



PRS Online FAQ

AmInvest is one of the Private Retirement Scheme (PRS) Providers that have been approved by the Securities Commission Malaysia. You can invest directly in AmInvest's PRS (AmPRS) funds using PRS Online.

Frequently Asked Questions (FAQ)

1. What is PRS Online?

PRS Online is a service developed by the Private Pension Administrator Malaysia (PPA), the central administrator for PRS, for you to save and invest for retirement– the easy, convenient and secure way. You can enrol for an AmPRS account by first setting up your profile via PRS Online Enrolment service. In addition, you can top up/make regular contributions to your existing AmPRS funds via PRS Online Top Up service.

2. What are the benefits of investing via PRS Online?

- **0% sales charge** for AmPRS funds
- **Easy-** PRS Online is a paperless and cashless system. Upon enrolment, you can review and manage your funds from your digital device or make monthly top-ups.
- **Convenient-** Enrol anytime*, anywhere and stay connected to your account via your digital devices. You can also top up your PRS funds at your own convenience. Just decide on your top-up amount, choose your fund and make your payment.
- **Secure-** PRS Online is highly secure with features like email and mobile phone verification and payment confirmation on a secured platform. In addition, all online payment transactions are efficiently administered via e-banking transfers through the FPX.

** Please note that PRS Online is closed for scheduled maintenance one (1) hour daily from 11.30 p.m. to 12.30 a.m.*

3. What AmPRS funds are available on PRS Online?

- Currently under **PRS Online Enrolment**, AmInvest shall place your contributions into one of the AmPRS core funds (as below) based on your age group. The basis being, the younger you are, the more risks you can take; as you can afford more time to withstand and recover from market movements.

AmPRS Core Funds:

- a) AmPRS Growth Fund
Default Age: 18-39
- b) AmPRS Moderate Fund
Default Age: 40-49
- c) AmPRS Conservative Fund
Default Age: 50 and above



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- Under **PRS Online Top-up**, you may top-up your contributions in any of our AmPRS funds which you can customize according to your retirement needs, goals and risk tolerance as follows:
 - a) AmPRS - Growth Fund
 - b) AmPRS - Moderate Fund
 - c) AmPRS - Conservative Fund
 - d) AmPRS - Asia Pacific REITs
 - e) AmPRS - Tactical Bond
 - f) AmPRS – Dynamic[#] Sukuk
 - g) AmPRS - Islamic Equity Fund
 - h) AmPRS - Islamic Balanced Fund

To top-up in AmPRS funds via PRS Online Top-up, please click [here](#).

The word “Dynamic” in this context refers to the Fund’s investment strategy which is active management, not a buy-and-hold strategy.

4. What are the criteria to invest in AmPRS funds through the PRS Online Enrolment platform?

- PRS Online Enrolment is applicable to Malaysians residing in Malaysia only. For non-Malaysians, please contact us [here](#).
- 18 years old and above.
- Successful completion of your online transaction.
- Payments for the units purchased must only be done from the applicant’s own bank account. No third party or joint account payment will be allowed.
- Successful opening of the account with all the necessary information for verification purpose

5. What are the charges incurred by investing in AmPRS via PRS Online Enrolment?

For all online applications through PRS Online Enrolment, the PPA account opening fee of RM10.00 shall be waived till further notice. AmInvest’s sales charge will be at 0%. Please read and understand the Disclosure Document and Product Highlight Sheets (PHS) for more details on the fees and charges.

6. What is the minimum and maximum amount that I can contribute via PRS Online?

The minimum contribution amount is RM100 via PRS Online. The maximum contribution amount is RM 3,000 for **PRS Online Enrolment** and RM 10,000 for **PRS Online Top-up** respectively.

Note: *FPX Fee of RM0.50 will be imposed on all contributions transacted via PRS Online.*



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7. What are the steps to invest in AmPRS using PRS Online Enrolment?

Step 1: Go to [PRS Online Enrolment](#).

Step 2: Fill up the ID verification details.

Step 3: An AmPRS Core Fund will be selected by default, based on your age group.

Step 4: Make your contribution payment.

Step 5: Upon successful completion of your online transaction, your contributions will be forwarded to AmInvest for onward processing.

Step 6: You will receive an email from an AmInvest PRS Consultant to furnish additional documents within 1 business day.

Step 7: Upon successful verification and receipt of the additional documents, you will receive a Transaction Advise Slip from AmInvest via your registered email address on the successful contribution within 14 business days.

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