



Principal PRS Year End Campaign 2024 (PPA)

Be rewarded with Touch 'n Go eWallet Credits with Principal Private Retirement Schemes (PRS)



Campaign Period

1 November 2024 – 31 December 2024
(both dates inclusive)



Private Pension Administrator (PPA) PRS Member Portal

For new sign-up member or top-up from existing member

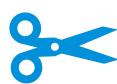
Criteria	Reward
Minimum gross investment/ top-up of RM3,000 in a single transaction into Principal PRS funds (Class A or Class C only).	Touch 'n Go eWallet Credits worth RM30
Minimum gross investment/ top-up of RM5,000 in a single transaction into Principal PRS funds (Class A or Class C only).	Touch 'n Go eWallet Credits worth RM50

Note: Participant **MUST** have a Touch 'n Go eWallet ("TNG eWallet") registered to the mobile phone number which the Participant has provided to Principal. The Reward will be disbursed by Touch 'n Go through direct credit transaction into the Participant's TNG eWallet App.

Terms & Conditions (T&C) applies. Please refer to page 2 and 3 for the complete T&C.

Why invest in PRS?

It's important to have multiple sources of income to rely on after retirement. PRS serves as an additional income stream besides your mandatory retirement savings (if any). The earlier you start planning and investing for retirement, the more impact you can have on your total retirement wealth.



Enjoy tax relief of up to RM3,000 on your personal contribution into PRS (valid until year 2030)



Flexibility in fund selection (Conventional & Islamic)



Allows automated contribution through Regular Savings Plan



Enjoy potential investment growth and take advantage of compound earnings



Top-up via PRS virtual account, PPA Online or cheque



Complimentary nomination service

Please visit our website at <https://www.principal.com.my/en/prs> for more information about Principal PRS funds.

Disclaimer: This information is intended for your general information only and must not be construed as an offer or a recommendation to invest in our Funds and neither does it take into account any investor's particular circumstances. 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"). We recommend that you read and understand the contents of these Disclosure Documents before contributing and that you keep the said Disclosure Documents for your records. A copy of the Disclosure Document and the Product Highlights 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 Disclosure Document relates will only be made on receipt of an application referred to in and accompanying a copy of the Disclosure Document. There are fees and charges involved in contributing in the PRS. We suggest that you consider these fees and charges carefully prior to making a contribution. Unit prices and income distributions, if any, may fall or rise. Past performance is not reflective of future performance and income distributions are not guaranteed. For specific risks associated with PRS, please refer to the Disclosure Documents. As an investor you should make your own risk assessment and seek professional advice, where necessary. SC does not review advertisements produced by Principal.

[^]The name "PRS Plus" is the name of the PRS solution by Principal. It does not in any way connote or warrant that this Scheme will necessarily outperform other private retirement schemes or have additional features that may be lacking in other PRS solutions.

Terms & Conditions

Principal PRS Year End Campaign 2024 – PPA

1. Principal PRS Year End Campaign 2024 (“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 Clause 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. Campaign Period is from 1 November 2024, 12.00 AM to 31 December 2024, 11.59 PM, 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, the PRS member (“Participant”) must fulfill the following criteria:
 - i. Investment amount:
 - Invest a minimum gross investment of RM3,000 in a single transaction into either or both Class A and/or Class C Principal’s PRS fund; or
 - Invest a minimum gross investment of RM5,000 in a single transaction into either or both Class A and/or Class C Principal’s PRS fund.The amount includes applicable fees and charges, such as sales charge and PPA account opening fee.
 - ii. The investment amount must be fresh funds to Principal. It excludes switch-in from an existing investment in Principal’s PRS funds into another Principal’s PRS funds.
 - iii. The investment units for transaction submitted during the Campaign Period must be created successfully by T+2.
 - iv. The Participant must have a Touch ‘n Go eWallet (“TNG eWallet”) registered to the mobile phone number which the Eligible Participant has provided to Principal.
6. A Participant must transact through the PPA PRS Member Portal.
(Collectively referred to as “Eligible Participants”)

Rewards

7. Eligible Participants who satisfy clauses under the Eligibility section will be entitled for Touch ‘n Go e-Wallet credits (“TnG Credit”) reward as follows:

Investment amount	Reward
Minimum gross investment/ top-up of RM3,000 in single transaction into any Principal PRS funds (Class A or Class C only)	TNG Credits worth RM30 for every successful transaction
Minimum gross investment/ top-up of RM5,000 in single transaction into any Principal PRS funds (Class A or Class C only)	TNG Credits worth RM50 for every successful transaction

8. The Reward will be conferred to Eligible Participants within sixty (60) business days from the end of the Campaign Period.
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 Rewards

10. The Eligible Participant must have a Touch ‘n Go eWallet (“TNG eWallet”) registered to the mobile phone number which the Eligible Participant has provided to Principal.
11. The Reward will be disbursed by Touch ‘n Go through a single direct credit transaction into the Eligible Participant’s TNG eWallet App. The Eligible Participants will be notified through the TNG eWallet App and stated the Reward is sent by Principal.
12. Principal will not be held liable in the event the Reward fulfillments are not completed due to the Eligible Participant do not have a TNG eWallet and/or incorrect mobile phone number provided by the Eligible Participant. No subsequent attempts for Reward disbursement will be made and the Reward will be forfeited.
13. 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. The TNG 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 TNG Credits offered by Touch ‘n Go shall be resolved by the Eligible Participant directly with Touch ‘n Go.
14. 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.
15. 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.
16. 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 TNG Credits

17. The Terms and Conditions of the TNG Credits are as follows:
 - a) 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
 - b) The usage of the TNG Credits is subject to the TNG eWallet User Terms and Conditions available in the TNG 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 TNG eWallet official website.

Terms and Conditions of the Principal PRS funds

18. 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.
19. 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 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

20. 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

21. By participating in this Campaign, the Eligible Participant hereby agrees:
- to be bound by all the Terms and Conditions herein contained;
 - 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
 - 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.
22. 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.
23. 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.
24. 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.
25. 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.
26. By participating in this Campaign, the Eligible Participant agrees and expressly consents to:
- 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>.
 - 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 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.
27. 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.
28. 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.
29. For more information, you may contact us via:
- WhatsApp chat at 016 2999792 or click [here](#)
 - Email at service@principal.com.my
 - Call at 03-7723 7260