

Campaign Period	25 February 2020 to 30 June 2020 (both dates inclusive).
Terms & Conditions	<p>1. "Invest through Principal Agency and Earn Rewards promotion" ("Promotion") 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").</p> <p>2. By participating in this Promotion, the Eligible Participant (as defined in Clause 3 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 Promotion.</p> <p>Eligibility</p> <p>3. Any person who has fulfilled the criteria below is eligible to participate in the Promotion ("Eligible Participant"):</p> <ol style="list-style-type: none"> a) individual age 18 and above; b) not an undischarged bankrupt; c) satisfy the Campaign Requirements (as defined in Clause 5) and Conditions (as defined in Clause 6); and d) for joint account holders, only the principal account holder will be eligible. <p>4. The following person(s) shall not be eligible to participate in the Promotion:</p> <ol style="list-style-type: none"> a) corporate and/or institutional investors; and b) permanent, contractual and temporary employees of Principal and their immediate family members. <p>Campaign Mechanics and Conditions</p> <p>5. To participate, the Eligible Participant shall comply with the following promotion requirements ("Promotion Requirements"):</p> <ol style="list-style-type: none"> a) <u>Monthly Exclusive Reward Category</u> <ol style="list-style-type: none"> i) Monthly Investment Gift - <ol style="list-style-type: none"> (aa) minimum investment of RM80,000 in any of Principal's unit trust funds (Conventional or Islamic) in one transaction, during the Promotion Period; (bb) investment shall be through Principal's Consultant; and (cc) submission of investment via manual or online platform i.e.; Principal Direct Access. b) <u>Monthly Top 3 Investors Category</u> <ol style="list-style-type: none"> i) Top 3 Investors will be selected on monthly basis based on the highest total investment from the Monthly Exclusive Reward Category. c) <u>Lucky Draw Category</u> <ol style="list-style-type: none"> i) Investment via manual submission For every RM10,000 investment in any of Principal's unit trust funds (Conventional or Islamic) through Principal's Consultant during the Promotion Period, the Eligible Participant shall entitle for 1 lucky draw entry. ii) Investment via online submission (Principal Direct Access). For every RM10,000 investment in any of Principal's unit trust funds (Conventional or Islamic) through Principal's Consultant during the Promotion Period, the Eligible Participant shall entitle for 2 lucky draw entry. <p>6. During the Promotion Period, the following transactions are excluded:</p> <ol style="list-style-type: none"> a) redemption within six (6) days from the cooling-off period as stipulated in the Prospectus, Information Memorandum and/or the Disclosure Document of the relevant Principal's unit trust funds; and

- b) switching from an existing investment to another fund(s).
(collectively referred to as “Conditions”).

Promotion Rewards

7. Rewards from each category (“Rewards”) will be as follows:

a) Monthly Exclusive Reward Category

Gross Investment Amount (RM) in one transaction	Reward ¹
Min 80,000 – 119,999	1 unit of cordless earphone
120,000 and above	1 unit of Bluetooth speaker

¹ (i) Qualified investor will only receive one gift per month.

b) Monthly Top 3 Investors Category

Top 3 Investors selected on monthly basis based on the highest total investment from the Monthly Exclusive Reward Category shall entitle for 2 days 1 night’ staycation in one of the 5 star Hotel in Kuala Lumpur.

c) Lucky Draw Category

All qualified investors will receive the lucky draw entry and stand a chance to win the following prizes:

Grand Prize – Vespa Motorcycle (Vespa LXV 150)
2 nd Prize – MacBook Air (1.6GHz Dual Core Processor 128GB Storage)
3 rd Prize – iPad Pro 11-inch (64GB with Wi-Fi connectivity)
4 th – 5 th : Apple watch (Nike Series 5)
6 th – 7 th : Dji Osmo Pocket (16GB)
8 th – 10 th : Samsung watch (Galaxy Watch Bluetooth)
11 th – 20 th : Samsung Galaxy Tab A
21 st – 35 th : Google Home Personal Assistant
36 th – 50 th : RM150 Touch N Go e-wallet

8. Principal’s decision on the winners is final and no correspondence or appeals will be entertained.
9. Rewards are fully sponsored by Principal and are not transferable or exchangeable and cannot be exchanged for cash.
10. Rewards are subject to the terms and conditions of the respective vendors or suppliers of the Rewards. Principal accepts no responsibility for any warranty claim, tax or other liability that may arise from the Rewards.
11. Principal reserves the absolute right to substitute the Rewards with any other item(s) of similar value at its discretion. Any further correspondence will not be entertained.
12. Winners will be officially notified by Principal. Rewards must be collected in accordance with the mode to be specified by Principal. Failure to adhere to the mode of collection and within the stipulated time period will result in the forfeiture of the Rewards and the winner(s) shall have no claim whatsoever against Principal, its affiliates, subsidiaries, agents, employees, representatives, in the event of forfeiture thereof.

Technical Requirements

13. 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

14. By participating in this Promotion, the Eligible Participant agrees:
 - a) to be bound by all the terms and conditions herein contained; and
 - b) that Principal's decision on all matters relating to the Promotion shall be final, conclusive and binding and no further correspondence and/or appeal to dispute Principal's decision shall be entertained.
15. Principal reserves its sole and absolute discretion to suspend, disqualify or exclude any person from participating or continuing to participate in the Promotion in the event:
 - a) such person is in breach of the terms and conditions of the Promotion;
 - 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.
16. Principal reserves its sole and absolute discretion to discontinue, suspend or terminate this Promotion 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 Promotion.
17. Principal may at any time and without notice add, vary and/ or modify the terms and conditions for this Promotion without assigning any reasons whatsoever.
18. 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 Promotion. Furthermore, Principal shall not be liable for any default of this obligation under the Promotion 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.
19. By participating in this Promotion, 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:
 - a) the purpose of this Promotion; and
 - b) 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 Promotion, 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 Promotion.
20. Any notification made by Principal for this Promotion 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.
21. If the Eligible Participant wishes to withdraw from the Promotion, the Eligible Participant may terminate his/her participation in the Promotion immediately by giving Principal notice to that effect in writing.

22. 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 Promotion.

23. These terms and conditions and all applicable Malaysian laws and regulations shall bind this Promotion 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 any Principal's unit trust consultant or our Customer Service at [03-7718 3001] or [service@principal.com.my].