

Principal PRS Year End Campaign 2025 – Members (Direct Channel)

TERMS & CONDITIONS

Private Retirement Scheme (PRS)

Principal PRS Year End Campaign 2025 – Principal Direct Channel

1. Principal PRS Year End Campaign 2025 (“Campaign”) is organized 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 Campaign, the Eligible Participant (as defined in sections 5 & 6 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 Campaign.

Campaign Period

3. (i) Submission via Principal branches is from 17 October 2025, 12.00 AM to 31 December 2025, 11.59 AM, both dates inclusive (“Campaign Period”).
(ii) Submission via Private Pension Administrator (“PPA”) Online is from 17 October 2025, 12.00 AM to 30 December 2025, 11.30 PM (or such time as may be determined by the PPA/Principal), both dates inclusive (“Campaign Period”)
4. Principal reserves its absolute right and discretion to vary or amend the Campaign Period at any time without prior notice, without assigning any reason whatsoever.

Eligibility

5. To be eligible for this Campaign, the PRS member (“Participant”) must fulfill the following criterias:
 - (i) Participant must be a PRS member via the Principal Direct Channel as a direct client.
 - (ii) Each transaction must be in the gross investment amount stipulated in the table below into any Principal PRS funds (Class A and Class C only). The amount includes applicable fees and charges, such as sales charge, PPA account opening fee and any applicable taxes.

Tier	Gross investment amount into Principal PRS funds
1	RM3,000 to RM4,999.99
2	RM5,000 and above

- (iii) The investment amount
 - Includes – New account opening, top-up contribution, and transfer-in from other PRS providers.
 - Excludes – Switch-in from other Principal PRS funds.
 - (iv) Participants must not make any withdrawals from the Principal PRS fund(s) to which the contribution was made for a minimum of three (3) months from the date of contribution. This includes both the newly contributed amount and any existing balance in the same Principal PRS fund(s). Any withdrawals (including regular withdrawal plans) from the relevant PRS fund(s) during this period will render the Participant ineligible for the Reward.
 - (v) Participants who exercise their cooling off rights will not be entitled for the Reward. Principal reserve the right to claw back any Reward conferred.
- 6) A Participant must transact through the following:
 - a) Principal branches; or
 - b) PPA Online

Principal PRS Year End Campaign 2025 – Members (Direct Channel)

(Collectively referred to as “Eligible Participants”)

Rewards

7. Eligible Participants who satisfy clauses under the Eligibility sections 5 & 6 will be entitled for PRS bonus units (“Reward”) as follows:

Tier	Gross investment amount into Principal PRS funds	Reward
1	RM3,000 to RM4,999.99	RM30 worth of bonus units into Principal PRS funds
2	RM5,000 and above	RM40 worth of bonus units into Principal PRS funds

8. The Reward will be credited into the Eligible Participant’s account within one (1) month from the date of contribution. Each Eligible Participant will be entitled to one (1) Reward.
9. Each Eligible Participant will not be able to participate concurrently in other promotions and/or campaigns organized by Principal during the Campaign Period.

Terms and Conditions of the Reward

10. The Reward will be accorded based on successful application processed within the Campaign Period.
11. The Reward will be credited into the Eligible Participant’s PRS account based on the existing contribution allocation of the Principal PRS funds.
12. Principal will not assume any responsibility and/or 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 Campaign, including but not limited to any warranty of quality, merchantability, fitness for a particular purpose or use, health and safety.
13. 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.
14. 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.
15. All Rewards stated herein are correct at the time of printing. Rewards images shown in marketing and advertisement materials (if any) are for illustration purposes only and may vary in certain aspects from the actual Rewards received.

Terms and Conditions of the Principal PRS funds

16. The terms and conditions governing the Principal PRS Plus and Principal Islamic PRS Plus funds are specified in the relevant disclosure documents dated 23 September 2022 and its supplementary, if any (“Disclosure Documents”) that has been duly registered with the Securities Commission Malaysia (“SC”) 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.
17. The Eligible Participant is advised to read the relevant Disclosure Documents pertaining to the Principal PRS Funds and shall be solely liable to make their own independent evaluation of the Principal PRS funds and any information made available pertaining to the Principal PRS funds, including the relevant Disclosure Documents and seek independent financial, legal or other advice

Principal PRS Year End Campaign 2025 – Members (Direct Channel)

regarding the appropriateness of investing in any of the Principal PRS funds prior to investing. Principal shall not be liable for any investment decision made by the Eligible Participant pertaining to the Campaign or the Principal PRS funds.

Technical Requirements

18. 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 Campaign 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

19. By participating in this Campaign, 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 Campaign shall be final, conclusive and binding and no further correspondence and/or appeal to dispute Principal's decision shall be entertained.
20. Principal reserves its sole and absolute discretion to suspend, disqualify or exclude any person from participating or continuing to participate in the Campaign in the event such person has "Defaulted". A person shall be deemed to be "Defaulted" if: (a) such person is in breach of the terms and conditions of the Campaign; (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.
21. Principal reserves its sole and absolute discretion to discontinue, suspend or terminate this Campaign 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 Campaign.
22. Principal may at any time and without notice add, vary and/ or modify the terms and conditions for this Campaign without assigning any reasons whatsoever.
23. 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 Campaign. Furthermore, Principal shall not be liable for any default of this obligation under the Campaign 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.
24. By participating in this Campaign, the Eligible Participant agrees and expressly consents to:
 - a) the collection, processing, and use of personal data in accordance with Principal's 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>.
 - b) his/her personal data or information being collected, processed and used by Principal for the purpose of this Campaign. This includes the Eligible Participant's personal data, photos and/or

Principal PRS Year End Campaign 2025 – Members (Direct Channel)

other recordings for publicity and/or use in advertisements across all media, in its original or edited format, in relation to this Campaign without further Any notification made by Principal for this Campaign 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 Campaign, the Eligible Participant may terminate his/her participation in the Campaign 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 Campaign 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 via:
 - WhatsApp chat at 016 2999792 or click [here](#)
 - Email at myservice@principal.com
 - Call at 03-7723 7260