

TERMS AND CONDITIONS

“Principal online investment portal – 2023 Sin Chew Invest Your Wealth Promotion”

1. “Principal online investment portal – 2023 Sin Chew Invest Your Wealth 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 22nd May 2023, 12.00AM to 31st July 2023, 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) invest a minimum cumulative investment of RM2,000 using EPF savings or Cash in Principal’s unit trust funds (“Funds”) at any time during the Promotion Period ;
 - b) investments must be made via Principal’s Online Investment Portal (<https://invest.principal.com.my>) (“Principal Online”); 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 “**InvestXSinChew**” as the Promotion’s code before completing the investment transaction(s) via Principal Online;
 - b) Submission of investment transaction via Principal Online by 31st July 2023, 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 one hundred days (100) days from the end of the Promotion Period i.e. by 8th Nov 2023, 11.59pm (“Post Promotion Period”) and any redemption performed during the Post Promotion Period will result in termination of participation in this Promotion; and
 - f) Each Eligible Participant will be able to participate concurrently in other promotions and campaigns organized by Principal during the Promotion Period.
(Collectively referred to as “**Conditions**”)

Rewards

8. Promotion Reward.

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

Total net investment amount*	One-off Touch 'n Go eWallet Reload PIN based on the total net investment amount ("Promotion Reward")	Terms and Conditions of the Promotion Reward
RM2,000 – RM9,999	0.18% of the total net investment amount	a) Each Eligible Participant shall only be entitled to receive one (1) Promotion Reward throughout the Promotion Period. b) All Touch 'n Go eWallet Reload Pin amount will be rounded to the nearest whole number. c) The Promotion Reward is capped at RM30,000 during the Promotion Period ("Amount Capped"). d) For the avoidance of any doubt, Eligible Participants will not be entitled to the Promotion Reward, if the Amount Capped is fully allocated or utilized. e) Each Eligible Participant who fulfils the Conditions in Clauses 5, 6 and 7 above will receive the Promotion Reward via registered Touch 'n Go eWallet account as per Clause 15 below between 1 st December to 31 st December 2023 or any reasonable date as determined by Principal.
RM10,000 – RM49,999	0.38% of the total net investment amount	
RM50,000 - RM99,999	0.58% of the total net investment amount	
RM100,000 & above	0.68% of the total net investment amount	

**Notes: The calculation of the Promotion Reward for Eligible Participants will be based on the total net investment amount (minus any redemption amount during the Promotion Period) last recorded as at the last day of the Promotion Period; 31st July 2023, 11.59PM*

Terms and Conditions of the Reward

- Principal will not be held liable in the event the Promotion Reward (the "Rewards") fulfillments are not completed due to incorrect email address provided by the Eligible Participant.
- Principal will not assume any responsibility and liability for the Rewards and Principal excludes and disclaims any representation, warranties, or endorsement, implied or express, written or oral, of the Rewards 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 Reload PINs 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 Reload PINs offered by Touch 'n Go shall be resolved by the Eligible Participant directly with Touch 'n Go.

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.

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

15. The Terms and Conditions of the TNG credits are as follows:
 - a) Touch 'n Go will credit the TNG credits directly through the Touch 'n Go eWallet App to the registered 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 address which the Eligible Participant has provided to Principal.
 - 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

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

16. 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 from time to time) and the relevant guidelines and directives issued by the relevant authorities.
17. 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

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 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

19. 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.

 20. 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.

 21. 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.

 22. 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.

 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 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.

 24. 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'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>; 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.

 25. 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,
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display of such notice on Principal's website or delivery (in any other manner deemed practical), as applicable.

26. 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.
27. 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.
28. 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.