

TERMS AND CONDITIONS

“Invest with Principal” Campaign

1. “Invest with Principal” 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”).
2. 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

3. Campaign Period is from 23th March 2020 to 31st December 2020, 11.59 PM, both dates inclusive (“Campaign Period”).
4. 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

5. To be eligible, participant must fulfill the following criteria:
 - a) a new Principal EPF i-Invest, and has successfully enrolled via Principal’s EPF i-Invest platform during the Campaign Period; and
 - b) invest a minimum cumulative of RM 5,000 in Principal’s unit trust funds during any of the Campaign Month (as defined in Clause 8) via Principal EPF i-invest Platform.

(collectively referred to as “Eligible Participant”)

Campaign Mechanics and Conditions

6. To participate in the Campaign, Eligible Participant shall comply with each of the following:
 - a) Complete and submit the Campaign Form at (<https://fs11.formsite.com/principal/new-users/index.html>) by every last day of the month, 11.59PM.
 - b) Insert the campaign code of “HelloPrincipal” when submitting Campaign Form at (<https://fs11.formsite.com/principal/new-users/index.html>) by end of each Campaign Month, 11.59PM.
 - c) During the Campaign Period, the following transactions are excluded:
 - i. redemption from an existing investment;
 - ii. switching from an existing investment to another fund(s)
 - d) Eligible Participant shall not perform any redemption within sixty (60) days from the end of each Campaign Month (“Post Campaign Month”). Any redemption performed during the Post Campaign Month will result in termination of the participation in this Campaign. (collectively referred to as “Conditions”)

Campaign Rewards (“Reward”)

7. a) Eligible Participant who satisfies the Conditions, will be entitled for the Reward below:

Investment (i.e. buy) Amount:	Reward	Reward Capping
Minimum cumulative investment value of RM5,000 during any of the Campaign Month	Touch ‘n Go eWallet Reload Pin worth RM 50 (“Reward”)	<ul style="list-style-type: none">• The total Touch ‘n Go eWallet Reload Pin allocated under Reward is RM50,000 (“Amount Capped”) for the entire Campaign Period. For the avoidance of doubt, Eligible Participant will not be entitled to the Reward if the Amount Capped is fully allocated or utilized.• Each Eligible Participant shall only be entitled to win one (1) Reward throughout the Campaign Period.

- b) Campaign Month:

Campaign Month	Registration Period
March 2020	23 rd March to 31 st March 2020
April 2020	1 st April to 30 th April 2020
May 2020	1 st May to 31 st May 2020
June 2020	1 st June to 30 th June 2020
July 2020	1 st July to 31 st July 2020
August 2020	1 st August to 31 st August 2020
September 2020	1 st September to 30 th September 2020
October 2020	1 st October to 31 st October 2020
November 2020	1 st November to 30 th November 2020
December 2020	1 st December to 31 st December 2020

Illustration:

	Transactions during Registration Period	Reward
Eligible Participant A	Investment RM 10,100	Reward = RM50 (Participant met the minimum cumulative of RM5,000)
	Redemption RM 0	
	Net Investment RM 10,000	
Eligible Participant B	Investment RM 20,000	Reward = RM50 (Participant met the minimum cumulative of RM5,000)
	Redemption RM 5,000	
	Net Investment RM 15,000	
Eligible Participant C	Investment RM 5,000	Not eligible (Participant doesn't meet the minimum cumulative of RM5,000)
	Redemption RM 5,000	
	Net Investment RM 0	
Note: Above calculation is for illustrations purposes only.		

Reward Fulfilment

8. Eligible Participant who fulfil the Conditions will receive the Reward as follows

Campaign Month	Reward in the week of
March	15th of June 2020
April	13th of July 2020
May	17th of August 2020
June	14th of September 2020
July	19th of October 2020
August	16th of November 2020
September	14th of December 2020
October	11th of January 2021
November	15th of February 2021
December	15th of March 2021

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

9. The Terms and Conditions of TNG Reload Pin are as follows:
- Principal will email the TNG Reload Pin in the form of unique e-code issued by Touch 'n Go, to the registered email address which Eligible Participant has provided in the Campaign Form;
 - The Eligible Participants are responsible for redeeming the TNG Reload Pin directly through the Touch 'n Go eWallet App as stated in the registered email sent by Principal within the validity of the unique e-code;
 - Each Eligible Participant is only entitled to one TNG Reload Pin (one code per Eligible Participant) during the Campaign Period regardless of number of investments made;
 - The TNG Reload Pin remains unused or unredeemed after the said period, or has exceeded the expiry date, the TNG Reload Pin will lapsed and will not be replaced; and
 - 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. Eligible Participants are responsible to read and understand the Touch 'n Go's security and privacy policies and terms and conditions
10. 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

11. 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

12. 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.
13. Rewards will be processed on a "first come, first serve" basis. Rewards are fully sponsored by Principal and are not transferable or exchangeable and cannot be exchanged for cash. Principal accepts no responsibility for any tax or other liability that may arise from the Reward.
14. 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.

15. 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”¹.
16. 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.
17. 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.
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 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.
19. 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:
 - a) the purpose of this Campaign;
 - 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 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.
20. 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.
21. 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.
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 Campaign.
23. 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

¹ 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.