



“Anytime, Anywhere with affinOnline” Terms & Conditions

1. AFFIN BANK Berhad and AFFIN ISLAMIC BANK Berhad (the Bank) “Anytime, Anywhere with affinOnline” (Campaign) will run from 1st March 2018 to 31st May 2018 both dates inclusive (Campaign Period) or such other period(s) determined at the sole discretion of the Bank. All participation must be made within the Campaign period.
2. ELIGIBILITY
 - 2.1. This Campaign is open to the Bank new and existing individual customers (Eligible Participant) who is:
 - 2.1.1. A registered customer for the Retail Internet Banking (RIB)
 - 2.1.2. Permanent resident of Malaysia
 - 2.1.3. Age 18 and above
 - 2.1.4. Holder of Current or Savings account, Conventional and/or Islamic accounts (Deposit Account) during the Campaign Period.
 - 2.2. The following persons are NOT eligible to participate in this Campaign:
 - 2.2.1. Permanent and/or contract employees of the Bank (including its subsidiaries and related companies) and their immediate family members i.e. spouses, children, parents, brothers, sisters and parents-in-law; and/or
 - 2.2.2. Permanent and/or contract employees of advertising agencies (including its subsidiaries and related companies) and their immediate family members i.e. spouses, children, parents, brothers, sisters and parents-in-law.
3. **CAMPAIGN PARTICIPATION**

To stand a chance to win any of the prizes, the following criteria must be met:

3.1. Monthly Prize Participation

- 3.1.1. Eligible Participant must transact a minimum of **five (5)** online transactions within one (1) month. This would be the Primary criteria of this Campaign.

The online transactions include:

- i. Bill Payment
- ii. JomPAY
- iii. FPX B2C
- iv. Credit Card Payment / Credit Card-i Payment
- v. HP Loan Repayment / HP-i Financing Payment
- vi. Mortgage Loan Repayment / Mortgage Financing Payment

and;

3.1.2. Eligible Participant must transact a minimum total amount of RM3,000 accumulative for any 3 (three) types of the above online transactions performed within one month.

3.2. Grand Prize Participation

3.2.1. Eligible participant must meet the Monthly Prize Participation criteria in clause 3.1 each month within the campaign period in order to be eligible for Grand Prize.

3.2.2. For avoidance of doubt, refer to the following illustration:

Eligible Participant	Criteria	Campaign Period			Eligible for Grand Prize
		March	April	May	
A	Transaction	5	5	5	√
	Amount (RM)	3,000	3,000	3,000	
B	Transaction	5	5	1	X
	Amount (RM)	3,000	3,000	3,000	
C	Transaction	5	5	5	X
	Amount (RM)	3,000	1,000	3,000	

4. PRIZES

4.1. The prizes to be given away under this Campaign are as follows:

Category	Campaign Period	Prizes
Monthly	March	5X Smartphone
	April	5X Smartphone
	May	5X Smartphone
Grand Prize	March - May	1X Electric Item worth RM 8,000

4.2. Visual of the prizes shown in any advertisement, promotional, publicity and other materials relating to or in connection with the Campaign is/ are solely for illustration purposes only and may not depict the actual colour, model or specifications of the prize and does not include any additional accessories.

4.3. The Bank reserves the right, as it deems fit to substitute the prizes with another product of similar retail value in the event the model is not available or discontinued.

4.4. The Gift is not exchangeable for credit or any other kind of products and not transferable to any parties.

4.5. All prizes for the campaign will be presented within three (3) months after the announcement of the winners is made on the Bank websites at www.affinbank.com.my / www.affinislamic.com.my.

4.6. The winner will be contacted by the Bank for self-collect at the Bank branch and the prize will only be released to the winner after confirmation made by the Bank branch's staff.

- 4.7. Any prizes unclaimed three (3) months after announcement of winners has been made will be forfeited.
- 4.8. The Bank makes no representation or warranty with respect to the quality of the prizes and shall not be responsible to replace any lost, stolen or defective prizes (whether due to defects in materials or workmanship by manufacturer under warranty or otherwise). Winners are to deal directly with the supplier for such warranty information or claim.

5. **SELECTION OF WINNERS**

The selection of prize winners under this Campaign is as follows -

5.1. Monthly Prize Winners

- 5.1.1. Top five (5) winners with the most transactions count will be selected each month subject to the criteria stated in Clauses 3.1. In total, there will be fifteen (15) monthly winners during this Campaign.
- 5.1.2. If more than five (5) Eligible Participants qualifies the above said criteria, the winner will be selected based on highest accumulated transaction amount (RM).
- 5.1.3. Each Eligible Participant qualifies to win only one (1) monthly prize, but will have the chance to win the Grand Prize
- 5.1.4. The Bank will announce all monthly winners within two (2) months after the end of each month at the Bank official website.

5.2. Grand Prize Winner

- 5.2.1. Top one (1) winner with the most transactions count will be selected at the end of the Campaign period subject to the criteria stated in Clauses 3.2.
- 5.2.2. If more than one Eligible Participant qualifies the above said criteria, the winner will be selected based on highest accumulated transaction amount (RM).
- 5.2.3. The Bank will announce the Grand Prize winner within two (2) months after the end of the campaign period at the Bank official website.

5.3. Disqualification:

- 5.3.1. In the event a winner is disqualified pursuant to the terms herein, the Bank reserves the right to select another Eligible Participant starting from the top of the reserve list to be the winner. The routine will be repeated until the determination of all the winners for the monthly prizes / Grand Prize are concluded.
- 5.3.2. The above will be repeated in the subsequent months to determine the monthly Prize winners.

- 5.4. The Bank will contact the Winner within thirty (30) days after each month end / end of campaign period via telephone based on their contact details maintained in the Bank's system. Notwithstanding the foregoing, the Bank reserves the right to use any other mediums or methods as it deems fit in its sole discretion, for the purpose of contacting/announcing the Winners.
- 5.5. Upon being contacted by the Bank, should the winners fail to answer the telephone, the winner(s) will be deemed disqualified, the Bank reserves the right to select another Eligible Participant starting from the top of the reserve list to be the winner. The routine will be repeated until the determination of the winner(s) is concluded.
- 5.6. The selection mechanism/process shall be solely determined by the Bank and shall not be questioned on any account whatsoever. The Bank decision shall be final and conclusive and any dispute thereof will not be entertained.

GENERAL

6. The Bank reserves the right to forfeit the prizes in the event any of the Terms and Conditions are not adhered to.
7. The Bank shall not be responsible or liable for any failure by any participant to participate in the Campaign at any time due to any network, communication or system error, interruption and/or failure.
8. By participating in this Campaign, the participant hereby consents to and agree that the Bank shall be at liberty to publish or display materials and/or information, including but not limited to their names and photographs without compensation for advertising and publicity purposes in any manner the Bank deems appropriate.
9. The Bank reserves the right to amend, delete and/or add to any of these Terms and Conditions and to cancel, terminate, suspend or extend this Campaign by giving 21 days' prior notice to the Participation. The Participation agrees that continued participation in the Promotion shall constitute their acceptance of these Terms and Conditions. The Participation agrees to access the website at regular time intervals to view the Terms and Conditions and ensure to be kept up-to-date on any change or variation to the Terms and Conditions.
10. By participating in this Campaign, participant agreed to be bound by these Terms and Conditions.
11. All terms and conditions stipulated herein shall be governed by and construed in accordance with the laws of Malaysia.
12. The privacy notice as contained in the Bank's website (www.affinbank.com.my / www.affinislamic.com.my) and branches shall be applicable herein.