

## **TERMS AND CONDITIONS**

### **“Principal 2021 Referral Programme” Campaign**

1. “Principal 2021 Referral Programme” 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 view additional applicable terms of use as well as any other applicable terms and conditions imposed by Principal is available in Principal’s official website ([www.principal.com.my](http://www.principal.com.my)). Please read all related terms and conditions as well as any other applicable terms of use carefully before participating in this Campaign.

#### **Campaign Period**

3. The Campaign Period is from 4 February 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, a participant must fulfill the following criteria:
  - a) an existing EPF i-Invest investor via Principal portal; and
  - b) successfully introduce as many new customers as possible to invest a minimum initial investment of RM3,000.00 (“Initial Investment”) in Principal’s unit trust funds during the Campaign Period (“New Customers”) and provided
    - i) New Customers shall exclude permanent and/or contract employees of Principal (including its subsidiaries and related companies)
    - ii) New Customers shall exclude those who joined the Principal 2021 New Investor Campaign

(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 Referral code (which is provided in Principal’s portal by the Eligible Participant to the New Customers when the New Customers make their Initial Investment) before completing the investment transaction;
  - b) submission of the initial 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) the Eligible Participant shall not perform any redemption within sixty (60) days from the end of each Campaign Month mentioned in Clause 7 below (“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. Eligible Participant and New Customers who satisfies the Conditions in Clause 6 above, will be entitled for the Reward below:

<b>Reward for Eligible Participant (after a New Customer who successfully registered on Principal portal and invested the Initial Investment)</b>	<b>Reward for New Customer</b>	<b>Terms and Conditions of the Reward</b>
For the 1 <sup>st</sup> to 5 <sup>th</sup> successful New Customer: RM50 will be paid to the Eligible Participant for each successful New Customer	Each eligible New Customers are entitled to receive a welcome reward of Touch ‘n Go eWallet Reload pin of RM30	a) Eligibility for Reward during the Campaign will be processed on a “first come, first serve” basis and is limited to the first 1,000 New Customers only.  b) 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 and /or the New Customers.
For the 6 <sup>th</sup> – 10 <sup>th</sup> successful New Customer: RM80 will be paid to the Eligible Participant for each successful New Customer		
From 11 <sup>th</sup> successful New Customer onwards: RM100 will be paid to the Eligible Participant for each successful New Customer		

*\*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 each of the Campaign Month, 11.59PM.*

Campaign Month:

Campaign Month	Registration Period	Reward in the week of
February	4 <sup>th</sup> February - 28 <sup>th</sup> February 2021	1 <sup>st</sup> - 15 <sup>th</sup> June 2021
March	1 <sup>st</sup> March - 31 <sup>st</sup> March 2021	1 <sup>st</sup> -15 <sup>th</sup> July 2021
April	1 <sup>st</sup> April - 30 <sup>th</sup> April 2021	1 <sup>st</sup> -15 <sup>th</sup> August 2021
May	1 <sup>st</sup> May - 31 <sup>st</sup> May 2021	1 <sup>st</sup> -15 <sup>th</sup> September 2021
June	1 <sup>st</sup> June - 30 <sup>th</sup> June 2021	1 <sup>st</sup> -15 <sup>th</sup> October 2021
July	1 <sup>st</sup> - 31 <sup>st</sup> July 2021	1 <sup>st</sup> -15 <sup>th</sup> November 2021
August	1 <sup>st</sup> - 31 <sup>st</sup> August 2021	1 <sup>st</sup> -15 <sup>th</sup> December 2021
Sept	1 <sup>st</sup> - 30 <sup>th</sup> September 2021	1 <sup>st</sup> -15 <sup>th</sup> January 2022
October	1 <sup>st</sup> - 31 October 2021	1 <sup>st</sup> -15 <sup>th</sup> February 2022
November	1 <sup>st</sup> - 30 <sup>th</sup> November 2021	1 <sup>st</sup> -15 <sup>th</sup> March 2022
December	1 <sup>st</sup> - 31 <sup>st</sup> Dec 2021	1 <sup>st</sup> -15 <sup>th</sup> April 2022

Illustration:

	Transactions during Registration Period (Campaign month)	Reward						
Eligible Participant A	<table border="0"> <tr> <td>Initial Investment</td> <td>RM 25,000</td> </tr> <tr> <td>Redemption</td> <td>RM 0</td> </tr> <tr> <td><b>Net Investment</b></td> <td><b>RM 25,000</b></td> </tr> </table>	Initial Investment	RM 25,000	Redemption	RM 0	<b>Net Investment</b>	<b>RM 25,000</b>	Welcome Reward = RM30 (Eligible Participant met the minimum cumulative of RM3,000)
Initial Investment	RM 25,000							
Redemption	RM 0							
<b>Net Investment</b>	<b>RM 25,000</b>							
Eligible Participant B	<table border="0"> <tr> <td>Initial Investment</td> <td>RM 2,000</td> </tr> <tr> <td>Redemption</td> <td>RM 0,000</td> </tr> <tr> <td><b>Net Investment</b></td> <td><b>RM 2,000</b></td> </tr> </table>	Initial Investment	RM 2,000	Redemption	RM 0,000	<b>Net Investment</b>	<b>RM 2,000</b>	Not eligible (Eligible Participant doesn't meet the minimum cumulative of RM3,000)
Initial Investment	RM 2,000							
Redemption	RM 0,000							
<b>Net Investment</b>	<b>RM 2,000</b>							
Eligible Participant C	<table border="0"> <tr> <td>Initial Investment</td> <td>RM 10,000</td> </tr> <tr> <td>Redemption</td> <td>RM 8,000</td> </tr> <tr> <td><b>Net Investment</b></td> <td><b>RM 2,000</b></td> </tr> </table>	Initial Investment	RM 10,000	Redemption	RM 8,000	<b>Net Investment</b>	<b>RM 2,000</b>	Not eligible (Eligible Participant doesn't meet the minimum cumulative of RM3,000)
Initial Investment	RM 10,000							
Redemption	RM 8,000							
<b>Net Investment</b>	<b>RM 2,000</b>							
Eligible Participant D	<table border="0"> <tr> <td>Initial Investment</td> <td>RM 50,000</td> </tr> <tr> <td>Redemption in the Post Campaign Month</td> <td>RM 20,000</td> </tr> <tr> <td><b>Net Investment</b></td> <td><b>RM 30,000</b></td> </tr> </table>	Initial Investment	RM 50,000	Redemption in the Post Campaign Month	RM 20,000	<b>Net Investment</b>	<b>RM 30,000</b>	Not eligible (Eligible Participant redeemed the Investment within the Post Campaign Month)
Initial Investment	RM 50,000							
Redemption in the Post Campaign Month	RM 20,000							
<b>Net Investment</b>	<b>RM 30,000</b>							
Eligible Participant shall not perform any redemption within sixty (60) days from the expiration of the Campaign Month ("Post Campaign Period"). Any redemption performed during the Post Campaign Month 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 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) The TNG Reload Pin remains unused or unredeemed after the Campaign Period, or has exceeded the expiry date, the TNG Reload Pin will 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"<sup>1</sup>.
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 and the New Customers 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 and New Customers 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 and New Customers' 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. 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 [digital@principal.com.my](mailto:digital@principal.com.my)

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<sup>1</sup> 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.