

## Frequently Asked Questions (FAQ)

### Amanah Saham Nasional Berhad (“ASNB”) via Internet Banking

No	Question	Answer
General		
1	Is Bank Islam Malaysia Berhad (“Bank Islam”) an official appointed agent of Amanah Saham Nasional Berhad (“ASNB”)?	Yes, Bank Islam is an Institutional Unit Trust Advisor (IUTA) appointed by ASNB for the distribution of unit trust funds issued by ASNB.
2	What are the ASNB services that can be transacted via Bank Islam Internet Banking?	The following are the ASNB services that can be transacted online: - <ol style="list-style-type: none"> <li>i. Link or delink ASNB account</li> <li>ii. Balance enquiry of ASNB unit trust account including their ASNB minor account(s).</li> <li>iii. View last five (5) ASNB transactions history of own/minor account(s).</li> <li>iv. Add or remove 3<sup>rd</sup> party ASNB account from Favourite list</li> <li>v. Subscribe additional ASNB unit trust fund(s):               <ul style="list-style-type: none"> <li>• Transfer Funds from Own Savings/Current/Investment Account to ASNB Own/Minor Account</li> <li>• Transfer Funds from Own Savings/Current/Investment Account to ASNB 3rd Party Account</li> </ul> </li> </ol>
3	Who is eligible to subscribe for additional ASNB investment via Bank Islam Internet Banking?	All Bank Islam Internet Banking users who have existing ASNB account(s) are eligible to subscribe for additional ASNB investment.
4	What are the requirements to invest in ASNB unit trust fund via Bank Islam Internet Banking?	You must have a valid ASNB Unit Holder Membership Number and NRIC as registered in ASNB record.
5	What type of ASNB unit trust funds are being offered via Bank Islam Internet Banking?	Unit trust funds offered via Bank Islam Internet Banking are listed in ASNB website. You can refer to <a href="https://www.asnb.com.my/asnbv2_2funds.php#prospektusphs">https://www.asnb.com.my/asnbv2_2funds.php#prospektusphs</a> for product details and prospectus.

6	<p>What should I do before using ASNB investment via Bank Islam Internet Banking?</p>	<p>You must have Internet Banking and ASNB Account. To link your Bank Islam and ASNB Account, just follow the steps below:</p> <ol style="list-style-type: none"> <li>i. Login to Bank Islam Internet Banking</li> <li>ii. Click My Accounts and go to ASNB</li> <li>iii. Select “Link” to proceed</li> <li>iv. Read the consent, click “Submit” button and choose “Proceed”</li> <li>v. Request i-Access Code (IAC) and key in your IAC received via register mobile phone number.</li> <li>vi. Review status at the acknowledgement page</li> </ol>
7	<p>When can I perform ASNB transactions via Bank Islam Internet Banking?</p>	<p>Services of financial transaction (monetary movement i.e. subscription) are available via internet banking from 2.00am to 9.00pm daily, subject to the transaction cut-off time of 4.00pm on any business day. Transaction made after 4.00pm or other such time determined by ASNB, shall be processes on the next business day.</p> <p>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, subject to the availability of Internet Banking and/or ASNB core system.</p> <p><i>Notes:</i></p> <ul style="list-style-type: none"> <li>- <i>Subscription would not be available during the transaction suspension period (e.g., due to income distribution of fund).</i></li> </ul>
8	<p>Is there any possibility that my transaction cannot be processed by ASNB?</p>	<p>Your online transaction may be rejected by ASNB due to the following reasons including but not limited to:</p> <ol style="list-style-type: none"> <li>i. Invalid ASNB Unit Holder Membership Number.</li> <li>ii. ASNB Total Investment amount has reached the maximum individual unit trust (for ASB fund).</li> <li>iii. The units have been fully subscribed (other than ASB fund).</li> <li>iv. ASNB account status which has been tagged by ASNB for non-online transaction.</li> </ol>
9	<p>Where can I learn more about ASNB unit trust fund?</p>	<p>The information on ASNB unit trust funds is available at ASNB website. You are advised to read e-prospectus via <a href="https://www.asnb.com.my/asnbv2_2funds.php#prospektusphs">https://www.asnb.com.my/asnbv2_2funds.php#prospektusphs</a></p> <p>(To view the prospectus, an Adobe Acrobat Reader software is required. You can browse on <a href="http://www.adobe.com">http://www.adobe.com</a> to download the software.) before subscribing to any ASNB unit trust fund.</p> <p>The e-prospectus is also available in hard copy. You may obtain a copy at any ASNB /its agent’s branch or Bank Islam branch.</p> <p>You may call any of the nearest ASNB Offices or ASNB Customer and Agent Relations Department for information at:</p>

		<p>Customer and Agent Relations Department  Amanah Saham Nasional Berhad  No 201-A, Tingkat UG, Balai PNB  Jalan Tun Razak  50400 Kuala Lumpur  Tel: 03-7730 8899  Fax: 03-20505220  Email: <a href="mailto:asnbcare@pnb.com.my">asnbcare@pnb.com.my</a>  Website: <a href="http://www.asnb.com.my">www.asnb.com.my</a></p>
10	Is my investment in ASNB unit trust fund protected by Perbadanan Insurans Deposit Malaysia ("PIDM")?	No, your investment in ASNB unit trust fund is not protected by PIDM because unit trust fund is an investment product, not a deposit product. Any money withdrawn from an insured deposit for the purpose of purchasing any units in a unit trust scheme is no longer protected by PIDM.
11	Is there any risk of investing through Internet Banking?	<p>There are inherent risks of conducting online investment through Internet and you are responsible for making your own assessment when accessing and using this service to perform the transactions.</p> <p>You are advised to read and understand the content of e-prospectus and Product Highlight Sheets (PHS) before subscribing to any ASNB funds.</p> <p>You should take note that fund prices and distribution payable, if any, may go up and down in accordance with the market condition. Past performance of a fund should not be taken as indicative of its future performance.</p> <p>Nothing in Bank Islam's materials (printed or digital) which contained information on relevant funds or investment reports are investment advice and/or as a recommendation and/or an opinion on the relevant fund or investment.</p> <p>All investments made should be based on your independent judgment and at your own risk. If you decide to invest through Internet Banking, you assume such risks and is responsible for the risks.</p>
<b>Steps to perform ASNB via Internet Banking</b>		
1	Can I withdraw my ASNB investment via Internet Banking?	<p>No, you can't. Currently, you can only subscribe additional investments via Bank Islam Internet Banking. Withdrawal can only be done over the counter at any Bank Islam branch, fully operational ASNB offices or at any ASNB agents.</p> <p>You may contact Bank Islam Contact Center at 03 26 900 900, or ASNB at 03 7730 8899 to learn more on the available services.</p>
2	Where can I subscribe for additional investments besides Internet Banking?	You can subscribe for additional investments and perform other services like redemption, funds transfer, switching or any other non-financial transaction of ASNB unit trust funds over the counter

		at any Bank Islam branch, fully operational ASNB offices or at any ASNB agents.
3	Where can I find the income distribution statement, annual report and interim report of my ASNB unit trust funds?	ASNB electronically delivers income distribution statement, annual report and interim report of ASNB funds to ASNB unitholder's registered email. The annual report and interim report of the funds can also be accessed via ASNB's website ( <a href="http://www.asnb.com.my">www.asnb.com.my</a> ).
4	How do I perform additional ASNB Investment for 'Own/Minor' account?	To perform additional ASNB Investment for 'Own/Minor' account, just follow the easy steps below: <ul style="list-style-type: none"> <li>i. Login to Bank Islam Internet Banking</li> <li>ii. Click Fund Transfer and go to 'ASNB'</li> <li>iii. Click 'Topup/Subscription' and choose 'Bank Islam Account to Own ASNB Account'</li> <li>iv. Select the fund you wish to invest and fill up all the details.</li> <li>v. Click 'View Prospectus' and read the Prospectus and terms of the funds in ASNB website before investing in any of the funds.</li> <li>vi. Read the Terms &amp; Conditions and tick the tick box.</li> <li>vii. Click 'Topup' <ul style="list-style-type: none"> <li>i. Confirm all the details displayed, request for i-Access Coder (IAC) and key in the IAC sent to registered mobile number.</li> </ul> </li> <li>viii. Select 'Confirm' to proceed</li> </ul>
5	How do I perform additional ASNB Investment for '3rd party account'?	Just follow the easy steps as below: <ul style="list-style-type: none"> <li>ii. Login to Bank Islam Internet Banking</li> <li>iii. Click 'Fund Transfer' and go to 'ASNB'</li> <li>iv. Click 'Topup/Subscription' and choose 'Bank Islam Account to Third Party ASNB Account'</li> <li>v. Select the fund you wish to invest and fill up all the details.</li> <li>vi. Click 'View Prospectus' and read the Prospectus and terms of the funds in ASNB website before investing in any of the funds</li> <li>vii. Read the Term &amp; Conditions and tick the tick box.</li> <li>viii. Click 'Topup'</li> <li>ix. Confirm all the details displayed, request for i-Access Coder (IAC) and key in the IAC sent to registered mobile number.</li> <li>x. Select 'Confirm' to proceed</li> </ul>
6	How can I De-Link my ASNB Account from Bank Islam Internet Banking	Just follow the easy steps as below: <ul style="list-style-type: none"> <li>i. Login to Bank Islam Internet Banking</li> <li>ii. Click My Accounts and go to ASNB</li> <li>iii. Choose the Account to De-Link and click 'De-Link'</li> <li>xi. Request for IAC and key in the IAC sent to registered mobile number.</li> <li>iv. Click 'Confirm'</li> </ul>

		v. Review status at the acknowledgement page						
7	What is the minimum and maximum limit to subscribe ASNB unit trust fund via Bank Islam Internet Banking?	<p>The limit for subscription of ASNB unit trust fund on Bank Islam Internet Banking are as follows:</p> <table border="1"> <thead> <tr> <th>Limit</th> <th>Amount</th> </tr> </thead> <tbody> <tr> <td>Minimum Subscription</td> <td>RM1.00</td> </tr> <tr> <td>Maximum Subscription</td> <td>*RM50,000</td> </tr> </tbody> </table> <p><i>*RM50,000 is combined limit of ASNB subscription with transaction under Third Party within Bank Islam, Interbank Giro (IBG), DuitNow, Tabung Haji to Bank Islam (Own/Third), Bank Islam to Tabung Haji (Own/Third), Tabung Haji to Third Party Tabung Haji, SSPN-i to Bank Islam (Own/Third), Bank Islam to SSPN-i (Own/Third) and SSPN-i to Third Party SSPN-i</i></p> <p>You may change your preferred maximum limit in Bank Islam Internet Banking.</p> <p>Please be informed that the subscription:</p> <ol style="list-style-type: none"> <li>i. Is subject to respective ASNB unit trust fund's availability and individual investment limit.</li> <li>ii. Must be in the multiple of RM1.00 (i.e amount with cents is not acceptable);</li> <li>iii. Is subject to ASNB Sales Charge and relevant Bank Islam fees and charges.</li> </ol>	Limit	Amount	Minimum Subscription	RM1.00	Maximum Subscription	*RM50,000
Limit	Amount							
Minimum Subscription	RM1.00							
Maximum Subscription	*RM50,000							
8	Where can I view my ASNB transaction status?	<p>You can view your ASNB transaction status at the acknowledgement page or view transaction history (after you left acknowledgement page) via Bank Islam Internet Banking. You will also receive a prompt notification on the transaction status via SMS that is sent to your registered handphone number with the Bank.</p> <p>You may contact Bank Islam Contact Center at 03 26 900 900, or ASNB at 03 7730 8899 to check the status of your transaction.</p>						
9	What are the charges for this service?	<p>RM0.75 service charge for every successful Fixed Price transaction will be charged by Bank Islam regardless of investment amount and will be debited from the same account as the transaction is made (savings account, current account, or transactional investment account.)</p>						
10	Can I withdraw my subscription where supplementary prospectus has been registered after the issuance or transfer of units to me?	<p>If the supplementary prospectus has been registered after the issuance or transfer of units to you, you can no longer withdraw your subscription.</p>						

11	Can I exercise my cooling-off right through Internet Banking?	The service is not available via Bank Islam Internet Banking. If you wish to exercise your cooling-off right, you need to go to any of Bank Islam's, ASNB's or ASNB authorised agent's branch throughout Malaysia.
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