

TERMS AND CONDITIONS

Principal EPF i-Invest Friend Gets Friend Referral Programme

1. "Principal EPF i-Invest Friend Gets Friend Referral Programme" ("Campaign") is organised by Principal Asset Management Berhad [Company No. 199401018399 (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 15th July 2020 to 31st December 2020, 11.59 PM, both dates inclusive.
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) an existing Principal EPF i-Invest user;
 - b) successfully introduce new customers to invest a minimum of RM2,000.00 in Principal's unit trust funds during the Campaign Period ("New Customers"); and
 - c) New Customers shall exclude permanent and/or contract employees of Principal (including its subsidiaries and related companies) and their respective immediate family members.
(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) the Eligible Participant have obtained the consent of the New Customers for their participation in this Campaign and for his/her personal data or information being collected, processed and used by Principal for the purpose of this Campaign;
 - b) Complete and submit the Campaign Form at (<https://fs11.formsite.com/principal/FriendGetsFriend/index.html>) by every last day of the Campaign Month, 11.59PM;
 - c) Investment units for the New Customers are successfully created during the Campaign Month;
 - d) All investment (i.e; buy) in Principal's unit trust funds shall be performed at the New Customers' sole discretion upon understanding and agreeing to the necessary Offering Documents. The Eligible Participant shall not provide any advice on the investment (i.e; buy) to the New Customers;
 - e) 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);
 - f) 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; and
 - g) Each Eligible Participant will be able to participate in other Principal's campaign during the Campaign Period.
(collectively referred to as "Conditions")

Campaign Rewards ("Reward")

7. The Eligible Participant who satisfies the Conditions, will be entitled for Reward as follows:
 - a) Reward 1: More friends. More rewards ("Reward 1")

The Eligible Participant and New Customers who satisfy the conditions stated in the table below will be entitled to Reward 1.

Investment (i.e. buy) Amount by New Customers	Reward	Terms and Conditions of the Reward
Minimum RM 2,000	Each Eligible Participant and the New Customers are entitled to Touch 'n Go eWallet Reload Pin of RM 50.	<ul style="list-style-type: none">• Limited to first 1,000 New Customers only.• Eligibility for Reward 1 during the Campaign will be processed on a "first come, first serve" basis and is subject to the "Capping" as stated in the table above.

**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 the last day of the campaign month, 11.59PM.*

Campaign Month:

Campaign Month	Registration Period
July - August	15 th July to 31 st August 2020
September - October	1 st September to 31 st October 2020
November - December	1 st November to 31 st December 2020

Illustration:

	Transactions during Registration Period	Reward
Eligible Participant A	Investment RM 10,000	Reward = RM50 (Participant met the minimum cumulative of RM2,000)
	Redemption RM 0	
	Net Investment RM 10,000	
Eligible Participant B	Investment RM 10,000	Reward = RM50 (Participant met the minimum cumulative of RM2,000)
	Redemption RM 7,500	
	Net Investment RM 2,500	
Eligible Participant C	Investment RM 2,000	Not eligible (Participant doesn't meet the minimum cumulative of RM2,000)
	Redemption RM 2,000	
	Net Investment RM 0	
Note: Above calculation is for illustrations purposes only.		

b) Reward 2: Top Referrers ("Reward2")

The Eligible Participant whose total investment of New Customers' are among the highest total asset under management ("AUM") in Principal's unit trust funds during the Campaign Period transacted via Principal EPF i-Invest will be entitled to Reward 2

Reward	Touch 'n Go Reload pin			
Unit	x1	x2	x2	x5
Value (RM)	888	588	388	188

(individually referred to as "Reward 1" or "Reward 2" and collectively as "Rewards")

8. 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.

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

Campaign Month	Reward in the week of
July – August 2020	16 th November 2020
September – October 2020	15 th December 2020
November – December 2020	12 th January 2020

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.

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

11. 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;
- If the TNG Reload Pin remains unused or unredeemed after the said period, or has exceeded the expiry date, the TNG Reload Pin will lapse 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 website. Eligible Participants are responsible to read and understand the Touch 'n Go's security and privacy policies and terms and conditions.

Technical Requirements

12. 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 delay in operation or transmission, or non-receipt of any instructions or requests submitted by any person, any error (including any error in notification of the Campaign Reward to the Eligible Participant and New Customer), omission, interruption, deletion, whether or not arising during operation or transmission as a result of server functions, virus, or due to.

General Terms and Conditions

13. By submitting the prescribed forms by Principal or participating in this Campaign, 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 Campaign shall be final, conclusive and binding and no further correspondence and/or appeal to dispute Principal's decision shall be entertained.
14. Rewards will be processed on a "first come, first serve" basis and subject to "Capping" as stated in the table above. Rewards and/or Prize(s) 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 and/or Prize(s).
15. Principal reserves the absolute right to substitute the Reward and/or Prize(s) with any other item(s) of similar value at its discretion. Any further correspondence will not be entertained.
16. 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**".
17. 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.
18. 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.
19. 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, epidemic or pandemic, technical or system failure or any event beyond the reasonable control of Principal.
20. By participating in this Campaign, Eligible Participant and New Customer agree 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 and New Customer 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.
21. 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.
22. 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.
23. 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.
24. 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.