

Invest2Earn Campaign (“Campaign”) Terms & Conditions

1. **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 October 2023 ,12:00 AM and ends on 17th December 2023, 1:00PM, both dates inclusive (“**Campaign Period**”).
3. The Campaign is open to any GOinvest user who **cash in a minimum cumulative investment of RM500 in their GOinvest** (i) Save or (ii) Invest feature during the Campaign Period (“**Eligible Participant**”) and has satisfied the Conditions (as defined in Clause 4 below) will be entitled for the promotion reward. (“**Campaign Reward**”) (as defined in Clause 5 below).
4. To participate in the Campaign, the Eligible Participant shall comply with each of the following:
 - a) Submission of investment transaction via GOinvest (i) Save or (ii) Invest feature by 17th December 2023, 1:00PM
 - b) Investment units are successfully created during the Campaign Period;
 - c) During the Campaign Period, any redemption from an existing investment is excluded.
 - d) the Eligible Participant shall not perform any redemption within thirty (30) days from the end of the Campaign Period; from 18th December 2023,12:00 AM to 17th January, 11.59pm (“**Post Campaign Period**”) and any redemption performed during the Post Campaign Period will result in termination of participation in this Campaign; and
 - e) Each Eligible Participant will be able to participate concurrently in other promotions and campaigns organized by Principal or TNG Digital during the Campaign Period.

(Collectively referred to as “**Conditions**”)

5. The eligible participant who satisfies the Conditions stated in items 3 and 4 will be entitled for the Campaign Reward based on the total investment amount (minus any redemption amount during the Campaign Period) (“**Total Net Investment Amount**”) last recorded as at the last day of the Campaign Period, 11.59PM, refer as follows:

Total net investment amount*	One-off Touch ‘n Go eWallet Credit based on the total net investment amount (“Campaign Reward”)
RM500 - RM2,999	3.88% p.a. of the total net investment amount during the campaign period (Effective rate is 0.64%)
RM3,000 – RM4,999	4.38% p.a. of the total net investment amount during the campaign period (Effective rate is 0.72%)
RM5,000 – RM20,000	4.88% p.a. of the total net investment amount during the campaign period (Effective rate is 0.80%)

The illustration as follow:

Participant	Transaction(s)				Entries entitlement
Eligible Participant A	Transaction Date	Transaction Type	Transaction amount	Customer's total account balance	Reward = RM18 TNG eWallet credit (Eligible Participant met the investment tier of RM500 - RM2,999)
	2 Oct 2023	Cash In	RM500	RM500	
	29 Oct 2023	Cash In	RM250	RM750	
	5 Nov 2023	Cash In	RM2,000	RM2,750	
	Total investment (RM)			RM2,750	
Eligible Participant B	Transaction Date	Transaction Type	Transaction amount	Customer's total account balance	Reward = RM32 TNG eWallet credit (Eligible Participant met the investment tier of RM3,000 – RM4,999)
	24 Oct 2023	Cash In	RM5,000	RM5,000	
	15 Nov 2023	Cash In	RM500	RM5,500	
	29 Nov 2023	Cash Out	(RM1,000)	RM4,500	
	Total investment (RM)			RM4,500	
Eligible Participant C	Transaction Date	Transaction Type	Transaction amount	Customer's total account balance	Reward = RM104 TNG eWallet credit (Eligible Participant met the investment tier of RM5,000 – RM20,000)
	12 Oct 2023	Cash In	RM10,000	RM10,000	
	29 Oct 2023	Cash In	RM3,000	RM13,000	
	Total investment (RM)			RM13,000	
Eligible Participant D	Transaction Date	Transaction Type	Transaction amount	Customer's total account balance	Reward = Not eligible (Participant redeems the investment within the Post Campaign Period)
	30 Oct 2023	Cash In	RM200	RM200	
	5 Nov 2023	Cash In	RM10,000	RM10,200	

	30 Nov 2023	Cash Out	(RM5,000)	RM 5,200	
		Total investment (RM)		RM 5,200	
	3 Dec 2023	Cash out (During <i>Post Campaign</i> Period)		RM1,000	

6. Terms and Conditions of the Rewards

- a) Each Eligible Participant shall only be entitled to receive one (1) Campaign Reward throughout the Campaign Period.
- b) All Touch 'n Go eWallet Credit amount will be rounded to the nearest whole number.
- c) The Campaign Reward is capped at RM150,000 during the Campaign Period ("Amount Capped").
- d) For the avoidance of any doubt, Eligible Participants will not be entitled to the Campaign Reward, if the Amount Capped is fully allocated or utilized.
- e) Each Eligible Participant who fulfils the Conditions in Clauses 3, 4 and 5 above will receive the Campaign Reward via registered Touch 'n Go eWallet account between 15th February to 31st March 2024 or any reasonable date as determined by Principal.
- f) Principal and TNG Digital will not be held liable in the event the Campaign Reward fulfillments are not completed due to incorrect mobile number provided by the Eligible Participant.
- g) Principal and TNG Digital will not assume any responsibility and liability for the Rewards and excludes and disclaims any representation, warranties, or endorsement, implied or express, written or oral, of the Campaign Rewards offered under this Campaign, including but not limited to any warranty of quality, merchantability, fitness for a particular purpose or use, health and safety.
- h) The Touch 'n Go eWallet 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 Touch 'n Go eWallet credits offered by Touch 'n Go shall be resolved by the Eligible Participant directly with Touch 'n Go.
- i) 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.
- j) 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

7. Terms and Conditions of the Touch 'n Go eWallet credits ("TNG credits")

- 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 and TNG Digital.
- b) The Eligible Participants will be notified through the Touch 'n Go eWallet App and stated the reward is sent by Principal.



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- 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 mobile number which the Eligible Participant has provided to Principal and TNG Digital.
 - 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
 - f) The usage of the TNG Reload PIN(s) 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.
8. 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.
9. 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>.