



# Principal Asset Management Berhad

(formerly known as CIMB-Principal Asset Management Berhad)

Please read these notes before completing the Transaction Form

In accordance with the requirements of the Capital Markets and Services Act 2007, this Transaction Form should not be circulated unless accompanied by the Prospectus, supplementary Prospectus(es) (if any), or Information Memorandum and supplementary Information Memorandum(s) (if any) for the Fund(s).

## 1. Investment

- 1.1. Cheques for investment must be made payable to Principal Asset Management Berhad - Clients' Trust Account 1 - MYR or Principal Asset Management Berhad - Clients' Trust Account 2 - USD. At the back of the cheque, please write your full name, new NRIC number or company registration number, name of fund, account number and telephone number.
- 1.2. No physical CASH shall be accepted as payment for unit trust investment.
- 1.3. Without prejudice to the generality of the foregoing, all Unit Trust Scheme Consultants ("Consultants") of Principal Asset Management Berhad (*formerly known as CIMB-Principal Asset Management Berhad*) ("Principal") are prohibited from receiving from any party monies for unit trust investment (whether by way of cash or cheque or any other instrument made out in favour of the Consultants) for their onwads transmission to Principal and in the event that you do hand over such monies to our Consultants, such Consultants shall for the purposes of such transmission of monies to Principal, be your agent and not ours and we shall not be liable for any loss whatsoever occasioned to you or any other person as a result of you handing over such monies to the said Consultants. We are under no obligation to accept payments for unit trust investment via Consultants of Principal or any third party and may at our sole and absolute discretion reject any such payments.
- 1.4. The sale of units to an investor will be executed at the NAV per unit of the fund as at the next valuation point (forward pricing) after the application for units is received by Principal. Prices of units of the funds are published daily in major newspapers.

## 2. Switching

- 2.1. Principal may accept or reject in whole or in part an application to switch without furnishing any reasons for such refusal. You may switch your investments in any one fund to another fund managed by Principal (unless otherwise stated by the Deed for the relevant Fund). If you switch into a Fund in which you presently hold units in, any distribution instruction earlier given for that Fund will apply to the additional units and remain unchanged. If the switching is made to an initial (new) fund/investment, the net amount switched must meet the minimum requirement of the target fund's initial investment amount. For any partial switching, the minimum investment amount in the original fund must be met at all times.
- 2.2. Principal allows switching from Syariah-based Funds into conventional Funds. However, Muslim unitholders are discouraged to switch from Syariah-based Funds to conventional Funds.
- 2.3. The switching of units will be executed at the NAV per unit of the fund as at the next valuation point (forward pricing) upon receipt of such request by Principal. A switching fee may be charged, please refer to the Prospectus and/or supplemental Prospectus(es) (if any), or Information Memorandum and/or supplementary Information Memorandum(s) (if any) on the switching policy and fee.

## 3. KWSP Investment Scheme - Declaration By Applicant

- 3.1. I am below 55 years of age and at the point of this application, I have not applied/will not be doing so in the next 14 days, for any type of withdrawal from my KWSP Account 1. (e.g. investments in annuity scheme, Government shares, unit trust with Principal or other management companies or any other form of investments).
- 3.2. I also confirm that the disbursement date of my last withdrawal from KWSP Account 1, if any, is at least 3 months from this application.
- 3.3. Subject to this declaration and complete submission of documents, I acknowledge that Principal reserves the right to:
  - 3.3.1. create units in my name based on forward pricing on the date Principal receives my documents in full; and
  - 3.3.2. cancel the above units created in my name and I consent to this cancellation should the KWSP monies not be received by Principal within a period of 60 days from the date of this application.
- 3.4. I understand that if I resubmit a fresh application in the event of KWSP rejection, Principal has the right to process my application based on forward pricing on the date Principal receives my fresh application.

## 4. Rights Of Manager

- 4.1. Principal reserves the right to accept or reject any application in whole or in part thereof without assigning any reason in respect thereof, without compensation to the Applicant and the duly completed Transaction Form received by Principal are deemed irrevocable by the Applicant.
- 4.2. Notwithstanding anything contained herein, Principal shall be at liberty to disregard or refuse to carry out any of the Applicant's instruction if the carrying out of such instructions, would be in contravention of any existing laws or regulatory requirements, whether or not having the force of law and/or would or may expose Principal to any liability (whether valid or otherwise).

## 5. Distribution Instruction

- 5.1. For KWSP Plan, all distribution will be automatically reinvested.
- 5.2. For Cash Plan, all distribution will be as per the provision in the relevant Fund's Prospectus or Information Memorandum, unless written instructions to the contrary are communicated by the Applicant to Principal.
- 5.3. Distribution payout to the unitholder, if any, which remain unclaimed for 6 months will be automatically be reinvested into the Fund based on the prevailing NAV per unit of the Fund.

## 6. Fees, Charges And Expenses

- 6.1. Principal reserves the right to impose additional administration related expenses that may be incurred in carrying out any instructions given by the Applicants.
- 6.2. The Applicant shall be responsible for the payment of any charges, fees, costs, expenses and other liabilities properly payable or incurred by Principal and in holding or executing transaction in respect of any of the units.
- 6.3. Principal shall not be liable to pay any interest to the Applicant for any monies held by Principal for the Applicant for any reason whatsoever.

## 7. Declaration By Consultant

- 7.1. I/We agree to abide by all relevant policies of Principal and applicable laws including amendments as may be in force from time to time.
- 7.2. I/We hereby confirm that I/we witnessed the signature of the Applicant(s) and I/we confirm that the particulars of the Applicant(s) stated herein to be true and correct.

### Important Note:

You are required to satisfactorily verify the identities and addresses of all parties and have adequate records to demonstrate that fact under the local Anti-Money Laundering and Anti-Terrorism Financing Laws, Guidelines and/or Regulations. You should ensure that the names and address of the Applicant(s) are accurate and complete and in accordance with the relevant records.

**Thank you for reading these terms and conditions. Please do not hesitate to contact our Customer Care Centre at 03-7718 3000 if you require any assistance.**