

Take the lead on your retirement

Kick start your retirement planning with Private Retirement Scheme (PRS).

Benefits of investing in PRS.



Affordable.

Start-up contribution as low as RM100.



Easy investments.

Self-selected funds or default option funds based on your age.



Portfolio Diversification.



Regulated framework.

PRS is regulated by the Securities Commission Malaysia and the schemes are safeguarded by the Scheme Trustees.



Tax Incentive.

Enjoy personal tax relief of up to RM3,000 per year*

*Terms apply.

Promotion Period:

**5 August 2021 until
20 October 2021**

Requirement and entitlement:

Invest **minimum of RM3,000 lumpsum** during the promotion period and get rewarded with a RM30 Touch 'n Go eWallet reload PIN.

RM30

Touch 'n Go
eWallet credits
up for grabs!



For more information, please call our Customer Care Centre at 03-7718 3000 or your servicing consultant or visit any of our branches nationwide.

Disclaimer: The company reserves the right to modify the rules and regulation herein specified or disqualifies, suspend the campaign without prior notice. You are advised to read and understand the related Disclosure Documents/ Product Highlight Sheet (if any). A copy of the said documents may be obtained at our offices, distributors or our website at [www.principal.com.my]. Investing involves risk and cost. You should understand the risks involved, compare and consider the fees, charges and costs involved, make your own risk assessment and seek professional advice, where necessary. This advertisement had not been reviewed by the SC.

TERMS AND CONDITIONS:

1. “Private Retirement Scheme (“PRS”) Customer Campaign 2021” (“Campaign”) is organized 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 PRS Investor (as defined in Eligibility clause below) hereby expressly agrees to be bound by these Terms and Conditions. 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. The campaign period is from **5 August 2021 to 20 October 2021, 11am 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. This Campaign is open to new and existing PRS investors who invest a minimum of RM3,000 lumpsum in a SINGLE transaction during the Campaign Period.
6. Applicable to PRS funds under class A & C. Switching of funds are not applicable for this Campaign.
7. Applicable to PRS investor who invests through his/her servicing consultant or through the PRS Online provided by Private Pension Administrator (PPA), by entering the respective servicing consultant’s code.
8. All cash payments and completed forms must reach Principal by **11am, 20 October 2021** and payment for investment are subject to clearance. Any submissions thereafter will be voided for this Campaign.

(collectively referred to as “Eligible PRS Investor”)

Campaign Reward

9. Each Eligible PRS Investor is only entitled to one (1) RM30 worth of Touch ‘n Go eWallet Reload PIN (“TNG Reload PIN”).

Campaign Mechanism

10. The Eligible PRS Investor who fulfills the Terms & Conditions will receive the TNG Reload PIN by first week of December 2021.
11. Principal will email the TNG Reload PIN in the form of unique e-code issued by Touch ‘n Go, to the Eligible PRS Investor’s email address registered with Principal.
12. The Eligible PRS Investors 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.

13. The TNG Reload PIN if remains unused or unredeemed after the said Campaign Period, or exceeded the expiry date, the TNG Reload PIN shall lapse and will not be replaced.
14. 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 PRS Investors are responsible to read and understand the Touch 'n Go security privacy policies and terms and conditions available in the Touch 'n Go eWallet official website.
15. Principal will not be held liable in the event the Campaign Reward fulfillments are not completed due to incorrect email address provided by the Eligible PRS Investors.
16. Principal will not assume any responsibility and liability for the Campaign Reward and Principal excludes and disclaims any representation, warranties or endorsement, implied or express, written or oral, of the Campaign 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 Campaign 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 Campaign Reward offered by Touch 'n Go shall be resolved by the Eligible PRS Investor directly with Touch 'n Go.

Technical Requirements

17. 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 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 PRS Investor), omission, interruption, deletion, whether or not arising during operation and transmission as a result of server functions, virus, or due to any other reason beyond its control.

General Terms and Conditions

18. Principal's decision on all matters relating to Campaign shall be final, conclusive and binding and no further correspondence and/or appeal to dispute Principal's decision shall be entertained.
19. All Eligible PRS Investors hereby agrees 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 PRS Investor's conduct or breach of the Terms and Conditions.
20. The Campaign Reward is fully sponsored by Principal and is 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 Campaign Reward.
21. Principal reserves the absolute right to substitute the Campaign Reward with any other item(s) of similar value at its discretion. Any further correspondence will not be entertained.
22. 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".

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23. 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 PRS Investor in any manner deemed practical. The Eligible PRS Investor 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.
24. 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.
25. Principal shall not be liable for any default of its 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.
26. By participating in this Campaign, the Eligible PRS Investor 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 PRS Investor 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 will be processed and used by Principal for the purpose of this Campaign. This includes the Eligible PRS Investor’s personal data, photos and/or other recordings for publicity and/or use in advertisement across all media, in its original or edited format, in relation to this Campaign without further notifications, remuneration and compensation.
27. 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 PRS investor upon dispatch of the email, display of such notice on Principal’s website or delivery (in any other manner deemed practical), as applicable.
28. The Terms and Conditions herein 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 PRS Investor agrees to submit to the jurisdiction of the Courts of Malaysia.
29. All information submitted by the Eligible PRS Investor for the Campaign, shall be true and accurate and Principal will not be held responsible for any false information submitted by the Eligible PRS Investor. All results for the Campaign Rewards are based solely on the fulfillment of ALL the Terms and Conditions stated herein by the Eligible PRS Investors, and Principal’s decision shall be final and conclusive.

For more information, you may contact any Principal’s unit trust consultant or our Customer Service at [03-7718 3001] or [service@principal.com.my].

¹A 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.