

TERMS AND CONDITIONS

Invest via EPF i-Invest “Jom Dapat Lebih Kaw” Campaign

1. “Jom Dapat Lebih Kaw” 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 agrees to be bound by these Terms and Conditions. You can also view additional applicable terms of use as well as any other applicable terms and conditions imposed by Principal which are available on Principal’s official website (www.principal.com.my). Please read all related 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 7th April 2021 to 31st May 2021, 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, a participant must fulfill the following criteria:

Reward 1:

- a) new and existing EPF i-Invest user of Principal and has successfully enrolled via EPF i-Invest platform during the Campaign Period; and
- b) invested a minimum of RM 1,000 in Principal’s unit trust funds at any time during the Campaign Period via EPF i-Invest Platform.

Reward 2:

- a) new and existing Principal PRS user; and
- b) has successfully invested a minimum investment of RM2,000 investment value via PRS PPA platform during the Campaign Period

(collectively referred to as “Eligible Participant”)

Campaign Mechanics and Conditions

6. To participate in this Campaign, the Eligible Participant shall comply with each of the following:
 - a) to include the Campaign code “LebihKaw” (“Campaign Code”) before completing the EPF investment transaction;
 - b) submission of investment transaction by the last day of the Campaign Period, 11.59PM;
 - 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 one hundred (100) days from the end of the Campaign Period (“Post Campaign Period”) and 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”)

7. An Eligible Participant who satisfies all the Conditions in Clause 6 above, will be entitled for the Reward below:

a) Reward 1 : Touch ‘n Go eWallet Reload PIN

Total net investment amount*	Touch ‘n Go eWallet Reload Pin based on the total net investment (“Reward”)		Terms and Conditions of the Reward
	Registered EPF i-Invest with Principal via EPF i-Invest platform before 7 April 2021	Registered EPF i-Invest with Principal via EPF i-Invest platform from 7 April 2021 onwards	
RM1,000 - RM9,999	0.12%	0.15%	a) Each Eligible Participant shall be entitled to receive one (1) Reward only throughout the Campaign Period.
RM10,000 – RM24,999	0.15%	0.18%	b) All Touch ‘n Go eWallet Reload PIN amount will be rounded to the nearest whole number.
RM25,000 – RM49,999	0.18%	0.21%	c) The total Reward that will be granted by Principal is capped at RM80,000 during the Campaign Period (“Amount Capped”).
RM50,000 – RM149,999	0.21%	0.24%	d) For the avoidance of any doubt, an Eligible Participant will not be entitled to the Reward, if the Amount Capped is fully allocated or utilized.
RM150,000 and above	0.30%	0.33%	e) The Eligible Participant who fulfills all the Conditions will receive the Reward between 15 October 2021 -30

			<p>October 2021 via email and Principal will inform the Eligible Participant with an SMS.</p> <p>f) Principal will not be held liable in the event the Reward Conditions are not completed due to incorrect email address provided by the Eligible Participant.</p>
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*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 31st May 2021, 11.59PM.

b) **Reward 2: RM20 Touch 'n Go eWallet Reload PIN**

Investment amount	Terms and Conditions of the Reward 3
Investor with a minimum of RM2,000 investment value	<p>a) Each Eligible Participant shall only be entitled to receive one (1) Reward with RM20 Touch 'n Go eWallet credit only throughout the Campaign Period.</p> <p>b) The total Reward that will be granted by Principal is capped at RM50,000 during the Campaign Period ("Amount Capped").</p> <p>c) For the avoidance of any doubt, an Eligible Participant will not be entitled to the Reward, if the Amount Capped is fully allocated or utilized.</p> <p>d) Eligible Participant who fulfills the Conditions will receive the Reward between 15 October 2021 -30 October 2021 via Touch 'n Go GO+ account and Principal will inform the Eligible Participant with an SMS.e) Principal will not be held liable in the event the Reward Conditions are not completed due to incorrect email address provided by the Eligible Participant.</p>

*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 31st May 2021, 11.59PM.

Illustration:

Type of investor		Transactions during Registration Period	Reward						
Existing Customer	Eligible Participant A	EPF Investment RM 100,000 EPF Redemption RM 0 Net EPF Investment RM 100,000	<table><tr><td>Reward 1</td><td>RM240 (RM100,000 x 0.24%)</td></tr><tr><td>Reward 2</td><td>0</td></tr><tr><td>Total reward</td><td>RM240</td></tr></table> <p>(Reward Falls under the category of RM50,000 – RM149,999)</p>	Reward 1	RM240 (RM100,000 x 0.24%)	Reward 2	0	Total reward	RM240
Reward 1	RM240 (RM100,000 x 0.24%)								
Reward 2	0								
Total reward	RM240								
New investor	Eligible Participant B	EPF Investment RM 100,000 EPF Redemption RM 0 Net EPF Investment RM 100,000	<table><tr><td>Reward 1</td><td>RM210 (RM100,000 x 0.21%)</td></tr><tr><td>Reward 2</td><td>0</td></tr><tr><td>Total reward</td><td>RM210</td></tr></table> <p>(Reward Falls under the category of RM50,000 – RM149,999)</p>	Reward 1	RM210 (RM100,000 x 0.21%)	Reward 2	0	Total reward	RM210
Reward 1	RM210 (RM100,000 x 0.21%)								
Reward 2	0								
Total reward	RM210								
Existing Customer	Eligible Participant C	EPF Investment RM 10,000 Next EPF investment RM20,000 Redemption RM 0,000 Net EPF Investment RM 30,000	<table><tr><td>Reward 1</td><td>RM63 (RM30,000 x 0.21%)</td></tr><tr><td>Reward 2</td><td>0</td></tr><tr><td>Total reward</td><td>RM63</td></tr></table> <p>(Reward Falls under the category of RM25,000 – RM49,999)</p>	Reward 1	RM63 (RM30,000 x 0.21%)	Reward 2	0	Total reward	RM63
Reward 1	RM63 (RM30,000 x 0.21%)								
Reward 2	0								
Total reward	RM63								
New Customer	Eligible Participant D	EPF Investment RM 200,000 EPF Redemption RM 50,000 Net EPF Investment RM 150,000	<table><tr><td>Reward 1</td><td>RM450 (RM150,000 x 0.30%)</td></tr><tr><td>Reward 2</td><td>0</td></tr><tr><td>Total reward</td><td>RM450</td></tr></table> <p>(Reward Falls under the category of RM150,000 and above)</p>	Reward 1	RM450 (RM150,000 x 0.30%)	Reward 2	0	Total reward	RM450
Reward 1	RM450 (RM150,000 x 0.30%)								
Reward 2	0								
Total reward	RM450								
Existing Customer	Eligible Participant E	EPF Investment RM 10,000 Next EPF investment RM20,000 EPF Redemption RM 0,000 Net EPF Investment RM 30,000 + PRS investment RM2,000	<table><tr><td>Reward 1</td><td>RM63 (RM30,000 x 0.21%)</td></tr><tr><td>Reward 2</td><td>RM20</td></tr><tr><td>Total reward</td><td>RM83</td></tr></table> <p>(Reward Falls under the category of RM25,000 – RM49,999)</p>	Reward 1	RM63 (RM30,000 x 0.21%)	Reward 2	RM20	Total reward	RM83
Reward 1	RM63 (RM30,000 x 0.21%)								
Reward 2	RM20								
Total reward	RM83								

			RM49,999)		
New Customer	Eligible Participant F	EPF Investment RM 200,000		Reward 1	RM450 (RM150,000 x 0.30%)
		EPF Redemption RM 50,000		Reward 2	RM20
		Net EPF Investment RM 150,000		Total reward	RM470
		+ PRS investment RM2,000			
				(Reward Falls under the category of RM150,000 and above)	
Existing / New Customer	Eligible Participant G	Investment RM 50,000		Not eligible (Eligible Participant redeemed the investment during the Post Campaign Period)	
		Redemption RM 20,000			
		Net Investment RM 30,000			
		Redemption during RM 25,000			
		Post Campaign Period			
Eligible Participant shall not perform any redemption within hundred (100) days from the end of the Campaign Period (“Post Campaign Period”) and 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.

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

8. 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 the Eligible Participant has provided in the Campaign submission with Principal via EPF i-Invest portal;
 - 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) The TNG Reload PIN if remain unused or unredeemed after the said Campaign Period, the TNG Reload PIN shall lapse 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 official website. Eligible Participants are responsible to read and understand the Touch 'n Go's security and privacy policies and terms and conditions available in the Touch 'n Go eWallet official website.
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.
10. Principal will not assume any responsibility and liability for the Reward and Principal excludes and disclaims any representation, warranties or endorsement, implied or express, written or oral, of the Reward offered under this Campaign, including but not limited to any warranty of quality, merchantability, fitness for a particular purpose or use, health and safety. The Reward is offered solely by Touch 'n Go, under such terms and conditions as may be determined by Touch 'n Go. Any dispute arising or in connection with the Reward offered by Touch 'n Go shall be resolved by the Eligible Participant directly with Touch 'n Go.

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 any other reason beyond its control.

General Terms and Conditions

12. By participating in this Campaign, the Eligible Participant hereby agrees:
 - a) to be bound by all the Terms and Conditions herein contained;
 - b) to indemnify and hold Principal and each of its affiliates, related companies, advertising and promotion agencies and each of its and their respective directors, employees, agents and representatives harmless from and against any losses, damages, rights, claims, or cause of action of any kind arising, in whole or in part, directly or indirectly, as a result of the Eligible Participant's conduct or breach of the Terms and Conditions; and
 - c) 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, the Eligible Participant agrees and consents 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”). An 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
 - 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 those notifications 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. The Terms and Conditions herein and all applicable Malaysian laws and regulations shall bind all Eligible Participants of this Campaign and be governed by and construed in accordance with the laws of Malaysia and the Eligible Participants agree 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.