Principal®
In alliance with CIMB

Principal Greater Bay Fund

Your gateway to Asia's innovation hub

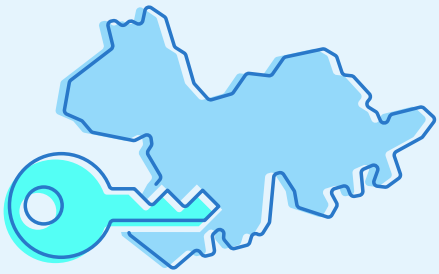
Why invest in this Fund now?

1 Asia's innovation hub - The Greater Bay Area (GBA)

Tap into the the growth potential of the GBA — a dynamic region driving innovation in technology, finance and connectivity, emerging as Asia's centre for progress and opportunity.

2 World-Class Exposure

Gain access to a vibrant network of world-leading cities that are shaping innovation, global trade, and economic advancement.

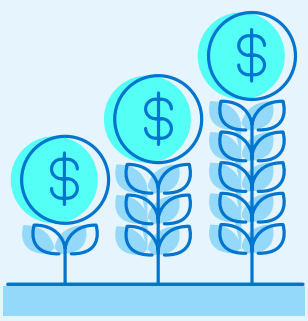


3 Capture long-term capital growth

The Fund focuses on achieving capital appreciation over the medium to long term by investing in quality companies that stand to benefit from the GBA's rapid expansion.

4 Future Growth Focus

Capture opportunities within one of the world's fastest-developing economic clusters through a focused investment approach for sustainable growth.



Invest with Principal

Harnessing Distinctive Opportunities uncovered by 1000+ investment professionals deeply embedded across Asia, we craft customized solutions to meet our clients' unique requirements.

Tapping into Global Capabilities by seamlessly blending our global investment expertise, sophisticated processes and proven track record, we amplify compelling opportunities for our clients.

Transformative Asian Experience with three decades of investment experience and intimate market knowledge, we understand the evolving needs and aspiration of our clients across Asia.

Fund facts

Fund category/type	Equity / Growth
Fund objective	The Fund seeks opportunities by investing predominantly in equities of companies who will benefit from the development in the Greater Bay Area to achieve capital appreciation over the medium to long term.
Benchmark	CSI SH-HK-SZ Greater Bay Area Development Thematic Index for performance comparison purpose only.
Manager	Principal Asset Management Berhad
Base currency	RMB
Classes of unit	AUD-Hedged, MYR-Hedged, SGD-Hedged, USD
Application fee	Up to 5.00% of the NAV per unit.
Management fee	Up to 1.80% per annum of the NAV of the Class.
Trustee Fee	Up to 0.045% per annum (includes local custodian fee but excludes foreign sub-custodian fees and charges (if any)) of the NAV of the Fund.
Cooling-off period	For first time individual investor investing with us, you have six (6) Business Days after your initial investment (i.e. from the date the complete application is received and accepted by us or our Distributors) to reconsider its appropriateness and suitability for your investment needs. Within this period, you may withdraw your investment at the same NAV per unit when the units were purchased or prevailing NAV per unit at the point of cooling-off (whichever is lower) ("Refund Amount"). We will pay the Refund Amount including the Application Fee (if any) to you in the currency of the respective Class within seven (7) Business Days from the date we receive the complete documentations. **Note:** Cooling-off right is only given to first time investor investing with us or our Distributors. However, Principal Malaysia's staff and person(s) registered to deal in unit trust funds of Principal Malaysia or any Distributor are not entitled to the cooling-off right.
Switching fee	Switching will be conducted based on the value of your investment in the Class. The minimum amount for a switch is subject to: **For switching out of the Class:** • the minimum withdrawal applicable to the Class; • the minimum balance required (after the switch) for the Class, unless you are redeeming from the Class in entirety; and • the Withdrawal Fee of the Class (if any); **For switching into the Class:** • the minimum initial investment amount or the minimum additional investment amount (as the case may be) applicable to the Class; and • the Switching Fee applicable for the proposed switch (if any). You may negotiate to lower the amount for your switch with us or our Distributors.
Transfer	We may, at our absolute discretion, allow or refuse transfer of units subject to such terms and conditions as may be stipulated in the Deed.

Note: Subject always to the provisions of the Deed and GUTF, we reserve our sole and absolute discretion without providing any reason whatsoever and at any time to amend, vary, waive and/or reduce the fees and charges (except for Trustee Fee), whether payable by the Fund or Class, payable by you to the Fund or payable by any other investors to the Fund

Share class details

Transaction Information	Class AUD-Hedged	Class MYR-Hedged	Class SGD-Hedged	Class USD
Minimum initial investment*	AUD 1,000	MYR 1,000	SGD 1,000	USD 1,000
	or such other amount as we may decide from time to time.			
Minimum additional investment	AUD 100	MYR 100	SGD 100	USD 100
	or such other amount as we may decide from time to time.			
Minimum withdrawal	100 units	100 units	100 units	100 units
	or such other number of units as we may decide from time to time.			
Minimum balance	1,000 units	1,000 units	1,000 units	1,000 units
	or such other number of units as we may decide from time to time.			

*The minimum initial investment for EPF-MIS (where available) shall be RM1,000 (or such other amount as may be determined by EPF).
Please note that there may be changes to the status of the eligibility of the Fund under the EPF-MIS from time to time. Please refer to our website at www.principal.com.my or www.kwsp.gov.my for updated information.

Note: We reserve our sole and absolute discretion without providing any reason whatsoever and at any time to, accept reject, amend, vary, waive and/or reduce (as the case maybe): (i) your request for a lower amount or number of units when purchasing units (or additional units) or withdrawing units; and/or (ii) the minimum balance. For increase in the number of units for minimum withdrawal and minimum balance, we will require concurrence from the Trustee and you will be notified of such changes. We may for any reason and at any time, waive or reduce: (a) any fees (except for the Trustee Fee); (b) other charges payable by you to the Fund; and/or (c) transactional values including but not limited to the units or amount, for any Unit holder and/or investments made via any distribution channels or platform.

For more information, log on to **www.principal.com.my**, call our Customer Care Centre at **(03) 7723 7260** or WhatsApp at **(6016) 299 9792**, email us at **myservice@principal.com** or visit any of our approved distributors' branches nationwide.

Disclaimer: We recommend that you read and understand the contents of the Prospectus dated 10 July 2023 including any supplemental thereof for Principal Greater Bay Fund which has been duly registered with the Securities Commission Malaysia (SC) before investing and that you keep the said Prospectus for your record. Any issue of units to which the Prospectus relates will only be made upon receipt of the completed application form referred to in and accompanying the Prospectus, subject to the terms and conditions therein. Investments in the Fund are exposed to risks. You should understand the risks, make your own risk assessment, and seek professional advice, where necessary. You can obtain copies of the Prospectus from Principal Asset Management Berhad's office, our website at www.principal.com.my or from any of our approved distributors. There are fees and charges involved in investing in the funds. We suggest that you consider these fees and charges carefully prior to making an investment. Investors have the right to request for the Prospectus, Product Highlights Sheet (PHS) and any other product disclosure document; and the documents should be read and understood before making any investment decision. Unit prices and income distributions, if any, may fall or rise. Past performance is not reflective of future performance and income distributions are not guaranteed. You are also advised to read and understand the contents of the Financing for Investments in Unit Trust Risk Disclosure Statement before deciding to obtain financing to purchase units. The registration of the Prospectus with the SC does not amount to nor indicate that the SC recommends or endorses the fund, and the SC does not review advertisements produced by Principal.

About us: Principal Malaysia, is a joint venture between Principal Financial Group®, a member of the FORTUNE 500® and a Nasdaq-listed global financial services and CIMB Group Holdings Berhad, one of Southeast Asia's leading universal banking groups. Established on 13 June 1994, it is headquartered in Malaysia and has footprints across Indonesia, Thailand and Singapore. We offer a wide variety of solutions to help people and companies in building, protecting and advancing their financial well-being with our unit trust, retirement schemes, discretionary mandates and asset management expertise. With innovative ideas and real-life solutions, the company helps make financial progress towards a more secure financial future possible for clients of all income and portfolio sizes. Principal, Principal and symbol design, and Principal Financial Group are trademarks and service marks of Principal Financial Services, Inc., a member of the Principal Financial Group®. © 2025 Principal Financial Services, Inc.

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