

“Private Retirement Scheme (PRS) Year End Top Up 2021” Campaign

TERMS AND CONDITIONS

1. Private Retirement Scheme (“PRS”) Year End Top Up 2021 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 PRS Members (as described in clause 5 below) hereby expressly agree 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 which are available on Principal’s official website (www.principal.com.my). Please read all related Terms and Conditions and any other applicable terms of use and/or terms of conditions carefully before participating in this Campaign.

Campaign Period

3. Campaign period is from 15th September 2021 to 30th November 2021, 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, PRS Members must fulfill the following requirements:
 - a) existing or new PRS members who have successfully registered for a PRS account via Principal’s Retirement Services Department (“Principal Direct Marketing”); or
 - b) new PRS members who have successfully registered for a PRS account via Private Pension Administrator (“PPA”) online enrolment at PPA website (“PPA Online Enrolment”);
 - c) contribute a minimum of RM3,000 into Principal PRS Plus Fund and Principal Islamic PRS Plus Fund under Class A only; and
 - d) PRS units are successfully created by 30th November 2021.(collectively referred to as “Eligible PRS Members”)

Campaign Mechanism

6. The Eligible PRS Members will need to observe the following conditions:
 - a) Eligible PRS Members are required to complete and submit the Principal’s PRS contribution form (“PRS Contribution Form”) to Principal’s Direct Marketing by 30th November 2021.
 - b) Eligible PRS Members are required to make contribution via PPA Online by 28th November 2021. The Eligible PRS Members who have multiple PRS accounts with Principal are required to select the account which are under

CIMB Bank or Direct Marketing only. Please contact our Retirement Services Department for further information. The Eligible PRS Members are responsible to read and understand the PPA's security and privacy policies and terms and conditions which available in PPA's website.

- PPA Website Privacy Statement: <http://www.ppa.my/Privacy-Statement/>
- PPA Online Top Up: <https://www.prsmember.my/top-up/terms-conditions/>
- PPA Online Enrolment: <https://prsenrolment.ppa.my/>

c) the Eligible PRS Members are required to disclose their current email address in the PRS Contribution Form; and

Campaign Rewards

7. The Eligible PRS Member who satisfies the Conditions in Clause 6 above, will be entitled for the Campaign Rewards as follows:

Campaign Rewards	Terms and Conditions
<p>i) Touch 'n Go e-Wallet Reload Pin worth RM30 for existing Eligible PRS Members with minimum contribution of RM3,000 lump sum.</p> <p>ii) Touch 'n Go e-Wallet Reload Pin worth RM40 for new Eligible PRS Members with minimum contribution of RM3,000 lump sum.</p>	<p>a) Each Eligible PRS Member shall be entitled to receive one (1) Campaign Reward only throughout the Campaign Period;</p> <p>b) Campaign Rewards will be processed on a 'first come, first serve' basis. Eligible PRS Members will not be entitled for the Campaign Rewards, if the Campaign Rewards have been fully allocated or utilized;</p> <p>c) Eligible PRS Member who fulfills the Conditions will receive the Campaign Reward within sixty (60) days from the date of PRS units successfully transacted on or before 30 November 2021;</p> <p>d) Principal will not be held liable in the event the Campaign Rewards fulfillments are not completed due to incorrect information provided by the Eligible PRS Members; and</p> <p>e) Eligible PRS Members are also subject to the Touch 'n Go terms and conditions of the Touch 'n Go e-Wallet Reload Pin ("TNG Reload Pin") as follows:</p> <ul style="list-style-type: none"> • <u>TNG Reload Pin</u> <p>i) Principal will email to the Eligible PRS Members, the TNG Reload Pin in the form of unique e-code issued by Touch 'n Go to the registered email address, which Eligible PRS</p>

	<p>Members have provided in the PRS Contribution Form.</p> <ul style="list-style-type: none"> ii) The Eligible PRS Members are responsible for redeeming the TNG Reload Pin directly through the Touch 'n Go e-Wallet App as stated in the registered email sent by Principal within the validity of the unique e-code; iii) Each Eligible PRS Member is only entitled to one TNG Reload Pin (one code per Eligible PRS Member) during the Campaign Period regardless of number of investments made; iv) If the TNG Reload Pin remains unused or unredeemed after the said Campaign Period, or has exceeded the expiry date, the TNG Reload Pin will lapse and will not be replaced; and v) 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. Eligible PRS Members are responsible to read and understand the Touch 'n Go's security and privacy policies and terms and conditions.
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Technical Requirements

8. 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 PRS Members), 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

9. By submitting the PRS Contribution Form to Principal or participating in this Campaign, the Eligible PRS Member 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 PRS Member'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.
10. Campaign 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 Campaign Rewards.
11. Principal reserves the absolute right to substitute the Campaign Rewards with any other item(s) of similar value at its discretion. Any further correspondence will not be entertained.
12. 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.
13. 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 Members in any manner deemed practical. The Eligible PRS Members 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.
14. 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.
15. Principal shall not be liable for any losses, damages, or costs incurred or suffered by any Eligible PRS Members 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.
16. By participating in this Campaign, the Eligible PRS Member agrees and consents to:
- a) allow his/her personal data being collected, processed and used by the Principal in accordance with the Principal's Privacy Notice, which forms an integral part of these Terms and Conditions ("Principal Privacy Notice"). An Eligible PRS Member acknowledges that he/ she has read and accepted Principal Privacy Notice, accessible at

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.

<https://www.principal.com.my/en/privacy-notice-my> (“Principal Privacy Notice”); 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 PRS Member’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.
17. 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 Members upon dispatch of the email, display of such notice on Principal’s website or delivery (in any other manner deemed practical), as applicable.
 18. If the Eligible PRS Member wishes to withdraw from participating in the Campaign, the Eligible PRS Member may terminate his/her participation in the Campaign by giving Principal notice to that effect in writing.
 19. To extent permitted under the applicable law, Principal expressly excludes and disclaims any representations, warranties or endorsements, express or implied, in relation to any warranty of quality, merchantability or fitness for purpose in respect of any part of the Campaign.
 20. The Terms and Conditions herein and all applicable Malaysian laws and regulations shall bind all Eligible PRS Members of this Campaign and be governed by and construed in accordance with the laws of Malaysia and the Eligible PRS Members agree to submit to the jurisdiction of the Courts of Malaysia.

For more information, you may contact us:

Retirement Services Department (e-mail: prs.service@principal.com.my, office: 03 2084 8935.