

TERMS AND CONDITIONS

“Principal EPF i-Invest Year End Bonus” Campaign

1. “Principal EPF i-Invest Year End Bonus” Campaign (“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 11th November 2020 to 12th 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 or new Principal EPF i-Invest user; and
 - b) invest a minimum of RM1,000 in Principal’s unit trust funds during the Campaign Period via Principal’s 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) To include the Campaign Code “**YearEndBonus**” before completing the investment transaction;
 - b) Submission of investment transaction by 12th December 2020.
 - c) Investment units are successfully created during the Campaign Period;
 - d) 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);
 - e) Eligible Participant shall not perform any redemption within hundred (100) 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
 - f) 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:

Principal EPF i-Invest user	Touch ‘n Go eWallet Reload Pin	Terms and Conditions of the Reward
Registered on Principal EPF i-Invest portal before 11 November 2020	0.58% of your total net investment amount (Rounding down to the nearest RM5)	The total Touch ‘n Go eWallet Reload Pin allocated under Reward is RM 50,000. For the avoidance of any doubt, Eligible Participant will not be entitled to Reward, if the RM50,000 Touch ‘n Go eWallet Reload Pin is fully allocated or utilized.
Registered on Principal EPF i-Invest portal from 11 November 2020 onwards	0.38% of your total net investment amount (Rounding down to the nearest RM5)	

*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 2020, 11.59PM.

Illustration:

Principal EPF i-Invest user		Transactions during Campaign Period	Reward
Eligible Participant A	Register before 11 th Nov 2020	Investment RM 25,500	RM 25,500 x 0.58% = RM 147.90 Reward = RM 145 (after rounded down to the nearest RM5)
		Redemption RM 0	
		Net Investment RM 25,500	
Eligible Participant B	Register after 11 th Nov 2020	Investment RM 8,200	RM 8,200 x 0.38% = RM 31.20 Reward = RM 30 (after rounded down to the nearest RM5)
		Redemption RM 0	
		Net Investment RM 8,200	
Eligible Participant C	Register before 11 th Nov 2020	Investment RM 70,000	RM 52,000 x 0.58% = RM 301.60 Reward = RM 300 (after rounded down to the nearest RM5)
		Redemption RM 18,000	
		Net Investment RM 52,000	
Eligible Participant D	Register before 11 th Nov 2020	Investment RM 50,000	Negative net redemption: Not eligible
		Redemption RM 58,000	
		Net Investment (RM 8,000)	

Eligible Participant shall not perform any redemption within hundred (100) 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.

8. Eligible Participant who fulfil the Conditions will receive the Reward in the week of 19th April 2021.
9. 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")

10. The Terms and Conditions of TNG Reload Pin are as follows:
 - a) 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.
 - b) 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;
 - c) 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;
 - d) If 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
 - e) 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

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 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), 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

12. 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.
13. Rewards will be processed on a "first come, first serve" basis and subject to "Capping" as stated in the table above. 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, epidemic or pandemic, technical or system failure or any event beyond the reasonable control of Principal.
19. By participating in this Campaign, Eligible Participant agrees and consent to:
 - a) allow his/her personal data being collected, processed and used by Principal in accordance with Principal Privacy Notice which forms an integral part of these Terms and Conditions ("Principal Privacy Notice"). Eligible Participant acknowledges that he/she has read and accepted Principal Privacy Notice, accessible at <https://www.principal.com.my/en/privacy-notice-my>; and

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.

- b) his/her personal data or information being collected, processed and used by Principal for the purpose of this Campaign. This includes the Eligible Participant's personal data, photos and/or other recordings for publicity and/or use in advertisements across all media, in its original or edited format, in relation to this Campaign without further notification, remuneration or compensation.
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