the right to disqualify any Participant who:
- a) provides false, inaccurate or misleading information;
 - b) submits incomplete or duplicate Survey responses;
 - c) fails to meet the eligibility requirements under these Terms and Conditions; or
 - d) engages in fraudulent activities or attempts to manipulate the Participation Incentive Programme.
- 10.2 PHBAM reserves the right to cancel or withdraw the incentive entitlement of any Participant found to be ineligible or in breach of these Terms and Conditions.
- 10.3 Any incentive withdrawn or forfeited may be allocated to the next eligible Participant based on the Survey submission sequence, subject to verification by PHBAM.

11. PERSONAL DATA AND CONFIDENTIALITY

- 11.1 By participating in the Survey and Participation Incentive Programme, Participants consent to PHBAM collecting, processing and using their personal data for the purposes of administering the Survey, verifying eligibility and distributing the incentives.
- 11.2 All personal data collected shall be handled in accordance with the Personal Data Protection Act 2010 (PDPA) and PHBAM's applicable privacy policies.
- 11.3 PHBAM shall maintain the confidentiality of Participants' personal information and shall not disclose such information to unauthorised third parties, except where required by law or for the administration of the Participation Incentive Programme.

12. PARTICIPANT RESPONSIBILITIES

- 12.1 Participants are responsible for ensuring that all information provided through the Survey is true, accurate, complete and up to date.
- 12.2 Participants shall ensure that their registered email addresses are valid and accessible for the purpose of receiving notifications and incentives under the Participation Incentive Programme.
- 12.3 Participants shall comply with all eligibility requirements and these Terms and Conditions.

13. PHBAM'S RIGHTS

- 13.1 PHBAM reserves the right to amend, suspend, postpone or terminate the Participation Incentive Programme at any time, subject to applicable laws and regulations.
- 13.2 In the event of any material change to the Participation Incentive Programme, PHBAM will notify participants through a communication channel deemed appropriate.
- 13.3 PHBAM's decision on matters relating to eligibility, verification and incentive distribution shall be final, subject to applicable laws and regulations.

14. ACCEPTANCE OF TERMS AND CONDITIONS

- 14.1 By participating in the Survey and Participation Incentive Programme, Participants are deemed to have read, understood and agreed to be bound by these Terms and Conditions.
- 14.2 PHBAM reserves the right to amend these Terms and Conditions from time to time, subject to applicable laws and regulatory requirements.

15. ENQUIRIES

Any enquiries relating to the Survey or Participation Incentive Programme, Participants may contact PHBAM at the following:

PHB Asset Management Berhad

Level 6, Block E, Dataran PHB,

Saujana Resort, Section U2,

40150 Shah Alam, Selangor Darul Ehsan

Email: phbam-cs@phbam.com.my

Customer Service Telephone Number: +603 7734 0555