

Terms and Conditions

“Stand a Chance to Win Fabulous Prizes!” Campaign

1. **“Stand a Chance to Win Fabulous Prizes!”** Campaign (“Campaign”) 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 Campaign, 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 Campaign.

Campaign Period

3. Campaign Period is from **1st April 2022, 00:01am to 30th September 2022,11:59pm**, 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, a participant must fulfill the following criteria during the Campaign Period:
 - a) New or existing Principal’s customers (individual accounts or joint accounts);
 - b) Invest a minimum of RM20,000 in Principal’s Islamic and/or Conventional Unit Trust equity funds, fixed income funds, including foreign currency funds and/or Private Retirement Scheme (PRS) funds (**“Participating Funds”**);
 - c) New investment and/or contribution (either via cash and/or EPF withdrawal) in Participating Funds submitted and disbursed through Principal’s Consultants and/or Financial Planners (**“Principal’s Consultants”**); and
 - d) Eligible Participant shall not perform any redemption within sixty (60) days from the end of the Campaign (“Post Campaign Period”) and any redemption performed during the Post Campaign Period will result in termination of the participation in this Campaign.
 - e) Has satisfied the Conditions (as defined in Clause 7 below).
(collectively referred to as **“Eligible Participant”**)
6. The following individuals/ entities shall not be eligible to participate in the Campaign:
 - a) Individuals below the age of eighteen (18) years old;
 - b) Corporate and companies; and
 - c) Principal’s Consultants and staff of Principal.

Campaign Mechanics and Conditions

7. To participate in this Campaign, the Eligible Participant shall comply with each of the following:
 - a) Investment units and/or PRS contributions are successfully created during the Campaign Period;
 - b) During the Campaign Period, the following transactions are excluded:
 - i. All switching transactions including switching-in and from an existing investment to another fund(s) and/or to Participating Funds; and
 - ii. Money Market Funds are excluded in this Campaign.
 - d) Lucky Draw Entry eligibility;
The numbers of Lucky Draw Entry entitled by the Eligible Participant depends on the following Net Investment Amount:

- i. For each Net Investment Amount* of RM20,000, the Eligible Participant is entitled for ONE (1) Lucky Draw Entry.
- ii. For each Net Investment Amount* of RM100,000, the Eligible Participant is entitled for EIGHT (8) Lucky Draw Entry.

The Net Investment Amount* is defined as total investment amount minus any redemption amount, last recorded as at 30th September 2022, 11.59PM.

- e) The Lucky Draw will be conducted within two (2) months after the Campaign ends. Eligible Participant must remain active when the lucky draw is conducted and when the Reward is presented in order to be eligible for the Reward; and
- f) Any incomplete process and cancellation of the investment in the Participating Funds during this Campaign Period by the Eligible Participant, will result in termination of the participation in this Campaign.
(collectively referred to as “Conditions”)

Campaign Rewards (“Reward”)

8. An Eligible Participant who satisfies all the Conditions in Clause 5, 6 and 7 above, will stand a chance to win the following Reward:

Lucky Draw Reward:

Grand Prize	Proton X50 1.5T Standard x 1 winner
2nd – 6th Prize	RM 888 worth of Touch ‘N Go eWallet credit
7th – 16th Prize	RM 688 worth of Touch ‘N Go eWallet credit
17th – 36th Prize	RM 388 worth of Touch ‘N Go eWallet credit
37th – 116th Prize	RM 188 worth of Touch ‘N Go eWallet credit
117th – 216th Prize	RM 88 worth of Touch ‘N Go eWallet credit
<p><i>*Note:</i></p> <ul style="list-style-type: none"> • The calculation of Reward for Eligible Participant will be based on the total investment amount (minus any redemption amount of Unit Trust investment and Private Retirement Scheme contribution) last recorded as at 30th September 2022, 11.59PM. • For Eligible Participants who are joint accountholders, the total investment amount last recorded as at 30th September 2022, at 11.59PM will be based on the total investment of the primary accountholder. 	

Lucky Draw Entry Eligibility

Total net investment amount*	Lucky Draw Entry
Every RM 20,000	1
Every RM 100,000	8
<p>Scenario: Investor A: Total RM43,000 new investment and PRS contribution amount during the Campaign Period *No redemption (1 April 2022 – 30 September 2022) Total net investment amount RM43,000 Every RM20,000 = 1 block (Entitled for 2 Entry)</p>	

Investor B:

Account 1 (Joint Account): RM100,000 new investment and PRS contribution amount during the Campaign Period

Account 2 (Joint Account): RM38,000 new investment and PRS contribution amount during the Campaign Period

Total investment: Total RM138,000 new investment and PRS contribution amount during the Campaign Period

*Redemption amount RM60,000 (1 April 2022 – 30 September 2022)

Total net investment amount RM78,000

Every RM20,000 and above = 1 block (**Entitled for 3 Entry**)

Investor C: Total RM95,000 new investment and PRS contribution amount during the Campaign Period

*No redemption (1 April 2022 – 30 September 2022)

Total net investment amount RM95,000

Every RM20,000 = 1 block (**Entitled for 4 Entry**)

Investor D: Total RM238,000 new investment and PRS contribution amount during the Campaign Period

*Redemption amount RM10,000 (1 April 2022 – 30 September 2022)

Total net investment amount RM228,000

Every RM100,000 and above = 8 blocks (**Entitled for 16 Entry**)

Every RM20,000 = 1 block (**Entitled for 1 Entry**)

TOTAL ENTRY (Entitled for 17 Entry)

Investor E: Total RM1,150,000 new investment and PRS contribution amount during the Campaign Period

*Redemption amount RM1,145,000 (1 April 2022 – 30 September 2022)

Total net investment amount RM5,000

Net Investment is below RM20,000 (**Not eligible for Lucky Draw Entry**)

Terms and Conditions of the Participating Funds

9. New Islamic and Conventional unit trust equity fund(s) and sukuk/ bond fund(s) launched during the Campaign Period by Principal may be added to the Campaign at its sole and absolute discretion.
10. The terms and conditions governing the Participating 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.
11. The Eligible Participant is advised to read the relevant master prospectus(es), supplemental prospectus(es), or information memorandum thereto (if any) pertaining to the Participating Funds and shall be solely liable to make their own independent evaluation of the Participating Funds and/or seek independent financial, legal or other advice regarding the appropriateness of investing in any of the Participating Funds prior to investing. Principal shall not be liable for any investment decision made by the Eligible Participant pertaining to the Campaign or the Participating Funds.

Terms and Conditions of the Reward

12. Each Eligible Participant who fulfils the conditions in Clause 7 above during the Campaign Period will receive the Reward via the postal address and/or email address registered with Principal between October and November 2022, or any reasonable date as determined by Principal.

13. For the Grand Prize, the car is inclusive of costs for the standard accessories package only. All other items such as accessories, registration, insurance etc are excluded. The Grand Prize winner is responsible for collecting the car from the car distributor's office as identified by Principal as well as for registering his/her name, purchasing the road tax and insurance of the car at his/her own cost.
14. The Grand Prize winner may be required to appear in person at the car dealer's outlet as identified by Principal for a prize presentation ceremony. On such occasion, the Grand Prize winner will have to make their own transportation arrangements with all expenses incurred to be borne by the Grand Prize winner himself/herself.
15. Principal reserves the right to use, promote and publish photographs of winners for advertising and publicity purposes without providing additional compensation or prior notice.
16. The Eligible Participant is required to update the personal detail, including postal address, email address and contact details with Principal.
17. For investments made by Eligible Participants who are joint accountholders, the Reward shall be given to the primary accountholder only.
18. Principal will not be held liable in the event the Reward fulfillments are not completed due to incorrect postal address and contact provided by the Eligible Participant.
19. 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 Campaign, including but not limited to any 'warranty of quality, merchantability, fitness for a particular purpose or use, health and safety. All warranty claims must be directed to the manufacturers, vendors and/or suppliers.
20. Rewards are fully sponsored by Principal and are not transferable or exchangeable and cannot be exchanged for cash.
21. Principal reserves the absolute right to substitute the Reward with any other item(s) of similar value at its discretion. Any further correspondence will not be entertained.

Terms and Conditions of the Touch 'n Go eWallet Credit via Reload PIN ("TNG Reload PIN")

22. The Terms and Conditions of TNG Reload PIN are as follows:
 - a) Principal will email the TNG Reload PIN in the form of unique e-code issued by Touch 'n Go, to the registered email address which the Eligible Participant has provided to Principal;
 - b) The Eligible Participant is responsible for redeeming the TNG Reload PIN directly through the Touch 'n Go eWallet App as stated in the registered email sent by Principal within the validity of the unique e-code;
 - c) Each Eligible Participant is only entitled to one TNG Reload PIN (one code per Eligible Participant) during the Campaign Period regardless of number of investments made;
 - d) The TNG Reload PIN if remain unused or unredeemed after the said Campaign Period, the TNG Reload PIN shall lapse and will not be replaced; and
 - e) The usage of the TNG Reload PIN 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.

General Terms and Conditions

23. 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 promotion 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.
24. 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**"¹.
25. 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.
26. 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.
27. 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.
28. By participating in this Campaign, the Eligible Participant agrees and 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"). An Eligible Participant acknowledges that he/she has read and accepted Principal Privacy Notice, accessible at <https://www.principal.com/mv/en/privacv-notice-my>; and
 - 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 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 notification, remuneration or compensation.
29. 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.
30. 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.

¹ A person or company shall be deemed to be "Defaulted" if: (a) such person or company is in breach of the terms and conditions of the Campaign; (b) such person or company is in breach of the relevant terms and conditions imposed by Principal; (c) such person's or the company's account is suspended, cancelled or terminated by Principal for whatever reasons; and/or (d) Principal in its absolute discretion deems fit.

31. The Terms and Conditions 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.
32. For more information, you may contact any Principal's unit trust consultant or our Customer Service at [(+)(603) 7723 7260] or Chat with us via [WhatsApp](#).

Disclaimer

Please be advised that investment in the relevant unit trust funds, wholesale funds and/ or private retirement scheme carry risk. You are advised to read and understand the relevant Prospectus, Information Memorandum and/or Disclosure Document including any supplemental thereof and the Product Highlight Sheet (if any) before Investing. Among others, you should consider the fees, charges and costs involved. As an investor you should make your own risk assessment and seek professional advice, where necessary the registration of the relevant Prospectus, Information Memorandum and/or Disclosure Document including any supplemental thereof and the Product Highlight Sheet (if any) with the Securities Commission Malaysia (SC) does not amount to nor indicate that the SC recommends or endorses the funds. A copy of the relevant Prospectus, Information Memorandum and/or Disclosure Document including any supplemental thereof and the Product Highlight Sheet (if any) may be obtained at our offices, distributors or our website at www.principal.com.my. The issuance of any units to which the relevant Prospectus, Information Memorandum and/or Disclosure Document relates will only be made on receipt of an application referred to in and accompanying a copy of the relevant Prospectus, Information Memorandum and/or Disclosure Document. Securities Commission Malaysia does not review advertisements produced by Principal.