

Invest with Principal through EPF i-Invest.

It's time to take control.

- ✓ 0% sales charge
- ✓ Award-winning funds
- ✓ Shariah-compliant funds
- ✓ Domestic & foreign investment opportunities



“Invest in You” Campaign
11.11.2019 to 12.12.2019

Receive Touch 'n Go eWallet Reload PIN worth **up to 1% of your net investment amount*** - when you invest with Principal through EPF i-Invest.

#YourMoneyYourWay

RM 80,000
Touch 'n Go
eWallet Reload
PIN up
for grabs



Scan to
learn
more

Disclaimer:

You are advised to read and understand the contents of the relevant Prospectus, Information Memorandum and/or Disclosure Document (“mentioned documents”) before investing. Among others, you should consider the fees and charges involved.

The relevant mentioned documents including any supplemental thereof and the Product Highlight Sheet (if any) have been registered and/or lodged with Securities Commission Malaysia, who takes no responsibility for the content. A copy of the relevant mentioned documents including any supplemental thereof and the Product Highlight Sheet (if any) may be obtained at our offices, distributors or our website at www.principal.com.my. The issuance of any units to which the relevant mentioned documents relates will only be made on receipt of an application referred to in and accompanying a copy of the relevant mentioned documents. Please be advised that investment in the relevant unit trust funds, wholesale funds and/or private retirement scheme carry risk. An outline of the various risk involved are described in the relevant mentioned documents.

The price of units and distributions payable, if any, may go down as well as up.

Where past performance is quoted, the past performance of a fund should not be taken as indicative of its future performance. Where unit trust loan financing is available, you are advised to read and understand the contents of the unit trust loan financing risk disclosure statement before deciding to borrow to purchase units. Where a unit split/distribution is declared, you are advised that following the issue of additional units/distribution, the NAV per unit will be reduced from pre-unit split NAV/cum-distribution NAV to post-unit split NAV/ex-distribution NAV. Where a unit split is declared, you are advised that the value of your investment in Malaysian ringgit will remain unchanged after the distribution of the additional units.

*Terms & conditions apply

Terms & conditions:

"Invest in You" Campaign

- "Invest in You" Campaign ("Campaign") is organised by Principal Asset Management Berhad (formerly known as CIMB-Principal Asset Management Berhad) (Company No. 304078-K) ("Principal") and shall be subject to the terms and conditions herein ("Terms and Conditions").
- By participating in this Campaign, the Eligible Participant (as defined in Clause 5 below) hereby expressly agree to be bound by these Terms and Conditions. You can also view additional applicable terms of use found on Principal's website as well as any other applicable terms and conditions imposed by Principal. Please read these Terms and Conditions as well as any other applicable terms of use and/or terms of conditions carefully before participating in this Campaign.

Campaign Period

- Campaign Period is from 11th November 2019 to 12th December 2019, 7:30PM, both dates inclusive.
- Principal reserves its absolute right and discretion to vary or amend the Campaign Period at any time without prior notice, without assigning any reason whatsoever.

Eligibility

- To be eligible, participant shall invest a minimum of RM 3,000 in Principal's unit trust funds during the Campaign Period via Principal's EPF i-Invest Platform ("Eligible Participant")

Campaign Mechanics and Conditions

- To participate in the Campaign, Eligible Participant shall comply with each of the following:
 - Complete and submit the Campaign Form (Campaign Form link: <https://fs11.formsite.com/principal/InvestInYou2019/index.html>) by 12th December 2019, 11:59PM.
 - During the Campaign Period, the following transactions are excluded:
 - redemption from an existing investment;
 - switching from an existing investment to another fund(s)
 - Eligible Participant shall not perform any redemption within sixty (60) days from the expiration of the Campaign Period ("Post Campaign Period"). Any redemption performed during the Post Campaign Period will result in termination of the participation in this Campaign.

(collectively referred to as "Conditions")

Campaign Rewards ("Reward")

- Reward will be as follows:

Net Investment (i.e. buy) Amount*	TNG eWallet Reload Pin
First RM 3,000 to RM 20,000	0.8% of your total net investment amount (rounding down to the nearest RM 10)
Investment in excess of the first RM 20,000	1.0% of your total net investment amount increment from the first RM 20,000 (rounding down to the nearest RM 10)
Reward Capping	
The total Touch 'n Go eWallet Reload Pin allocated under Reward is RM 80,000. For the avoidance of doubt, eligible participant will not be entitled to reward, if the RM 80,000 Touch 'n Go eWallet Reload Pin is fully allocated or utilised.	

Note: The calculation of Reward for Eligible Participant will be based on the total net investment amount (minus any redemption amount) last recorded as at 12th December 2019, 7:30PM.

	Transactions during Campaign Period		Reward
Eligible Participant A	Investment	RM 15,500	RM 15,500 x 0.8% = RM 124 Reward = RM 120 (after rounded down to the nearest RM10)
	Redemption	RM 0	
	Net Investment	RM 15,500	
Eligible Participant B	Investment	RM 70,000	(RM 20,000 x 0.8%) + (RM 32,000 x 1.0%) = RM 480 Reward = RM 480
	Redemption	RM 18,000	
	Net Investment	RM 52,000	
Eligible Participant C	Investment	RM 50,000	Negative net investment: Not eligible
	Redemption	RM 58,000	
	Net Investment	(RM 8,000)	
Eligible Participant shall not perform any redemption within sixty (60) days from the expiration of the Campaign Period ("Post Campaign Period"). Any redemption performed during the Post Campaign Period will result in termination of the participation in this Campaign.			

Note: Above calculation is for illustrations purposes only.

- Eligible Participant who fulfil the Conditions will receive the Reward in the week of 24th February 2020.

Terms and Conditions of the Touch 'n Go eWallet Reload Pin ("TNG Reload Pin")

- The Terms and Conditions of TNG Reload Pin are as follows:
 - Principal will email the TNG Reload Pin to the registered email address which Eligible Participant has provided in the Campaign Form.
 - The TNG Reload Pin that is unredeemed or has exceeded the expiry date will not be extended.
 - The usage of the TNG Reload Pin is subject to the Touch 'n Go eWallet User Terms and Conditions available in the Touch 'n Go eWallet.
- Principal will not be held liable in the event the Reward fulfillments are not completed due to incorrect email address provided by the Eligible Participant.

Technical Requirements

- Principal is not responsible for any fault arising out of and/or in connection with the internet network, software application or system. Principal shall not be liable to any person for any circumstances beyond its control, any delay or non-receipt of any instructions or requests submitted by any person.

General Terms and Conditions

- By submitting the prescribed form by Principal or participating in this Campaign, the Eligible Participant agrees:
 - to be bound by all the terms and conditions herein contained; and
 - that Principal's decision on all matters relating to the Campaign shall be final, conclusive and binding and no further correspondence and/or appeal to dispute Principal's decision shall be entertained.
- Rewards will be processed on a "first come, first serve" basis and subject to "Capping" as stated in the table above. Principal accepts no responsibility for any tax or other liability that may arise from the Reward.
- Principal reserves the absolute right to substitute the Reward with any other item(s) of similar value at its discretion. Any further correspondence will not be entertained.
- Principal reserves its sole and absolute discretion to suspend, disqualify or exclude any person from participating or continuing to participate in the Campaign in the event such person has "Defaulted".
- Principal reserves its sole and absolute discretion to discontinue, suspend or terminate this Campaign at any time with notification (but not obliged to) to the Eligible Participant in any manner deemed practical. The Eligible Participant shall not be entitled to claim any compensation from or against Principal for any loss or damage suffered as a result of any such discontinuation suspension or termination of the Campaign.
- Principal may at any time and without notice add, vary and/or modify the terms and conditions for this Campaign without assigning any reasons whatsoever.
- Principal shall not be liable for any losses, damages, or costs incurred or suffered by any Eligible Participant as a result of participating in this Campaign. Furthermore, Principal shall not be liable for any default of this obligation under the Campaign due to any force majeure event which includes but not limited to act of God, war, riot, lockout, industrial action, fire, flood, drought, Storm or any event beyond the reasonable control of Principal.
- By participating in this Campaign, Eligible Participant agrees and consent to allow his/her personal data being collected, processed and used by Principal in accordance with Principal Privacy Notice, which may be viewed at <https://www.principal.com.my/en/privacy-notice-my> ("Principal Privacy Notice"). In addition and without prejudice to the terms in Principal Privacy Notice, Eligible Participant agree and consent to his/her personal data or information being collected, processed and used by Principal for:
personal data or information being processed and used by Principal for:
 - the purpose of this Campaign;
 - marketing and promotional activities conducted in such a manner as Principal deems fit in any media including but not limited to any form of advertising or publicity media and materials such as audio and/or visual recordings published through newspapers, television networks, radio stations or online and digital media and on the internet, without further express consent from the Eligible Participant. Marketing and promotional activities include without limitation the use and/or publication of any details provided in and/or connection to the Campaign, interviews materials as well as responses and related photographs. In this regard, each Eligible Participant agrees to co-operate and participate without further express consent and/or payment or consideration, in all reasonable advertising and publicity activities of Principal in relation to the Campaign.
- Any notification made by Principal for this Campaign may be communicated by e-mail, by way of a notice displayed on Principal's website or in any other manner deemed practical and changes will be immediately binding on the Eligible Participant upon dispatch of the email, display of such notice on Principal's website or delivery (in any other manner deemed practical), as applicable.
- If the Eligible Participant wishes to withdraw from the Campaign, the Eligible Participant may terminate his/her participation in the Campaign immediately by giving Principal notice to that effect in writing.
- To extent permitted under the applicable law, Principal expressly excludes and disclaims any representations, warranties or endorsements, express or implied, in relation to any warranty of quality, merchantability or fitness for purpose in respect of any part of the Campaign.
- These terms and conditions and all applicable Malaysian laws and regulations shall bind this Campaign and be governed by and construed in accordance with the laws of Malaysia and the Eligible Participant agrees to submit to the jurisdiction of the Courts of Malaysia.

For more information, you may contact us at digitalsales@principal.com.my.

*A person shall be deemed to be "Defaulted" if: (a) such person is in breach of the terms and conditions of the Campaign; (b) such person is in breach of the relevant terms and conditions imposed by Principal; (c) such person's account is suspended, cancelled or terminated by Principal for whatever reasons; and/or (d) Principal in its absolute discretion deems fit.

