

TERMS AND CONDITIONS

“EPF i-Invest with Principal – 2021 Year End Bonus Promotion”

1. “EPF i-Invest with Principal – 2021 Year End Bonus Promotion (“Promotion”) 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 Promotion, 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). 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 Promotion.

Promotion Period

3. Promotion Period is from 11th November 2021 to 12th December 2021, 11.59 PM, both dates inclusive (“**Promotion Period**”).
4. Principal reserves its absolute right and discretion to vary or amend the Promotion 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) invested a minimum of RM1,000 in Principal’s unit trust funds at any time during the Promotion Period via EPF i-Akaun (<https://www.kwsp.gov.my/member/investment>) and Principal investment portal (<https://secure01.principal.com.my>) (“EPF i-Invest”);
 - b) an existing or new EPF i-Invest user of Principal Asset Management Berhad; and
 - c) has satisfied the Conditions (as defined in Clause 7 below) (Collectively referred to as “**Eligible Participant**”).
6. The following individual shall not be able to participate in this Promotion:
 - a) **if investment made through Principal’s consultant.**

Promotion Mechanics and Conditions

7. To participate in the Promotion, the Eligible Participant shall comply with each of the following:
 - a) To include “**YearEndBonus2021**” as the promotion’s code before completing the investment transaction via EPF i-Invest;
 - b) Submission of investment transaction via EPF i-Invest by 12th December 2021, 11.59PM;
 - c) Investment units are successfully created during the Promotion Period;
 - d) During the Promotion 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 100 days from the end of the Promotion Period i.e. by 22 March 2022, 11.59pm (“Post Promotion Period”) and any redemption performed during the Post Promotion Period will result in termination of the participation in this Promotion; and
 - f) Each Eligible Participant will be able to participate in other Principal’s promotion during the Promotion Period.

(Collectively referred to as “**Conditions**”)

Promotion Rewards

8. An Eligible Participant who satisfies the Conditions in 7 above, will be entitled for the promotion rewards as follows:

EPF i-invest user	Reward	Terms and Conditions of the Reward
1. EPF i-invest user registered on or before 10 November 2021; and 2. Investment made during the Promotion Period.	Touch ‘n Go eWallet Reload PINs based on 0.58% of total net investment amount*	a) Each Eligible Participant shall only be entitled to receive one (1) Reward only throughout the Promotion Period. b) All Touch ‘n Go eWallet Reload PINs amount will be rounding to the nearest whole number. c) The Reward is capped at RM100,000 during the Promotion Period (“Amount Capped”).
1. EPF i-invest user registered after 10 November 2021; and 2. Investment made during the Promotion Period,	RM50 Touch ‘n Go eWallet Reload PIN + Touch ‘n Go eWallet Reload PINs based on 0.38% of total net investment amount*	d) For the avoidance of any doubt, Eligible Participant will not be entitled to Reward, if the Amount Capped is fully allocated or utilized. e) 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.

*Notes: 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 the Promotion Period, 11.59PM

Illustration for Promotion Eligibility:

EPF i-invest user with Principal			Transactions during Promotion Period		Reward
Eligible Participant A	Existing investor	Register before 11 th Nov 2021	First investment	RM 10,000	RM 100,000 x 0.58% = RM580 worth Touch 'n Go eWallet Reload Pin
			<u>Second investment</u>	<u>RM 90,000</u>	
			Total Investment	RM 100,000	
			Redemption during Promotion Period (as of 12 th December 2021)	RM 0	
			Total Net Investment	RM 100,000	
Eligible Participant B	New investor	Register after 11 th Nov 2021	First investment	RM 10,000	RM50 + {RM 10,000 x 0.38%} = RM88 worth Touch 'n Go eWallet Reload Pin
			<u>Second investment</u>	<u>RM 0</u>	
			Total Investment	RM 10,000	
			Redemption during Promotion Period (as of 12 th December 2021)	RM 0	
			Total Net Investment	RM 10,000	
Eligible Participant C	Existing investor	Register before 11 th Nov 2021	First investment	RM 90,000	RM 100,000 x 0.58% = RM580 worth Touch 'n Go eWallet Reload Pin
			<u>Second investment</u>	<u>RM 20,000</u>	
			Total Investment	RM 110,000	
			Redemption during Promotion Period (as of 12 th December 2021)	RM 10,000	
			Total Net Investment	RM 100,000	
Eligible Participant D	Existing investor	Register before 11 th Nov 2021	First investment	RM 100,000	Redemption made during the Post Promotion Period (before 22 March 2022), hence not entitled for any Reward
			<u>Second investment</u>	<u>RM 0</u>	
			Total Investment	RM 100,000	
			Redemption during Promotion Period (as of 12 th December 2021)	RM 0	
			Total Net Investment	RM 100,000	
			Redemption made during Post Promotion Period (13 Dec 2021 – 22 Mac 2022)		

Note: Above calculation is for illustrations purposes only.

9. Each Eligible Participant who fulfils the Conditions in Clauses 5, 6 and 7 above will receive the Reward via the email registered with Principal between 15 April 2022 – 30 April 2022 or any reasonable date as determined by Principal.
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 Promotion, 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 PINs 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 PINs 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 PINs ("TNG Reload PINs")

12. The Terms and Conditions of the TNG Reload PINs are as follows:
 - a) Principal will email the TNG Reload PINs in the form of unique e-code issued by Touch 'n Go to the registered email address which Eligible Participant has provided in the Promotion Form.
 - b) The Eligible Participants are responsible for redeeming the TNG Reload PINs 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 PINs (one code per Eligible Participant) during the Promotion Period regardless of number of investments made;
 - d) If the TNG Reload PINs remains unused or unredeemed after the said Promotion Period, the TNG Reload Pin shall lapse and will not be replaced; and
 - e) The usage of the TNG Reload PINs 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

13. 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 Promotion 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

14. By participating in this Promotion, 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 creative 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 Promotion shall be final, conclusive and binding and no further correspondence and/or appeal to dispute Principal's decision shall be entertained.
15. 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 8 (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.
16. 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.
17. Principal reserves its sole and absolute discretion to suspend, disqualify or exclude any person from participating or continuing to participate in the Promotion in the event such person has "**Defaulted**"¹.
18. Principal reserves its sole and absolute discretion to discontinue, suspend or terminate this Promotion 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 Promotion.
19. Principal may at any time and without notice add, vary and/ or modify the terms and conditions for this Promotion without assigning any reasons whatsoever.
20. 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 Promotion. Furthermore, Principal shall not be liable for any default of this obligation under the Promotion 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.
21. By participating in this Promotion, the Eligible Participant 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"). 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 Promotion. 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 Promotion without further notification, remuneration or compensation.
22. Any notification made by Principal for this Promotion 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.
23. If the Eligible Participant wishes to withdraw from the Promotion, the Eligible Participant may terminate his/her participation in the Promotion immediately by giving Principal notice to that effect in writing.
24. The Terms and Conditions stated herein, and all applicable Malaysian laws and regulations shall bind all Eligible Participants of this Promotion 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.
25. 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 Promotion; (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.