

GOinvest CNY Bonus Campaign (“Campaign”) Terms & Conditions

1. **GOinvest CNY Bonus Campaign (“Campaign”)** is organised by TNG Digital Sdn Bhd (201701042478) (“**TNG Digital**”) and Principal Asset Management Berhad (199401018399 (304078-K) (“**Principal**”).
2. The Campaign begins on 16th January 2023 ,12:00 AM and ends on 14th February 2023, 1:00PM, both dates inclusive (“**Campaign Period**”).
3. The Campaign is open to any GOinvest user who maintains from RM1,000 to RM2,000 balance in their GOinvest account during the Campaign Period (“**Eligible Participant**”) and will be entitled to the bonus rate reward (“**Reward**”).
4. Subject to the terms and conditions herein stated, the Eligible Participant who satisfies the conditions stated in item 3 above will be entitled to enjoy an additional bonus rate (“**Bonus Rate**”) of 1.18% per annum (“**p.a.**”) as a gift (*hibah*) on top of the monthly income distribution on their GOinvest account throughout the Campaign period. Notwithstanding the above, the Bonus Rate will not apply to any amount in excess of RM2,000 balance (based on the fund’s latest price per unit) in the Eligible Participant’s GOinvest account. Users may enjoy up to 4.88% p.a. return which consists of the 1.18% p.a. Bonus Rate and up to 3.70% p.a. gross return rate from the fund.
5. The **Reward** will be calculated daily based on the fund’s latest price of the day and will be accumulated till the end of the calendar month before it is credited to the Eligible Participant’s GOinvest account. The cut off time for the GOinvest account balance to earn the Reward is at 1pm each day throughout the Campaign period.

Customer’s total account balance (based on latest fund’s price)	Transaction time	Remarks
RM500	Day 1 (before 1pm)	No Reward accumulated
RM1,000	Day 1 (before 1pm)	Daily Reward accumulated on Day 1
RM1,000	Day 1 (after 1pm)	Daily Reward accumulated starting on Day 2
RM3,000	Day 1 (before 1pm)	Daily Reward accumulated on Day 1, applied on maximum account balance of RM2,000.

6. The Reward will be accumulated daily and the total accumulated Reward for each month during the Campaign Period shall be calculated and converted to unit(s) based on the fund’s latest price on every 2nd business day of the following month throughout the Campaign period. The converted unit(s) shall then be credited into the Eligible



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Participant's GOinvest account by the 3rd business day of the month ("**Reward Distribution Date**").

7. If the Eligible Participant has more than one financial goal and/ or General Saving in his/ her GOinvest account ("Goal"), the daily accumulated Reward will be spread across each Goal and/ or General Saving according to the balance ratio of each Goal and/ or General Saving. The Reward for each Goal and/ or General Saving that is less than RM0.01 or 0.01 unit will not be credited nor carried forward to the following month.
8. However, if the Eligible Participant closes their TNG eWallet account or GOinvest account or exercises their right to cooling off prior to the Reward Distribution Date, the Eligible Participant shall be automatically disqualified from this Campaign and shall not be entitled to the Reward.
9. This Campaign will end once the maximum allocation of RM100,000 of the Reward amount is reached or when the Campaign Period ends, whichever is earlier.
10. The Campaign is valid with any other vouchers, promotions and/or offers by TNG Digital.
11. TNG Digital shall be entitled to withhold any benefit under the services rendered, with prior notice to the users if the users are found to have been in breach of any of TNG Digital's Users Terms and Conditions (<https://www.touchngo.com.my/assets/pdf/user-tnc.pdf>). Additionally, any GOinvest users who have been found performing certain action on their account that are of high risk and not in line with TNG Digital's User Terms and Conditions, they will not be eligible to participate in this Campaign and TNG Digital reserves any right to disqualify them from this Campaign. TNG Digital's decision shall be final.
12. This Terms and Conditions shall be further subject to the TNG General Campaign Terms and Conditions which can be found at <https://www.touchngo.com.my/terms-conditions/general-campaign-terms-and-conditions>.
13. In the event of any inconsistency between the English and Malay language version of this Terms and Conditions, the English language version shall prevail.

Terma dan Syarat Kempen GOinvest Bonus

1. Kempen GOinvest CNY Bonus ("**Kempen**") ini dianjurkan oleh TNG Digital Sdn Bhd (201701042478) ("**TNG Digital**") dan Principal Asset Management Berhad 199401018399 (304078-K) ("**Principal**").
2. Kempen ini akan bermula dari 16 Januari 2023, 12:00 pagi sehingga 14 Februari 2023, 1:00 petang termasuk kedua-dua tarikh ("**Tempoh Kempen**").
3. Kempen ini terbuka kepada pengguna GOinvest yang mengekalkan baki dari RM1,000 hingga RM2,00 di dalam akaun GOinvest mereka sepanjang Tempoh Kempen ("**Peserta Layak**") dan berhak mendapat Pulangan Bonus ("**Ganjaran**").
4. Sepanjang Tempoh Kempen, pengguna GOinvest yang layak akan berhak menikmati kadar tambahan sebanyak 3.18% setahun ("**Kadar Bonus**") sebagai hadiah (*hibah*) selain daripada kadar pulangan bulanan ("**Kadar Pulangan Bulanan**") pada baki GOinvest mereka sepanjang Tempoh Kempen ini. Kadar Bonus tidak akan diambil kira untuk sebarang jumlah yang melebihi baki RM2,000 (berdasarkan harga terkini dana seunit) dalam akaun GOinvest Peserta Layak. Pengguna boleh menikmati sehingga 4.88% p.a. pulangan yang terdiri daripada 1.18% p.a. Kadar Bonus dan sehingga 3.70% p.a. kadar pulangan kasar daripada dana.
5. Sepanjang Tempoh Kempen, baki GOinvest akan diambil kira pada pukul 1 petang setiap hari untuk pengiraan Ganjaran, berdasarkan harga unit dana pada hari yang sama, dan dikumpul sehingga hari bulan terakhir sebelum Ganjaran diagihkan ke dalam akaun GOinvest pelabur. Bagi pelanggan yang mempunyai lebih daripada satu matlamat kewangan, Ganjaran akan dikumpul setiap hari dan tersebar di setiap matlamat mengikut nisbah baki setiap matlamat.

Jumlah Baki Akaun (berdasarkan harga unit data)	Masa Transaksi	Kenyataan
RM500	Hari pertama (sebelum 1pm)	Tiada Ganjaran terkumpul.
RM1,000	Hari pertama (sebelum 1pm)	Ganjaran terkumpul pada hari pertama.
RM1,000	Hari pertama (selepas 1pm)	Ganjaran terkumpul bermula pada hari kedua.
RM3,000	Hari 1 (before 1pm)	Ganjaran terkumpul pada hari pertama dan terhad berdasarkan jumlah baki RM2,000.

6. Ganjaran akan dikumpul setiap hari dan jumlah Ganjaran terkumpul untuk setiap bulan semasa Tempoh Kempen akan dikira dan ditukar kepada unit berdasarkan harga



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terkini dana pada hari perniagaan ke-2 bulan berikutnya. Unit yang ditukar kemudiannya akan dikreditkan ke dalam akaun GOinvest Peserta Layak sebelum hari perniagaan ke-3 dalam bulan tersebut.

7. Jika Peserta Layak mempunyai lebih daripada satu matlamat kewangan dan/ atau Simpanan Am dalam akaun GOinvest-nya ("Matlamat"), Ganjaran terkumpul harian akan diagihkan merentasi setiap Matlamat dan/atau Simpanan Am mengikut nisbah baki setiap Matlamat dan/atau Simpanan Am. Ganjaran untuk setiap Matlamat dan/atau Simpanan Am yang kurang daripada RM0.01 atau 0.01 unit tidak akan dikreditkan atau dibawa ke hadapan ke bulan berikutnya.
8. Jika Peserta Layak menutup akaun TNG eWallet atau akaun GOinvest mereka atau menggunakan hak mereka untuk "Cooling Off" sebelum Tarikh Pengagihan Ganjaran, Peserta Layak akan hilang kelayakan secara automatik daripada Kempen ini dan tidak berhak mendapat Ganjaran terkumpul.
9. Kempen ini akan tamat sebaik sahaja peruntukan maksimum RM100,000 daripada jumlah Ganjaran dicapai atau apabila Tempoh Kempen tamat, yang mana lebih awal.
10. Kempen ini sah dengan mana-mana baucar, promosi dan/ atau tawaran lain yang dianjurkan oleh TNG Digital.
11. TNG Digital berhak untuk menahan apa-apa faedah bagi perkhidmatan yang diberikan dengan notis terdahulu kepada pengguna sekiranya pengguna didapati melanggar Terma dan Syarat Pengguna TNG Digital (<https://www.touchngo.com.my/assets/pdf/user-tnc.pdf>). Jika ada pengguna GOinvest didapati melakukan aktiviti tertentu pada akaun mereka yang dianggap sebagai berisiko tinggi dan tidak selari dengan Terma dan Syarat Pengguna TNG Digital, mereka tidak akan layak untuk mengambil bahagian dalam kempen ini dan TNG Digital berhak untuk melucutkan kelayakan mereka dari Kempen ini dan mereka tidak berhak mendapat Pulangan Bonus ("Ganjaran").
12. Terma dan Syarat ini akan tertakluk kepada Terma dan Syarat Kempen Am yang boleh didapati di <https://www.touchngo.com.my/terms-conditions/general-campaign-terms-and-conditions>.
13. Sekiranya terdapat sebarang percanggahan antara versi Bahasa Inggeris dan Bahasa Melayu Terma dan Syarat ini, versi Bahasa Inggeris akan diutamakan.