

Terms and conditions

Promotion Title: Eastspring Investments Regular Investment Choice Fund – Investor Referral Programme

Promotion period: 22 February 2022 – 31 May 2022

A. ABOUT THE PROMOTION

1. Eastspring Investments Regular Investment Choice Fund (“RICH Fund”) – Investor Referral Programme (“Promotion”) is run by Eastspring Investments Berhad (“Organiser”).
2. The Promotion starts at 12am on 22 February 2022 and ends at 11.59pm on 31 May 2022 (“Promotion Period”).

B. ELIGIBILITY

THE REFERRER

1. This Promotion is applicable to investors who are existing and active RICH Fund account holders prior to the Promotion Period (“Referrer”) only.
2. Staff of Eastspring Investments Berhad, Eastspring Al-Wara’ Investments Berhad, Prudential Assurance Malaysia Berhad, Prudential BSN Takaful Berhad and Prudential Services Asia who are existing and active RICH Fund account holders are eligible to be a Referrer.
3. This Promotion is not open to Eastspring Unit Trust Consultants.
4. To qualify as a successful Referrer, the referred person (“Referee”) must be a new RICH Fund investor with a minimum deduction monthly deduction amount of RM100 and have three (3) successful consecutive monthly deductions with the first deduction occurring before 30 June 2022 and for avoidance of doubt, the Regular Investment Choice (“RICH”) investment is only applicable for the RICH Fund only.
5. The Referrer will not be eligible to receive the referral reward under this promotion if the Referee already has a RICH Fund account.
6. The following transactions will not be considered:
 - 6.1. Switching-in
 - 6.2. Cooling-off
 - 6.3. Any cancelled, refunded or rejected transaction

THE REFEREE

7. This Promotion is applicable to investors who open a new RICH Fund account within the Promotion Period (“Referee”).
8. To qualify to be a Referee, the investor must be referred by an existing Eastspring investor, who is a RICH Fund account holder, and must open a new RICH Fund account within the Promotion Period with a minimum monthly deduction amount of RM100 and have three (3) successful consecutive monthly deductions, with the first monthly deduction occurring before 30 June 2022.
9. Staff of Eastspring Investments Berhad, Eastspring Al-Wara’ Investments Berhad, Prudential Assurance Malaysia Berhad, Prudential BSN Takaful Berhad and Prudential Services Asia are eligible to be a Referee.
10. Eastspring Unit Trust Consultants are not eligible to be a Referee.

C. REWARD

1. The Referrer will receive ten (10) additional investment units for every successful referral. For example, if the Referrer refers ten (10) new family members, the Referrer will be rewarded with 100 additional investment units.
2. The Referee will receive a total of 1% additional units on total investment after three (3) successful monthly deductions. For example, if the Referee opens a RICH Fund account with a monthly deduction of RM500, the Referee will be rewarded with the equivalent of 1% worth of units (credited into the Referee's RICH Fund account) after three (3) successful monthly deductions.
3. Fulfilment of additional investment units will be made to both the Referrer and Referee in the month of September 2022.

D. PROMOTION MECHANICS

1. To participate, the Referrer must ensure that the following conditions are fulfilled:
 - 1.1.1. Referrer will need to fill up an e-referral form (<https://forms.office.com/r/qtuxYmnRqh>) with particulars of themselves and all the Referee details. The e-referral form must be submitted within the Promotion Period.
 - 1.1.2. Referrals can be made by all existing investors who have an active RICH Fund account.
 - 1.1.3. There is no limit to the number of Referrals. Referrers can submit a new form if they have more than five (5) referrals.
 - 1.1.4. All investments must be transacted, processed and approved within the Promotion Period.
2. The issuance of additional investment units will commence three (3) months after the Promotion Period.

E. GENERAL

1. The eligible participants are advised to read these Terms and Conditions in conjunction with the Prospectus and the Product Highlights Sheet of RICH Fund before investing.
2. By participating in the Promotion, the participants acknowledge that they have read the Terms and Conditions and agree to be bound by these terms and conditions.
3. By completing the e-referral form, the Referrer represents, undertakes, and confirms to the Organiser the following:
4. The Referrer has obtained consent from the Referee to disclose his/her name, IC no and contact details to the Organiser;
5. The Referee has no objections to the Organiser contacting them for purposes of this Promotion;and
6. The Referrer agrees and consents for his/her name to be disclosed to Referee for the purpose of this Promotion.
7. The Promotion will be held during the Promotion Period set out in PART A, ITEM 2. The Organiser reserves the right at its sole and absolute discretion, to vary, postpone, or re-schedule or extend the Promotion Period, at any time without notice and without any liability.

8. The Organiser reserves the right at its sole and absolute discretion, to change, amend, delete, or add to the Terms and Conditions and other applicable rules and regulations including the mechanism of the Promotion as set out in PART D, at any time and without notice and without any liability.
9. The Organiser will not be liable to the Referrer and Referee in any way in respect of any matter arising under the Promotion whether caused by error, negligence (whether in contract or tort) or unintentional wrongful act or conduct on the part of the Organiser or otherwise or from the use or redemption of the prizes.
10. All Referrers and Referees shall indemnify the Organiser and its associated companies, against all claims for any loss or damages, whether direct, indirect, consequential, or otherwise, arising from any cause whatsoever from their participation in any way howsoever in this Promotion.
11. All costs, including taxes, incurred by the Referrer in relation to and/or with respect to the Promotion shall be solely borne by the Referrer. The Organiser shall not be under any obligation to reimburse the Referrer for any such costs and expenses incurred thereof.
12. The Referrer acknowledges that his/her participation in the Promotion shall be at his/her own risks.
13. These terms and conditions are subject to and construed in accordance with the laws of Malaysia, and the courts of Malaysia shall have exclusive jurisdiction in settling any disputes.
14. The invalidity, illegality or unenforceability of any terms hereunder shall not affect or impair the continuation in force of the remaining Terms and Conditions of the Promotion.

F. PRIVACY POLICY

1. By participating in the Promotion, the Referrer and Referee acknowledges that they have read the Personal Data Protection Notice on the Organiser's website and consent to the use and disclosure of your personal information for receiving invitations and/or marketing communication materials from the Organiser.
2. In referring a Referee, the Referrer undertakes and confirms to the Organiser that the Referrer has obtained the necessary consent from the Referee to use and disclose the Referee's personal data for purposes of this Promotion, and has informed the Referee to read the Personal Data Protection Notice on the Organiser's website.
3. Any personal data of participants and winners processed by the Organiser shall be subject to the notice and terms of the Organiser which can be retrieved from https://www.eastspring.com/docs/librariesprovider18/default-document-library/pdp/pdpa-notice_jan2022.pdf