

TERMS AND CONDITIONS

Invest with Principal “New Investor” Campaign

1. “New Investor” 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 20th January 2021 to 31st December 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, participant must fulfill the following criteria:
 - a) new Principal user, and has successfully enrolled via Principal Portal during the Campaign Period; and
 - b) invest a minimum of RM 3,000 in Principal’s unit trust funds via EPF i-invest during any of the Campaign Month (as defined in Clause 8) via Principal Portal.

(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 “Welcome2021”** before completing the investment transaction;
 - b) submission of investment transaction by last day of the Campaign Month, 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 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 initial investment value of RM3,000 during any of the Campaign Month	Touch ‘n Go eWallet Reload Pin worth RM 30 (“Reward”)	<ul style="list-style-type: none">• The Reward is capped at RM3,000 per Campaign Month (“Amount Capped”). 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
January 2021	20 th January to 31 st January 2021
February 2021	1 st February to 28 th February 2021
March 2021	1 st March to 31 st March 2021
April 2021	1 st April to 30 th April 2021
May 2021	1 st May to 31 st May 2021
June 2021	1 st June to 30 th June 2021
July 2021	1 st July to 31 st July 2021
August 2021	1 st August to 31 st August 2021
September 2021	1 st September to 30 th September 2021
October 2021	1 st October to 31 st October 2021
November 2021	1 st November to 30 th November 2021
December 2021	1 st December to 31 st December 2021

Illustration:

	Transactions during Registration Period	Reward
Eligible Participant A	Initial Investment RM 10,000	Reward = RM30 (Participant met the minimum initial investment of RM3,000)
	Redemption RM 0	
	Net Investment RM 10,000	
Eligible Participant B	Initial Investment RM 2,000	Not eligible (Participant doesn't meet the minimum initial investment of RM3,000)
	Redemption RM 0,000	
	Net Investment RM 2,000	
Eligible Participant C	Initial Investment RM 10,000	Not eligible (Participant redeem the investment within the post campaign month)
	Redemption RM 5,000 (Redeem during post campaign month)	
	Net Investment RM 5,000	

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 delivery
January - February 2021	17 th May 2021 – 31 st May 2021
March 2021	21 st June 2021 – 30 th June 2021
April 2021	19 th July 2021 – 31 st July 2021
May 2021	23 rd August 2021 – 31 st August 2021
June 2021	20 th September 2021 – 30 th September 2021
July 2021	18 th October 2021 – 31 st October 2021
August 2021	22 nd November 2021– 30 th November 2021
September 2021	20 th December 2021 - 31 st December 2021
October 2021	17 th January 2022 - 31 st January 2022
November 2021	21 st February 2022 -28 th February 2022
December 2021	21 st March 2022 – 31 st March 2022

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 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.
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.
11. 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

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), 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

13. 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.
14. 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.
15. 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.
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"¹.
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 or any event beyond the reasonable control of Principal.
20. 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
 - 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.
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. 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.