

## **TERMS AND CONDITIONS**

### **“EPF i-Invest with Principal – Direct Client Promotion”**

1. “EPF i-Invest with Principal – Direct Client Promotion (“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](http://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 6<sup>th</sup> June 2021 to 31<sup>st</sup> July 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 or new direct EPF i-Invest user i.e. **exclusive for Principal’s direct client investment**;
  - b) **NOT applicable if investment made through Principal’s consultant**; and
  - c) invested a minimum of RM20,000 in Principal’s unit trust funds at any time 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, the Eligible Participant shall comply with each of the following:
  - a) Complete and submit the Campaign Form at (<https://fs11.formsite.com/principal/advancing-net-worth/index.html>) by 31<sup>st</sup> July 2021, 11.59PM.
  - b) Submission of investment transaction by 31<sup>st</sup> July 2021, 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 seven (7) months 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; 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. An Eligible Participant who satisfies the Conditions in Clause 6 above, will be entitled for the Reward as follows:

##### **A. Early Bird Reward (6<sup>th</sup> June 2021 to 9<sup>th</sup> June 2021, 11.59 PM, both dates inclusive)**

Total net investment amount*	Reward
Invest in Principal fund(s) via EPF i-Invest portal with a minimum amount of RM20,000 from 6 <sup>th</sup> to 9 <sup>th</sup> June 2021	Touch ‘n Go eWallet Reload Pin worth 0.1% of the total net investment amount (Rounding down to the nearest RM5)

##### **B. Referral Reward (6<sup>th</sup> June 2021 to 31<sup>st</sup> July 2021, 11.59 PM, both dates inclusive)**

###### **i) Referral Reward Eligibility**

To be eligible, an Eligible Participant must fulfill the following criterias;

- a) An existing EPF i-investor via Principal portal; and
- b) Successfully introduced as many new customers as possible and each new customer who invests a minimum of RM20,000 during Campaign Period and the new customer(s) must qualify in the Campaign.

###### **ii) Referral Reward mechanics and conditions**

To participate and qualify to this Campaign, each Eligible Participant shall comply with each of the following:

- a) To include the Referral code (which will be 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 investment must be during the Campaign Period; and
- c) Investment units are successfully created during the Campaign Period;

Total net investment amount*	Reward
An existing EPF i-Invest investor via Principal portal that makes a successful referral of new customer with a minimum cumulative investment of RM20,000 during the Campaign Period	Touch 'n Go eWallet Reload Pin worth 0.1% of the total net investment amount (Rounding down to the nearest RM5)

**C. Campaign Reward (6<sup>th</sup> June 2021 to 31<sup>st</sup> July 2021, 11.59 PM, both dates inclusive)**

Total net investment amount*	Reward	Reward Capping
Invest in Principal fund(s) via EPF i-Invest portal with a minimum amount of RM20,000 and not more than RM50,000 during the Campaign Period	Hugo Boss Note Pad A6 worth RM110 OR Touch 'n Go eWallet Reload Pin worth 0.1% of the total net investment amount (Rounding down to the nearest RM5)	The Reward is capped at RM 80,000 during the Campaign Period ("Amount Capped").  For the avoidance of any doubt, an Eligible Participant will not be entitled to the Reward, if the Amount Capped is fully allocated or has been utilized.
Invest in Principal fund(s) via EPF i-Invest portal with a minimum amount of RM50,000 and not more than RM100,000 during the Campaign Period	Hugo Boss Speaker Gear Matrix worth of RM300 OR Touch 'n Go eWallet Reload Pin worth 0.2% of the total net investment amount (Rounding down to the nearest RM5)	
Invest in Principal fund(s) via EPF i-Invest portal with a minimum amount of RM100,000 and not more than RM200,000 during the Campaign Period	RM550 W Kuala Lumpur lifestyle voucher OR Touch 'n Go eWallet Reload Pin worth 0.3% of the total net investment amount (Rounding down to the nearest RM5)	
Invest in Principal fund(s) via EPF i-Invest portal with a minimum amount of RM200,000 and not more than RM500,000 during the Campaign Period	Hugo Boss Conference folder A4 worth of RM2,100 OR Touch 'n Go eWallet Reload Pin worth 0.4% of the total net investment amount (Rounding down to the nearest RM5)	
Invest in Principal fund(s) via EPF i-Invest portal with a minimum amount of RM500,000 and above during the Campaign Period	Cerruti 1881 Travel Bag Thompson worth of RM5,370 OR Touch 'n Go eWallet Reload Pin worth 0.5% of the total net investment amount (Rounding down to the nearest RM5)	

**Notes:**

- \* The calculation of Reward for Eligible Participant will be based on the total net investment amount and subject to no redemption made until 28<sup>th</sup> Feb 2022, 11.59PM.
- Each Eligible Participant shall determine his/her choice of Reward when he/she is filling up the e-form at <https://fs11.formsite.com/principal/advancing-net-worth/index.html>, during the initial stage of the Campaign participation. In the event the Eligible Participant has not filled up the Reward option, Principal shall have the automatic right to give that Eligible Participant the Touch 'n Go eWallet Reload Pin for the respective category Reward.
- The Reward is subject to its availability and based on first come first serve basis i.e., date of e-form submission. In the event that the item/ model is not available, it will be replaced with Touch 'n Go eWallet Reload Pin for the respective category Reward.

**Illustration:**

	EPF i-Invest user	Transactions during Campaign Period		Reward
Eligible Participant A	i. Invested RM100,000 in Principal fund (s) on 6 <sup>th</sup> June ii. Invested additional RM50,000 in Principal fund (s) on 1 <sup>st</sup> July	Early bird Investment Total Investment Redemption during Campaign Period (as at 7 <sup>th</sup> Feb 2022) <hr/> Total Net Investment	RM100,000 RM150,000 RM0 <hr/> RM150,000	<u>Early bird reward:</u> RM100,000 x 0.10% = <b>RM100</b> worth Touch 'n Go eWallet Reload Pin <u>Reward:</u> RM550 W KL lifestyle voucher OR RM150,000 x 0.30% = RM450 worth Touch 'n Go eWallet Reload Pin
Eligible Participant B	Invested RM90,000 in Principal fund (s) on 1 <sup>st</sup> July	Early bird Investment Total Investment Redemption during Campaign Period (as at 7 <sup>th</sup> Feb 2022) <hr/> Total Net Investment	Nil RM90,000 RM0 <hr/> RM90,000	<u>Early bird reward:</u> Nil <u>Reward:</u> Hugo Boss Speaker Gear Matrix worth RM300 OR RM90,000 x 0.20% = RM180 worth Touch 'n Go eWallet Reload Pin
Eligible Participant C	Invested RM100,000 in Principal fund (s) on 15 <sup>th</sup> June	Early bird Investment Total Investment Redemption during Campaign Period (as at 7 <sup>th</sup> Feb 2022) <hr/> Total Net Investment	Nil RM100,000 RM 10,000 <hr/> RM90,000	Redemption made during the Campaign Period, hence not entitled for any Reward

Eligible Participant D	Successfully referred new customers A, B & C	Customer A	RM150,000	<u>Referral Reward:</u> RM240,000 x 0.10% = <b>RM240</b> worth Touch 'n Go eWallet Reload Pin
		Customer B	RM90,000	
		Customer C	RM0	
		Net Investment	RM240,000	

*Note: Above calculation is for illustrations purposes only.*

8. Each Eligible Participant who fulfils the Conditions in Clause 6 or 7.B. above will receive the Reward between 15<sup>th</sup> March to 15<sup>th</sup> April 2022 or any reasonable date as determined by Principal.
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 Touch 'n Go eWallet Reload Pin 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 Touch 'n Go eWallet Reload Pin offered by Touch 'n Go shall be resolved by the Eligible Participant directly with Touch 'n Go.

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

11. The Terms and Conditions of the 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 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.

#### 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 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 and shall subject to the "Amount Capped" as stated in the table in Clause 7 (C) 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.
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".
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, the Eligible Participant agrees and consents to:
- 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
  - 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 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.
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. The Terms and Conditions stated 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.
24. For more information, you may contact us at [digitalsales@principal.com.my](mailto:digitalsales@principal.com.my)

<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.