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

1. **GOinvest Raya 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 15th April 2023 ,12:00 AM and ends on 31st May 2023, 1:00PM, both dates inclusive (“**Campaign Period**”).
3. The Campaign is open to any GOinvest Save feature user who maintains a balance of RM500 to RM1,000 in their GOinvest Save feature account or successfully activate a minimum of RM500 through the Monthly Auto Cash In (Regular Savings Plan) (“**RSP**”) feature during the Campaign Period (“**Eligible Participant**”) and will be entitled to the bonus rate and the RSP Bonus Reward (as defined below)(“**Campaign Reward**”).
4. **Campaign Reward**
Subject to the terms and conditions herein stated, the Eligible Participant who satisfies the conditions stated in item 3 above will be entitled for the Campaign Reward (“**Reward**”) as follows:

Reward 1: Bonus Rate

- a) The Eligible Participant who satisfies the conditions stated in item 3, and maintains a balance of RM500 to RM1,000 in their GOinvest Save feature account during the campaign period, entitled to enjoy an additional bonus rate (“**Bonus Rate**”) of 1.18% per annum (“**p.a.**”) as a gift (*hibah*) - in addition to the monthly income distribution on their GOinvest Save feature account throughout the Campaign period.
- b) The Eligible Participant 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.
- c) Notwithstanding the above, the Bonus Rate will not apply to any amount in excess of RM1,000 balance (based on the fund’s latest price per unit) in the Eligible Participant’s GOinvest Save feature account.
- d) The Bonus Rate 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 Save feature account. The cut off time for the GOinvest Save feature account balance to earn the Bonus Rate is at 1pm each day throughout the Campaign period.

Customer’s total account balance (based on latest fund’s price)	Investment time during the Campaign Period	Remarks

RM300	Day 1 (before 1pm)	No Bonus Rate accumulated as it does not meet the account balance of RM 500 to RM1,000
RM500	Day 1 (before 1pm)	Daily Bonus Rate accumulated on Day 1
RM1,000	Day 1 (after 1pm)	Daily Bonus Rate accumulated starting on Day 2
RM3,000	Day 1 (before 1pm)	Daily Bonus Rate accumulated on Day 1, applied on maximum account balance of RM1,000.

- d) The Bonus Rate will be accumulated daily and the total accumulated Bonus Rate 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 Participant's GOinvest Save feature account by the 3rd business day of the month ("**Reward Distribution Date**").
- e) If the Eligible Participant has more than one financial goal and/ or general saving in his/ her GOinvest Save feature account ("**Goal**"), the daily accumulated Bonus Rate will be spread across each Goal and/ or general saving according to the balance ratio of each Goal and/ or general saving. The Bonus Rate 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.
- f) 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 Bonus Rate.

Reward 2: RSP Bonus Reward

- g) Subject to the terms and conditions herein stated, the Eligible Participant who satisfies the conditions stated in item 3, and completed three consecutive Monthly Auto Cash In transactions within three months from the Campaign Period to three months after the campaign ends; 15th April 2023, 12:00AM to 31st August 2023, 1:00PM ("**During or after the Campaign Period**") will be entitled to a Monthly Auto Cash In (Regular Savings Plan) reward ("**RSP Bonus Reward**") of 4.88% per annum ("**p.a.**") for 90 days of the total investment amount done through Monthly Auto Cash In (Regular Savings Plan) feature.

- h) The RSP Bonus Reward is in the form of Touch 'n Go eWallet credit. There is no limit on the investment amount of Monthly Auto Cash In transactions.
- i) The Eligible Participant who satisfies the conditions stated in item 4(g) above will be entitled for the **RSP Bonus Reward** between 1st October 2023 to 31st November 2023. The illustration as follows:

Illustration:

	Monthly Auto Cash In (Regular Savings Plan) Transactions during or after the campaign period			RSP Bonus Reward "Reward"
Eligible Participant A		Transaction Date & time	Transaction amount	Reward = RM18 (RM1,500 x 4.88% p.a. for 90 days = RM18) (Eligible Participant met the min. requirement of RM500 and completed three consecutive Monthly Auto Cash In transactions)
	Create a Monthly Auto Cash In (Regular Savings Plan) with a deduction of RM500 on the 5th day of every month	30 th April 2023	-	
	First deduction	5 th May 2023	RM500	
	Second deduction	5 th June 2023	RM500	
	Third deduction	5 th July 2023	RM500	
	Total RSP investment	-	RM1,500	
Eligible Participant B		Transaction Date & time	Transaction amount	Reward = RM0; not eligible (Eligible Participant does not meet the requirement of completed three consecutive Monthly Auto Cash In transactions)
	Create a Monthly Auto Cash In (Regular Savings Plan) with a deduction of RM1,000 on the 10th day of every month	20 th May 2023	-	
	First deduction	10 th June 2023	RM1,000	
	Second deduction	10 th July 2023	RM1,000	
	Third deduction	10 th August 2023	RM0	
	Total RSP investment	-	RM1,000	



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- j) For the avoidance of any doubt, Eligible Participant will not be entitled to the Campaign Reward, if the Amount Capped (“as defined below”) is fully allocated or utilized.
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- 5. This Campaign will end once the maximum allocation of RM100,000 of the Campaign Reward amount (“Amount Capped”) is reached or when the Campaign Period ends, whichever is earlier.
 - 6. The Campaign is valid with any other vouchers, promotions and/or offers by TNG Digital.
 - 7. 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.
 - 8. 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>.

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

- 9. 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 Campaign 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.
 - 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



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- f) 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.