

GOinvest Raya Campaign (“Campaign”) FAQs

Q1 What does this Campaign offer?

A1 This Campaign offers all GOinvest users who:-

- i) Maintain at least RM500 to RM1,000 balance in their GOinvest Save feature an additional bonus rate (“**Bonus Rate**”) of 1.18% per annum (“p.a.”) on their GOinvest balance throughout the Campaign Period (defined below). The Bonus Rate, however, will not apply to any amount more than RM1,000 balance in the Eligible Participant’s (as described below) GOinvest account.
- ii) Successfully activate a minimum of RM500 through the Monthly Auto Cash In (Regular Savings Plan) feature in their GOinvest Save feature during the Campaign Period (defined below) and complete three-Monthly Auto Cash In transactions in a row will be entitled to a Monthly Auto Cash In (Regular Savings Plan) reward (“**RSP Bonus Reward**”) of 4.88% per annum (“p.a.”) for 90 days of the total Monthly Auto Cash In investment amount.

Q2 What is the duration of this Campaign?

A2 This Campaign begins on 15th April 2023 ,12:00 AM and ends on 31st May 2023, 1:00PM both dates inclusive (“**Campaign Period**”).

Q3 Who is eligible for this Campaign?

A3 All GOinvest users who maintain at least RM500 – RM1,000 balance (based on the fund’s latest price per unit) in their GOinvest Save feature or successfully activate a minimum of RM500 through the Monthly Auto Cash In (Regular Savings Plan) feature during the Campaign Period and complete three-Monthly Auto Cash In transactions in a row. (“**Eligible Participant**”).

Q4 Who is not eligible for this Campaign?

A4 Any GOinvest user who is found performing certain actions on their account that are of high risk and not in line with TNG Digital’s User Terms and Conditions. TNG Digital reserves the right to disqualify them from this Campaign and they will not be entitled to the bonus rate or RSP Bonus Reward (“**Reward**”).

Q5 How do I earn a Reward?

A5 i) **The Bonus Rate Reward:**

The cut-off time for the GOinvest Save feature to earn the Reward is at 1 pm daily throughout the Campaign period.

Cash in time	Day	Remarks
1. Before 1p.m	Day 1	Reward accumulated for eligible user on Day 1
2. After 1p.m	Day 1	No reward accumulated for Day 1

	Day 2	Reward accumulated starting on Day 2 for eligible user
--	-------	--

Eligible Participants may earn up to 4.88% p.a., where 1.18% is the entitled Reward, and 3.7% is the projected returns from capital gain and income distribution of the fund.

If the Eligible Participant has more than one financial goal in his/ her GOinvest Save feature account ("Goal"), the Reward for each Goal will be accumulated daily and spread across each Goal according to the balance ratio of each Goal.

ii) **RSP Bonus Reward:**

To qualify for the RSP Bonus reward, you need to:

- i) Activate the Monthly Auto Cash In feature in GOinvest Save feature during the Campaign Period.
- ii) Ensure that the minimum amount deposited through this feature is at least RM500.
- iii) Complete three-Monthly Auto Cash In transactions in a row.
- iv) The transactions must be completed within three months between the Campaign Period until three months after the Campaign ends; August 31, 2023 at 1:00PM.

Q6 Where can I view my Reward?

- A6 i) **Bonus Rate reward:**
 You can view your Reward in your GOinvest app Transaction History after the Reward is credited monthly by the third (3rd) business day of the month, which falls on the 5th May 2023 and 6th June 2023
- RSP Bonus Reward:**
 We will credit the Reward directly to your Touch 'n Go eWallet account, you can view your Reward in your Touch 'n Go eWallet transactions after the Reward is credited.

Q7 When can I receive the Reward in my GOinvest Save feature?

- A7 i) **Bonus Rate reward:**
 The total accumulated Reward for each month during the Campaign Period will be calculated and converted to unit(s) based on the fund's latest price on every second (2nd) business day of the following month. The converted unit(s) shall then be credited into the Eligible Participant's GOinvest account by the third (3rd) business day of the month ("Reward Distribution Date").

If the monthly accumulated Reward is less than RM0.01, or 0.01 unit, the Reward will not be credited nor be carried forward to the following month.

- ii) **RSP Bonus Reward:**
 We will credit the Reward to your Touch 'n Go eWallet account between 1st October 2023 to 31st November 2023.

Q8 What is the cap on the GOinvest Save feature balance amount to which the Bonus Rate will apply?

A8 The Bonus Rate will not apply to any amount more than RM1,000 balance in the Eligible Participant's GOinvest Save feature.

Q9 Is there a maximum amount that can be automatically deposited each month through Monthly Auto Cash In?

A9 There is no maximum limit on the amount you can transfer through Monthly Auto Cash In. However, the transfer limit is determined by your bank or your bank account.

Q9 What is the Reward amount for this Campaign?

A9 The total Reward amount allocated for this Campaign is capped at RM100,000. Once the limit is reached, this Campaign will cease, notwithstanding that the Campaign Period has not ended.

Q10 During the Campaign period, will I still receive any monthly income distribution from the fund?

A10 Yes. You will still be entitled to monthly income distribution from the fund on your GOinvest investment on top of the Reward you earn during the Campaign Period.

Q11 Will users be informed once the Reward limit has been reached?

A11 Yes, there will be:-

i) Notification posted on [Touch 'n Go eWallet's Facebook Page](#).

ii) Push notification via Touch 'n Go eWallet will be sent out if the Reward amount of RM100,000 is reached before the end of the Campaign Period.

Q12 Why didn't I receive my Reward?

A12 This could be due to one or more of the following reasons:

- Your GOinvest account is less than RM500 at the daily cut-off time of 1 pm throughout the Campaign Period; or
- Your Monthly Auto Cash In transaction was not successfully deposited throughout the Campaign Period; or
- You have closed your TNG eWallet account or GOinvest account before the Reward Distribution Date; or
- Your accumulated Reward for the month is less than RM0.01 or 0.01 unit; or
- The Reward limit of RM100,000 has been reached; or
- You did not meet the qualifying criteria/ mandatory regulatory requirements for this Campaign; or



In alliance with  CIMB



- You have breached the TNG eWallet's User and General Terms and Conditions (<https://www.touchngo.com.my/assets/pdf/user-tnc.pdf>).

Q13 Who should I contact for questions pertaining to my Reward?

A13 You may chat with Principal Malaysia's Customer Care Centre via WhatsApp at +60 16-299 9792, call +603 7723 7260 or email your enquiries to goinvest@principal.com.my. Please take note that the operating hours are Monday to Friday, 8.45am – 5.45pm (except on Kuala Lumpur and national public holidays).

If there are any enquiries related to your eWallet account, you may submit your queries to <https://tngd.my/careline-webform> or you may also call the Touch 'n Go eWallet careline at +(603) 5022 3888 for further assistance. Kindly provide your details and proof supporting your claim. The operating hours are Monday to Sunday, 7.00am to 10.00pm (including public holidays).