

TERMS AND CONDITIONS

"Invest with Principal – 2022 New Investors"

1. "Invest with Principal – 2022 New Investors 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 3rd January 2022 to 31 December 2022, 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 RM500 via Cash or EPF funds in Principal's unit trust funds ("Funds") at any time during the Promotion Period via Principal's online investment portal (<https://invest.principal.com.my>) ("**Principal's online investment portal**") ;
 - b) a new Principal's online investment portal 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 "**Welcome2022**" as the promotion's code before completing the investment transaction via Principal's online investment portal;
 - b) Submission of investment transaction via Principal's online investment portal by last day of the Promotion Month, 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 thirty (30) days from the end of each Promotion Month ("Post Promotion Month") and any redemption performed during the Post Promotion Month 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**")

Rewards

8. Promotion Reward.

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

Investment (i.e. buy) Amount:	Promotion Reward	Terms and Conditions of the Promotion Reward
RM500 & above	Touch 'n Go eWallet credit worth RM 30 ("Reward")	<ol style="list-style-type: none">a) Each Eligible Participant shall only be entitled to receive one (1) Promotion Reward only throughout the Promotion Period.b) The Promotion Reward is capped at RM3,000 per Promotion Month ("Amount Capped").c) For the avoidance of any doubt, Eligible Participant will not be entitled to Promotion Reward, if the Amount Capped is fully allocated or utilized.d) Each Eligible Participant who fulfils the Conditions in Clauses 5, 6 and 7 above will receive the Promotion Reward via the email registered with Principal.

b) Campaign Month:

Promotion Month	Registration Period
January 2022	3 rd January to 31 st January 2022
February 2022	1 st February to 28 th February 2022
March 2022	1 st March to 31 st March 2022
April 2022	1 st April to 30 th April 2022
May 2022	1 st May to 31 st May 2022
June 2022	1 st June to 30 th June 2022
July 2022	1 st July to 31 st July 2022
August 2022	1 st August to 31 st August 2022
September 2022	1 st September to 30 th September 2022
October 2022	1 st October to 31 st October 2022
November 2022	1 st November to 30 th November 2022
December 2022	1 st December to 31 st December 2022

*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 month, 11.59PM

Illustration:

	Transactions during Registration Period		Reward
Eligible Participant A	Initial Investment	RM 7,000	Reward = RM30 (Participant met the minimum initial investment of RM500)
	Redemption	RM 0	
	Net Investment	RM 7,000	
Eligible Participant B	Initial Investment	RM 2,000	Not eligible (Participant doesn't meet the minimum initial investment of RM3,000)
	Redemption	RM 0,000	
	Net Investment	RM 2,000	
Eligible Participant C	Initial Investment	RM 10,000	Not eligible (Participant redeem the investment within the Post Promotion Month)
	Redemption	RM 5,000	
	(Redeem during post campaign month)		
	Net Investment	RM 5,000	
Note: Above calculation is for illustrations purposes only.			

Reward Fulfilment

8. Eligible Participant who fulfil the Conditions will receive the Reward as follows:

Promotion Month	Reward delivery
January 2022	21 st March 2022 – 31 st March 2022
February 2022	18 th April 2022 – 30 th April 2022
March 2022	16 th May 2022 – 31 st May April 2022
April 2022	20 th June 2022 – 30 th June 2022
May 2022	18 th July 2022 – 30 th July 2022
June 2022	22 nd August 2022 – 31 st August 2022
July 2022	19 th September 2022 – 30 th September 2022
August 2022	17 th October 2022– 30 th October 2022
September 2022	22 nd November 2022– 30 th November 2022
October 2022	20 th December 2022 - 31 st December 2022
November 2022	16 th January 2023 - 31 st January 2023
December 2022	21 st February 2023 -28 th February 2023

Terms and Conditions of the Rewards

9. Principal will not be held liable in the event the Reward fulfillments are not completed due to incorrect email address or mobile phone number provided by the Eligible Participant.
10. 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 credits 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 credits offered by Touch 'n Go shall be resolved by the Eligible Participant directly with Touch 'n Go.
11. Principal reserves the absolute right to substitute the Rewards with any other item(s) of similar value at its discretion. Any further correspondence will not be entertained.
12. 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.
13. All Rewards stated herein are correct at the time of printing. Rewards images shown in any marketing and advertisement materials are for illustration purposes only and may vary in certain aspects from the actual Rewards received.

Terms and Conditions of the Touch 'n Go eWallet credits ("TNG credits")

14. The Terms and Conditions of the TNG credits are as follows:
 - a) Touch 'n Go will email or credit the TNG credits directly through the Touch 'n Go eWallet App to the registered email address or mobile number which Eligible Participant has provided to Principal.
 - b) The Eligible Participants will be notified through the Touch 'n Go eWallet App and stated the reward is sent by Principal
 - c) Each Eligible Participant is only entitled to one TNG credit (one credit per Eligible Participant) during the Promotion Period regardless of number of investments made;
 - d) If the Eligible Participant doesn't have the Touch 'n Go eWallet App, Principal will email the TNG Reload Pin(s) to the registered email.
 - e) If the TNG Reload Pin(s) remains unused or unredeemed after the said Expiry Period, the TNG Reload Pin shall lapse and will not be replaced; and
 - f) 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.

Terms and Conditions of the Funds

15. The terms and conditions governing the Funds are specified in the relevant master prospectus(es), supplemental prospectus(es) or information memorandum thereto (if any) that have been duly lodged with the Securities Commission Malaysia which shall be governed by and regulated in accordance with the Capital Markets and Services Act 2007 (as amended) and the relevant guidelines and directives issued by the relevant authorities.
16. The Eligible Participant shall be solely liable to make their own independent evaluation of the Funds and any information made available pertaining to the Funds, including the relevant master prospectus(es), supplemental prospectus(es), or information memorandum thereto (if any) and seek independent financial, legal or other advice regarding the appropriateness of investing in any of the Funds. Principal shall not be liable for any investment decision made by the Eligible Participant pertaining to the Promotion or the Funds.

Technical Requirements

17. 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

18. 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.
19. 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.

20. 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.
21. 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.
22. 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.
23. By participating in this Promotion, the Eligible Participant agrees and expressly 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.
24. 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.
25. 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.
26. 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.
27. 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.