

# Principal online investment portal

## Frequently Asked Questions



## Section 1: General Questions

### 1.1 General questions

#### **(a) What is Principal Online Investment Portal?**

Principal Online Investment Portal is an online portal by Principal Asset Management Berhad (“Principal”) which allows you to invest using cash or your Employee Provident Fund (“EPF”) funds via i-Invest online platform (“i-Invest”), switch and redeem at your convenience. It also provides ease of access to your investment account (to enquire or view account balances, current value and transaction history, to name a few).

#### **(b) What is i-Invest investment?**

i-Invest is a Member Investment Scheme (“MIS”) by the EPF, where members can transfer part of their Account 1 savings to make investments to supplement and increase their retirement savings.

#### **(c) What is Cash Investment?**

Cash Investment lets you buy (invest) by transferring cash online through your Savings or Current Account.

#### **(d) Who is eligible to invest via Principal Online Investment Portal?**

Individual applicants must be 18 years old and above as at the date of the application to invest via the Principal Online Investment Portal (“Application”).

#### **(e) If I am a foreigner, am I allowed to invest via Principal Online Investment Portal?**

You are allowed to invest with i-Invest only if you were registered as a EPF member before 1 August 1998. For cash investments, we currently do not support new registrations for foreigners.

#### **(f) What are the benefits of investing with Principal Online Investment Portal?**

Through Principal Online Investment Portal, investors can easily manage their investments anytime, anywhere so that you do not miss any investment opportunity. It is safe, secure, and easy to navigate and use.

**(g) What do I need to take into consideration before investing?**

All investments are subject to risks. Investors are encouraged to fully understand the content of the relevant Principal funds' offering documents published by Principal ("Fund") prior to making any investment decision.

**(h) Is there a minimum investment amount?**

You may refer to the following minimum investment amount

- For i-Invest, the minimum investment limit is RM1,000 per investment.
- For Cash investment, the minimum investment limit varies for each Fund. Please refer to the respective Prospectus for more information.

**(i) How do I register to create an account with Principal to invest online?**

- If you are an existing i-Invest investor, you can use your existing username and password to access the portal.
- If you are a new i-Invest investor, you may refer to this process:
  - i. Once you have selected the fund(s) to invest (i.e., buy) from i-Akaun, an online portal operated by EPF ("i-Akaun") and clicked on the buy button; you will be redirected to Principal Online Investment Portal to create your account by performing the following steps.
    - ii. Key in your User ID; and
    - iii. Key in your Secure Word; and
    - iv. Select your Secure Image; and
    - v. Key in your Password; and
    - vi. Key in your Mother's Maiden Name; and
    - vii. Key in the OTP received via a SMS.
- If you are a new investor who wants to invest with us through cash, you may refer to this process:
  - i. Visit <https://secure01.principal.com.my/> and click 'Sign-Up'.
  - ii. You will need to perform eKYC identity verification. You are required to take a photo of your front/back NRIC and take a selfie.
  - iii. Complete your registration by creating your username and password.
  - iv. Choose your security image and word.
  - v. Complete your risk assessment.
- If you are an eInvestor, you are required to register and create your account by following the above process.

**(j) What do I do if I need help?**

For any enquiries, you can chat with us via [WhatsApp](#), email at [myservice@principal.com](mailto:myservice@principal.com) or call us at 03-7723 7260.

## 1.2 Login

### **(a) What should I do if I can't view the Login screen?**

Please ensure that you are accessing web address that starts with https:// and you should see a security padlock when you are accessing a secured website. Check if your internet browser is up to date with the latest browser version. It may not function or can be viewed in an outdated browser. We highly recommend you use the latest version of the supported internet browsers to access to achieve the best user experience.

### **(b) How do I login to Principal Online Investment Portal?**

Please ensure that you are accessing web address that starts with https:// and you should see a security padlock when you are accessing a secured website.

- i. In the Login screen, enter your User ID.
- ii. Verify your Secure Image and Secure Word.
- iii. Lastly, enter your Password.

### **(c) When I attempt to login, I get an error message informing that my User ID and/ or Password is incorrect. What should I do?**

You have three attempts to Login, thereafter your account will be locked. The possible reasons could be:

- i. You entered the wrong Password, User ID or both. Hence, you may proceed to perform “Reset My Password” or “Recover My User ID” in the Log In screen.
- ii. For Password, should your account be locked, proceed to perform “Reset My Password”. A Reset Password OTP will be sent to your registered mobile number maintained in our record.
- iii. For User ID, should you forget your User ID, proceed to perform “Recover My User ID”. A confirmation email will be sent to your registered email address maintained in our record.

### **(d) What if I have exceeded the number of login attempts?**

There is a limited number of retries and after unsuccessful attempts, your account will be locked. Perform “Reset My Password” in the Log In screen. A Reset Password OTP will be sent to your registered mobile number with Principal.

### **(e) What should I do if I did not receive the Recover User ID confirmation email?**

You should check whether the confirmation email go into spam or junk folder and click in the “Send and Receive” function in your email application.

**(f) What should I do if the URL in Recover User ID confirmation email is not working?**

The portal uses JavaScript to run some of its pages. If your browser has disabled JavaScript, please change your browser settings to enable JavaScript.

**(g) What should I do if forgot my User ID and/ or Password and I also no longer have access to my email address and/ or mobile number maintained in the Principal's record to receive the confirmation email and/ or OTP?**

You can chat with us via [WhatsApp](#), email at [myservice@principal.com](mailto:myservice@principal.com) or call us at 03-7723 7260 to update your email address and mobile number in Principal's record. For any personal details update in EPF i-Akaun, you would need to effect the change in EPF i-Akaun separately.

**(h) Why am I prompted to change my password?**

For security reason, customer's password is valid for 60 days. You will have the option to retain your existing password or to change to a new password.

**(i) Can I Login if my password has expired?**

You may login but you will be prompted to change your password immediately upon logged in.

**(j) What is the information I can view and transaction requests I can perform via Principal's Online Investment Portal?**

- i. Opening of an online EPF scheme unit trust investment account.
- ii. Submitting initial and additional investment (buying) request.
- iii. Submitting switching request.
- iv. Submitting redemption request.
- v. View account transaction ledger and/ or history.
- vi. Update personal details.
- vii. Reset User ID, User Password, Secured Word and Secured Image.

**(k) How can I manage my Profile details?**

You may update your corresponding information in the My Profile tab. You will receive an OTP through your registered mobile number to submit any change request. If you need further assistance, you can chat with us via [WhatsApp](#), email at [myservice@principal.com](mailto:myservice@principal.com) or call us at 03-7723 7260

### 1.3 Security and Privacy

#### (a) How do I ensure I am accessing a genuine website?

It is a secured website which uses Transport Layer Security (“TLS”) encryption technology enabled by Secure Socket Layer (“SSL”) certificate to protect your information and secure your online transactions. Please ensure that you are accessing the web address (<https://secure01.principal.com.my/>) that starts with https:// and you will see a security padlock when you are accessing a secured website.

#### (b) How secure and safe is it to perform transactions?

All transactions are processed with strict security using the SSL protocol, the security standard used by most financial institutions. It is verified by DigiCert, the leading authority on internet security. When you log into your account, a padlock will be shown in the status bar and you can always check the server digital certificate.

#### (c) What can I do to protect my online information?

- Do not disclose your password or account details to any unauthorized person. Do not click on links in an email from senders whom you are not familiar with. These emails often contain misspelled words in the sender’s email address or fill out forms in emails messages and un-trusted websites.
- Be wary of unexpected calls or emails requesting personal information, passwords or financial details. Principal will never send you an email or SMS asking you to verify or provide sensitive/confidential information.
- Create smart passwords by using combination of numbers, upper- and lower-case letters. Avoid using dictionary or generic passwords or a password that is easily identified with you (e.g. family name, birthday, pass1234, etc).
- Do not share your password or write it down. Prevent the browser from storing your login id and password. Passwords should never be automatically filled in by a computer.
- Change passwords regularly. Choose a different password for each online account. For example, using the same password on bank accounts and social media or email may increase risk of identity theft or fraud.
- When you log in, you are in a secure session. Ensure the web address starts with https://.
- Remember to log out if you step away from your computer or you have completed your tasks.
- Avoid using public Wi-Fi or public computers to perform online transactions.
- Only use online services on computers with up-to-date anti-virus and anti-spam software.
- Clear browser cache (internet browsing history/information) after each internet transaction session.

**(d) What is OTP?**

One-Time Password or Pin “OTP” is a unique 6-digit authentication code which is system generated. OTP acts as an additional security for you when you make transactions submissions and perform profile update.

**(e) How do I obtain my OTP?**

Your OTP will be generated and sent to your registered mobile in Principal’s records prior to each transaction request submission. The 6-digit authentication code will be sent to your mobile number via SMS.

Note: For customers who are overseas, your mobile network must be supported by your mobile network provider, and you are able to receive the relevant security protocols.

**(f) What is the validity period of OTP?**

OTP is only valid for 4 minutes.

**(g) What should I do if I did not receive your OTP?**

You may click the “Resend” button. However, the OTP is limited to 3 times regeneration in 5 minutes. After the first 5 minutes, you must wait for 15 minutes to regenerate the OTP again. You may also check with your mobile service provider on any connectivity issues.

**(h) What is TAC?**

Transaction Authorised Code is a unique 6-digit authentication code which is generated by system.

**(i) Why do I see “Security Logout” page after I have logged in or have left it idle for a long time?**

If you leave the login session on the Principal Online Investment portal idle from your last activity for more than 15 minutes or forget to log out, our system will reset the session and automatically log you out after 15 minutes.

**1.4 Cooling-off****(a) What is cooling-off period?**

Cooling-off period is the right given to investors to request for a full refund of investor’s investment within six (6) business days from the date of receipt of the successful initial investment transaction request.

**(b) Who is entitled to the cooling-off period?**

Cooling-off is applicable to investors who are investing with Principal for the first time. The first-time investor may cancel the investment that he has made by submitting a cooling-off request to Principal within six (6) business days from the date of investment to receive a full refund of the investment into your EPF Account 1 (for investment under i-Invest) or bank account (for cash investment).

**(c) Where can I get the cooling-off period form?**

For cooling-off request, you may contact us via [WhatsApp](#), email at [myservice@principal.com](mailto:myservice@principal.com) or call us at 03-7723 7260

**(d) When can I get a refund upon submission of the cooling-off period form?**

You will receive the refund within six (6) days from the date of receipt of the cooling-off form by Principal and upon receipt of payment from EPF/bank account.

**(e) If I have invested into two Funds at the same time but I would like to exercise my cooling-off period rights for only one Fund.**

Yes, you can exercise your cooling-off period rights for one of the Funds.

**(f) Is cooling-off period applicable for top up/ additional investments?**

No, it is not.

**(g) I have existing unit trust accounts with Principal's unit trust consultant(s); but I am investing for the first time via this online platform into EPF scheme. Is cooling off period applicable for the investment on this online platform?**

No.

## **1.5 Switching**

**(a) What is Switching?**

Switching is basically a Sell and a Buy transaction request. Switching facility allows you to switch from (sell) and switch in to (buy) any of the EPF approved Funds (For i-Invest) or any other funds (for cash investment) that allow switching of units.



**(b) Can I select more than one Funds to switch out?**

- For i-Invest - Yes, you may select more than one Funds from i-Akaun Investment's dashboard or directly login to Principal's Online Investment Portal to perform your switching request.
- For cash investment - Yes, you may select more than one Funds from Principal's Online Investment Portal to perform your switching request.

**(c) Can I switch into more than one Funds?**

Yes, you may click on "+Add Another Fund" and select a Fund from the drop-down tab and allocate it to the "Switching into" section.

**(d) Do I have to indicate number of units for switching?**

Yes, you are required to indicate number of units for partial switching. To switch out all your units from a particular Fund to another, you may tick on the "Switch all" box. Should the balance of units in the switch out Fund is less than the minimum units holding allowed, your switching request will be rejected.

**(e) When can I make switch out (i.e., sell) transaction request from my Funds?**

You can make switch out (i.e., sell) request once your investment (i.e., buy) transactions are completed where you have units in your holding and/or accounts. You are unable to switch out (i.e. sell) any Funds during the transaction and/or pending processing cycle where unit have yet to be credited into your holding and/ or account.

**(f) Can I switch my units from EPF scheme account(s) invested under Principal's unit trust consultant?**

Yes, you can perform such switching request online via i-Akaun or directly login to Principal's Online Investment Portal.

**(g) Can I make online submission to switch my units in my cash scheme account(s) invested via withdrawal from my EPF Akaun 55 and/ or Akaun Emas?**

Unfortunately, the online switching facilities for cash scheme account(s) are not available yet. In Principal Online Investment Portal's dashboard, you will only be able to view your cash scheme account(s) invested via EPF Akaun 55 and Akaun Emas. If you still wish to submit your switching request, you may walk into any Principal's branches nearest to you.

**(h) Can I make online submission to switch my units in Fund(s) invested via CIMB Bank or iFast (for both EPF and Cash scheme)?**

No, you can't. You must submit your switching request to CIMB Bank or iFast directly.

**(i) Can I resume with my switching submission if I received a message that my switching request into Fund(s) is mismatched with my risk appetite?**

You have options to:

- Resume with your Fund(s) switching by clicking on "Agree & Continue" button acknowledging the mismatch alert message; or
- Remove and replace the suitable Fund(s) in your "switching into" list.

**(j) When will my submitted transaction request (switch order) be processed by Principal?**

Your buy order will be processed on the same business day should you have successfully submitted the transaction request and received by Principal before 4pm. If you have successfully submitted the transaction request and received by Principal after 4pm or on a non-business day, orders will be processed on the next business day.

**(k) When will the switch out Fund be debited and switched in fund be credited in your holdings?**

The respective Funds will be debited from and credited in your holding by three business days (T+2) for local Funds and four business days (T+3) for foreign Funds.

**(l) When will I know about the price/ NAV for the fund(s) I switch into?**

We process a switch as a withdrawal from one fund or class and an investment into another fund or Class within Principal Malaysia's fund. If we receive a complete switch request by 4:00 p.m. on a Business Day, we will process the switch-out using the NAV per unit for that Business Day. If we receive the request after 4:00 p.m. on a Business Day, we will process the switch-out using the NAV per unit for the next Business Day. However, you should note that switch-in may be processed at a later Business Day, generally within one (1) to four (4) Business Day.

**(m) What happens after I have successfully submitted my switching transaction request online?**

You will receive a transaction confirmation notice once your request is successfully submitted.

**(n) How can I view my investment account(s) and/or account holding?**

Once your investment/ Fund is debited from and credited in your account holding, you will receive an email notification. Alternatively, you may also login to Principal Online Investment Portall to view your investment details and/ or account holdings.

**(o) How can I view my switching transaction processing status?**

You may refer to the Transaction History in the top right menu tab that will show the status of all your successfully submitted transactions. The status labelled with 'Processing' means the transaction(s) is pending processing. Once the transaction(s) is processed and units are credited into your account holdings, the transaction(s) will be removed from the Transaction History and displayed in your fund and/ or account ledger with the complete holding details.

**1.6 Redemption****(a) What is redemption?**

Redemption is basically a sell transaction request.

**(b) When can I make redemption (i.e., sell) transaction request(s)?**

You can redeem (i.e., sell) once your investment (i.e., buy) transactions are completed where you have units in your holding and/or accounts. You are unable to redeem (i.e., sell) any Funds during the transaction and/or pending processing cycle where unit have yet to be credited into your holding and/ or account.

**(c) Can I select more than one Funds to redeem online?**

- For i-Invest - Yes, you may select more than one Funds from i-Akaun's dashboard or login to Principal Online Investment Portal to submit your redemption submission.
- For cash investment - Yes, you may select more than one Funds from Principal Online Investment Portal to submit your redemption submission.

**(d) Do I have to indicate number of units for redemption?**

Yes, you are required to indicate number of units for partial redemption. To redeem all your units from a particular Fund, you may tick on the "Redeem all" box. Should the balance of units in the redeem Fund is less than the Minimum Units Holding allowed, all remaining units will be redeemed.

**(e) Can I make redemption submission online for my units invested in EPF scheme under consultant?**

Yes, you can.

**(f) Can I make redemption submission online for my units invested in cash scheme account via withdrawal from EPF Akaun 55 and Akaun Emas withdrawal?**

From Principal Online Investment Portal's dashboard you may view your cash scheme account invested via EPF Akaun 55 and Akaun Emas. However, the online redemption submission is not available yet for now. Meantime, if you still wish to submit your redemption submission, you may walk into any Principal's branches nearest to you.

**(g) Can I make redemption submission online for my units in Fund(s) invested via CIMB Bank or iFast?**

No, you can't. You must submit your redemption transaction to CIMB Bank and iFast directly.

**(h) How long does it take to approve my redemption transaction request?**

Your transaction request will be processed immediately. You will either receive a "Successful Transaction" confirmation or "Rejected Transaction" confirmation.

**(i) When will I know about the payout amount for the Fund(s) you redeem?**

The 'Indicative Price/ NAV' that you could see in the transaction screen is the 'indicative price'. This is usually the fund price/NAV of the latest trading day (i.e., price of the Fund one working day ago). This indicative price is NOT the actual transaction price of the Fund that you are buying or selling. Unit trusts in Malaysia are priced based on "forward pricing". This means that if you transact today before 4pm, you will get the Fund's value as of the closing price of the market today. However, you will know the price in one working day. If you transact today after 4pm, you will get the fund's value as of the closing price of the market tomorrow. However, you will know the price in two working days.

**(j) What happens after I have successfully submitted my redemption transaction?**

You will receive a submission confirmation notice once it is successfully transacted.

**(k) How can I view the redemption transaction status?**

You may refer to the Transaction History in the top right menu tab that will show the status of all your transactions submitted successfully. 'Processing' means pending processing. Once it is processed and the redemption proceeds is credited to your EPF Account 1, it will be removed from the Transaction History and appear in your Fund and/ or account ledger with the complete holding details.

**(l) When I redeem units that were, do I get a cheque for my redemption proceeds?**

- For i-Invest - The redemption proceeds will be credited directly to your EPF Account 1.
- For cash investment – The redemption proceeds will be credited back to your bank account.

**(m) Can I redeem units that were purchased through my EPF Account 1 If I am over 55 years old and do I get a cheque for your redemption proceeds?**

Once an investor reached 55 years old, all investment accounts made via withdrawal from EPF Account 1 will be converted from a EPF scheme account into a Cash scheme account with release control instruction from EPF. Should any redemption request(s) received for a Cash scheme account all redemption proceeds will be payout to the investor personal account as per instruction in the redemption request submitted.

## **Section 2: About i-Invest**

### **2.1 Registration**

**(a) How do I register for Principal Online Investment Portal?**

Once you have selected the fund(s) to invest (i.e. buy) from i-Akaun, an online portal operated by EPF (“i-Akaun”) and clicked on the buy button; you will be redirected to Principal Online Investment Portal to create your account by performing the following steps:

- i. Key in your User ID; and
- ii. Key in your Secure Word; and
- iii. Select your Secure Image; and
- iv. Key in your Password; and
- v. Key in your Mother’s Maiden Name; and
- vi. Key in the OTP received via a SMS.

**(b) Can I make my User ID unique and not use my email address?**

Yes, you can. And it is not case sensitive.

**(c) What is the accepted combination for the Password creation?**

Your Password must contain between 8 to 12 characters. It must be alphanumeric, i.e. a combination of alphabetic and numeric characters with at least one (1) capital letter.

**(d) What is Secure Word and Secure Image?**

Secure Word and Secure Image is an enhanced security measure to safeguard customers as they carry out their transactions through various additional steps of verification that reinforces the fact you are at a valid website. It is an additional security solution that will help to protect you against identity and account information theft. Secure Word and Secure Image is a security process to confirm the entered

User ID. You may proceed to enter your password if the Secure Word and Secure image displayed is correct.

**(e) What is the accepted format of a Secure Word?**

Secure Word length must be a minimum of 8 characters and a maximum of 14. It cannot be same as User ID.

**(f) Is my image secure?**

The Secure Image that is presented to you during your registration process comes from a large selection of images, but randomly selected and shown for your selection. Therefore, it will be difficult for an unauthorised party to display your selected image for your verification.

**(g) Can I change the Secure Word and Secure image, after my registration?**

Yes, you can change it via My Profile, Security and Settings.

## **2.2 Opening an i-Invest account and making your first transaction**

**(a) How do I open EPF scheme investment account online via the Principal Online Investment Portal?**

Upon selecting your investment Funds in i-Akaun, you will be redirected to Principal Online Investment Portal to perform the following steps:

- i. Complete your personal details; and
- ii. Create your login account; and
- iii. Confirm your purchase request.

**(b) If I have existing EPF scheme investment accounts with unit trust consultant registered with Principal ("Consultant"), can I open another EPF scheme investment account via the Principal Online Investment Portal?**

Yes, you can open another online investment account as it is a self-managed investment platform. A new account number will be assigned for your investment via the Principal Online Investment Portal.

**(c) Can I invest (i.e. buy) the same Fund(s) that I have bought with a Consultant via this Principal Online Investment Portal?**

Yes, you may buy any EPF's approved Funds online via the Principal Online Investment Portal even though it is the same Fund you have bought from a consultant. A new account number will be assigned for your investment via the Principal Online Investment Portal.

**(d) If I am more than 55 years old, can I invest via i-Akaun?**

Should you still have available amount in your EPF Akaun Emas or Akaun 55, you will be able to login to i-Akaun Investment to make investment (i.e. buy) request. If you can login to your i-Akaun and make investment via your i-Akaun, once you selected your fund(s) to invest, you will be redirected to Principal Online Investment Platform for an online account creation, investment account opening and investment (i.e., buy) transaction submission. For further information, please visit this link.

**(e) If I am above 55 years and have invested via i-Akaun, will my account be under the EPF scheme?**

If you are above 55 years old, your online investment (i.e. buy) is made via a withdrawal from your EPF Akaun Emas or Akaun 55. If you can make withdrawal via your i-Akaun for investment, Principal will then process your investment into a Cash scheme account and not an EPF scheme account. For further information, please visit this link.

**(f) Are there any charges to open an investment account under the Principal Online Investment Portal?**

Opening of an online investment account under the Principal Online Investment Portal is free-of-charge.

**(g) How frequent can I withdraw my EPF savings to make an investment?**

You may apply to invest every three (3) months from the approval date of your last investment. However, if you still have available investment amount from your eligible investment amount, you may make investment (i.e. buy) anytime and not bound by every 3 months withdrawal from the approval date of your last investment.

**(h) Can I open a joint account online for my EPF investment?**

No, you are not able to.

**(i) How do I know which of the Funds are open for online investment via i-Invest?**

All Funds that are listed in i-Akaun's buy screen are EPF approved Funds that are open for investment (i.e., buy) and/or to be switched into.

**(j) What is the amount you can start with your first-time investment via the Principal Online Investment Platform?**

Investing in the Funds is generally affordable. For e.g., an initial investment for Principal funds starts from RM500 and its subsequent additional investment is only from RM200. You may refer to relevant Funds documents to find out more on the initial and subsequent investment for other Funds available.

However, i-Akaun requires each transaction submission to have a minimum total investment amount of RM1,000 (for one Fund or multiple Funds investment).

**(k) Is there a minimum transaction amount for investment submitted via i-Akaun?**

Yes. i-Akaun investment requires each transaction submission to have a minimum total investment amount of RM1,000 (for one Fund or multiple investment).

**(l) What's the sales charge?**

Sales charge is the fee imposed by Principal to you when investing in the Funds. The sales charge for i-Akaun is capped at 0.5%. However, from time to time, investors could enjoy special promotional sales charges.

**(m) What can I do if I found out that my prior selected Fund(s) from i-Akaun are mismatched with my risk appetite?**

You have options to:

- Resume with your Fund(s) purchase by clicking on “Agree & Continue” button acknowledging the mismatch alert message; or
- Remove any Fund(s) from your purchase list; or
- Should you want to add new Fund(s), you would need to log in to i-Akaun for new Fund(s) selection.

**(n) How do you make withdrawal from your EPF Account 1 once you have confirmed your investment (i.e., buy) transaction?**

Once you have confirmed your investment (i.e. buy) transaction, you will be redirected to i-Akaun Investment's transfer gateway to process the withdrawal request from your EPF Account 1. A Transaction Authorisation Code (“TAC”) from EPF will be sent to your mobile number (maintained in EPF i-Akaun record) to confirm the investment transaction request.

**(o) How long does it take for EPF to approve the withdrawal from my Account 1 for my investment (i.e., buy) transaction request?**

Your investment (i.e., buy) transaction request will be processed immediately during the EPF i-Akaun transfer gateway online operating hours. You will either received a Successful or Rejected transaction confirmation notice.

**(p) When will my submitted investment (i.e. buy) transaction be processed by Principal?**

Your buy order will be submitted for processing on the same business day should you have successfully submitted the investment transaction and received by Principal before 4pm. If you have successfully



submitted the investment transaction and received by Principal after 4pm or on a non-business day, orders will be submitted for processing on the next business day.

**(q) When will my online investment account be created and units of Fund be credited in my holdings?**

You could see the 'Indicative Price/ NAV' on the transaction screen. This is usually the Fund price/ NAV of the latest trading day (i.e. price of the Fund one working day ago). This indicative price is NOT the actual transaction price of the Fund that you are buying or selling. Most of the unit trusts in Malaysia are priced based on "forward pricing". This means that if you transact today before 4pm, you will get the Fund's value as of the closing price of the market today. However, you will know the price within two (2) working days. If you transact today after 4pm, you will get the Fund's value as of the closing price of the market tomorrow. However, you will know the price within two (2) working days.

**(h) What happens after you successfully submitted your investment (i.e., buy) transaction?**

You will receive an email notification from Principal after your online submission is successfully performed.

**(l) How can I access my investment account?**

Once your investment/ units of Fund are credited in your holding, you will receive an email notification. Alternatively, you may also login to Principal's dashboard to view your account holdings, ledger details and/or transaction history on successfully submitted transactions pending processing. You will be able to view your account holding in EPF i-Akaun's dashboard too.

**(j) Where can I get the respective Funds information?**

You may view Funds information on Principal's website at <https://www.principal.com.my/>, and i-Akaun.

**(k) Can I submit my investment (i.e., buy) requests through the Consultant and/ or through Principal's branches?**

Yes, you can still submit investment requests to Principal via your servicing Consultant and/or any of Principal's branches. Those requests will be processed into the respective account(s) maintained by the Consultant.

## **2.3 Dashboard: Account Summary, Ledger and Transaction Histories**

**(a) Can I view all my unit trust accounts?**

Yes, you can view all your EPF scheme unit trust accounts opened with Principal directly or via your servicing Consultant. You are also able to view the account summary of your Cash scheme unit trust

accounts opened with Principal directly via the Principal Online Investment Portal's dashboard or via any of your servicing Consultant..

**(b) Can I view all my transaction details since the date I opened the account?**

For EPF scheme unit trust account, you can view your transaction details up to the last ten (10) years via this online platform. For transaction more than 10 years, you may contact us via [WhatsApp](#), email at [myservice@principal.com](mailto:myservice@principal.com) or call us at 03-7723 7260

**(c) How can you view the status of your transaction(s) that was submitted successfully?**

You may refer to the Transaction History in the top right menu tab that shows the status of all your transactions submitted as "Processing", i.e., received pending processing. You will also receive a notification email from Principal after your online instruction is successfully submitted. The 2nd email notification will be sent to you after the units/ proceeds have been processed (T+2 or T+3 business days) and credited into your holdings and/ or credited to your EPF Account 1.

**(d) What are the details displayed in Transaction History?**

It displays the status of all the transactions submitted to Principal pending processing and/ or processed as Rejected. Below are the details that will be displayed:

- i. Submission Date & Time
- ii. Account No.
- iii. Fund Name
- iv. Transaction Type and Ref No.
- v. Gross Amount (RM) [for Buy Transaction]
- vi. Units (for Switch and Redeem Transaction)
- vii. Status (Accepted, Processing, Rejected)

**(e) What are details displayed in the 'Status' column of the Transaction History?**

- Accepted: Indicates that transaction(s) submitted is pending acceptance for processing.
- Processing: Indicates that transaction(s) is accepted and awaiting processing.
- Rejected: Indicates that transaction submitted is unsuccessfully processed.
- Cancelled: Indicates that transaction submitted is cancelled.

**(f) Where can I view and monitor my invested fund(s) portfolio?**

After you login, you can view through the dashboard that display the portfolio summary of respective fund(s). Click on the respective account summary to further view details in the Ledger for EPF scheme account(s). Ledger is available for EPF scheme accounts only for now.

**(g) What are the details displayed in my fund portfolio summary in the dashboard?**

It displays the summary of your accounts and/ or funds in your holdings. Below are the details that will be displayed:

- i. Fund Name & Asset Class.
- ii. Total Investment (RM) (Gross investment amount subtracted total fee incurred).
- iii. Total Units (Accumulation of all purchase in units, plus any returns in units generated from the total purchases).
- iv. Latest NAV (Per unit price of Fund as at its last business day).
- v. Total Value (Total accumulated units in holdings multiplied with its latest NAV).
- vi. Total Fee (RM) (Fees imposed on units of Fund purchased).

**(h) What if I bought the same Fund with my Consultant as well as EPF i-Akaun, how would my portfolio display in the dashboard?**

From the Fund portfolio it will further breakdown into the respective account type investment, i.e., via the Consultant or EPF Online in order to further display its respective account ledger.

**(i) What type of transaction is in my ledger?**

You can view all transactions type processed into your account(s) for the last ten years.

## **2.4 Distribution**

**(a) When will distributions be declared?**

Distributions, if any, will be declared at the end of the financial year of each Fund, or for any specified period as may be approved by the Trustee.

**(b) What is distribution reinvestment?**

Distribution reinvestment means that the distribution will be reinvested into the account based on NAV per unit (the closing price after the financial year end of the fund, or for any specified period as may be approved by the Trustee) to buy more units.

**(c) Where can I view the historical record of dividends such as historical dividend rates and frequency?**

Historical records of dividends declared can be viewed under the 'Fund Info' section in the fund factsheets.

**(d) What do I do with the distribution tax voucher in the statement?**

The distribution statement informs you of your distribution entitlement. You can submit it to the income tax department to claim your tax credit.

**(e) Are capital gains and distribution on unit trust taxable?**

No, capital gains are not taxable. However, distributions are taxed at source and the rate depends on the assessment year.

### **Section 3: About Cash Investment**

#### **3.1 Registration**

**(a) How do I register?**

To register and create a new account, you will need to visit this link and following these steps:

- i. Click 'Sign Up'.
- ii. Key in your NRIC number
- iii. Perform the eKYC i.e., take a picture of your front and back NRIC and take a selfie\*
- iv. Create your Username, Password, Secure Word, and Image
- v. Perform your risk assessment

*\*If you are an existing Principal customer, you do not need to perform the eKYC.*

**(b) If I am an existing EPF's i-Invest investor, do I need to register again?**

For existing i-Invest customer, you may login using your username and password.

**(c) Can I use my eInvestor username and password?**

You will need to create a new account.

**(d) Can I make my User ID unique and not use my email address?**

Yes, you can. And it is not case sensitive.

**(e) What is the accepted combination for the Password creation?**

Your Password must contain between 8 to 12 characters. It must be alphanumeric, i.e., a combination of alphabetic and numeric characters with at least one (1) capital letter.

**(f) What is Secure Word and Secure Image?**

Secure Word and Secure Image is an enhanced security measure to safeguard customers as they carry out their transactions through various additional steps of verification that reinforces the fact you are at a valid website. It is an additional security solution that will help to protect you against identity and account information theft. Secure Word and Secure Image is a security process to confirm the entered User ID. You may proceed to enter your password if the Secure Word and Secure image displayed is correct.

**(g) What is the accepted format of a Secure Word?**

Secure Word length must be a minimum of 8 characters and a maximum of 14. It cannot be same as User ID.

**(h) Is my image secure?**

The Secure Image that is presented to you during your registration process comes from a large selection of images, but randomly selected and shown for your selection. Therefore, it will be difficult for an unauthorised party to display your selected image for your verification.

**(i) Can I change the Secure Word and Secure image, after my registration?**

Yes, you can change it via My Profile, Security and Settings.

### **3.2 Opening a Cash Investment account and making your first transaction**

**(a) If I have existing account with a consultant, can I open another Cash Investment account online?**

Yes, you can.

**(b) Can I invest (i.e., buy) the same fund(s) that I have bought with a consultant via this online platform?**

Yes, you can.

**(c) What is the eligibility to invest online with Cash?**

Individual applicant must be 18 years old and above as at the date of the Application.

**(d) How do I know which of the Principal's funds are open for this online investment?**

All funds that are listed on the buy screen are open for investment (i.e., buy) and/or to be switched into.

**(e) What is the amount you can start with your first-time investment via this online platform?**

Investing in unit trust funds is generally affordable. For e.g., an initial investment for Principal Greater China Equity Fund starts from RM500 and its subsequent additional investment is only from RM200. You may refer to our Master Prospectus to find out more on the initial and subsequent investment for other Funds available.

**(f) What's the sales charge?**

Sales charge is the fee imposed when investing in unit trust and may vary for each Fund. Please read the Master Prospectus to find out more. However, from time to time, investors could enjoy special promotional sales charges.

**(g) What can I do if you found out that my prior selected Fund(s) are mismatched with my risk appetite?**

You have options to:

- i. Resume with your Fund(s) purchase by clicking on “Agree & Continue” button acknowledging the mismatch alert message; or
- ii. Remove any Fund(s) from your purchase list; or
- iii. Should you want to add new Fund(s), you would need to log in to your Principal Online Investment Portal's account.

**(h) What payment method is supported for Cash Investments?**

You can make cash investments by online transfer via FPX. Please note that any payment received by Principal from third party account will be refunded and the transaction will be rejected.

**(i) When will my submitted investment (i.e., buy) transaction be processed by Principal?**

Your buy order will be submitted for processing on the same business day should you have successfully submitted the investment transaction and received by Principal before 4pm. If you have successfully submitted the investment transaction and received by Principal after 4pm or on a non-business day, orders will be submitted for processing on the next business day.

**(j) When will my online investment account be created and units of Fund will be credited in my holdings?**

If we receive a complete application by 4:00 p.m. on a Business Day, we will process it using the NAV per unit for that Business Day. If we receive the application after 4:00 p.m. on a Business Day, we will

process it using the NAV per unit for the next Business Day. We will only process complete applications with all the necessary information. The number of units that you receive will be rounded down to two (2) decimal places.

**(k) What happens after you successfully submitted your investment (i.e., buy) transaction?**

You will receive an email notification from Principal after your online submission is successfully performed.

**(i) How can I access my investment account?**

Once your investment/ units of fund are credited in your holding, you will receive an email notification. Alternatively, you may also login to Principal's dashboard to view your account holdings, ledger details and/or transaction history on successfully submitted transactions pending processing.

**(j) Where can I get the respective funds information?**

You may view Funds information on the Principal's website at <https://www.principal.com.my/>.

### **3.3 Dashboard: Account Summary, Ledger and Transaction Histories**

**(a) Can I view all my unit trust accounts?**

Yes, you can view all your cash scheme unit trust accounts opened with Principal directly on the Principal Online Investment Portal's dashboard.

**(b) Can I view all my transaction details since the date I opened the account?**

You can view your transaction details up to the last ten (10) years via this online platform. For transaction more than ten (10) years, you may contact us via [WhatsApp](https://www.principal.com.my/WhatsApp), email at [myservice@principal.com](mailto:myservice@principal.com) or call us at 03-7723 7260

**(c) How can you view the status of your transaction(s) that was submitted successfully?**

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