

Terms and Conditions
Scotvaganza with AFFIN Cards Campaign (“Campaign”)

1. Definition

1.1 The Scotvaganza with AFFIN Cards Campaign (“Campaign”) is organized by Affin Bank Berhad and AFFIN ISLAMIC Bank Berhad (the “Bank”). The Campaign is subject to the respective terms and conditions (“T&C”) set out herein. The following words and expression shall have the following meaning, unless the context otherwise requires:

1.1.1 “**AFFINBANK**” shall mean Affin Bank Berhad (25046-T).

1.1.2 “**AFFIN ISLAMIC**” shall mean AFFIN ISLAMIC Bank Berhad (709506-V).

1.1.3 “**Cardmember(s)**” refers to holders of the Bank Credit Card/Credit Card-i and Debit Card/Debit Card-i or such other Cards as may be issued by the Bank at any time and from time to time.

1.1.4 “**AFFIN Card(s)**” refers to Credit Card/Credit Card-i and Debit Card/Debit Card-i issued by the Bank.

1.1.5 “**EPP**” refers to Easy Payment Plan with 0% profit for purchases with minimum amount of RM500 at participating merchants.

1.1.6 “**BTiP**” refers to Balance Transfer Instalment Plan whereby Cardmember transfer credit card balance from other banks or card issuers with minimum amount of RM3,000 to the Bank Credit Card account. This plan is currently is not available for AFFIN ISLAMIC Credit Card-i.

2. Campaign Period

2.1 The Campaign is valid from **15 May 2018** to **15 September 2018** both dates inclusive, or such other period(s) as may be determined by the Bank (“Campaign Period”) from time to time.

3. Eligibility

3.1 The Campaign is open to new* and existing principal and supplementary AFFIN Cards who meet the criteria set out below (“Eligible Cardmember”):

3.1.1 Hold a valid AFFIN Card and whose AFFIN Card account is in good standing at all times during the Campaign Period, including the time of the selection and notification of the winners under the Campaign.

3.2 The following persons are **NOT** eligible to participate in the Campaign and any participation, entry, registration, submission or qualifying purchase transaction, as the case may be, by any of the following persons will be disqualified:

3.2.1 The employees of the Bank under Cards Business Department, Digital Banking Department and associated agencies and other entities involved in the conduct, implementation and/or administration of the Campaign (as determined by the Bank in its sole discretion);

3.2.2 Cardmember of any Card who is in default of any payment and facilities granted by The Bank, or card account(s) have been suspended, blacklist, cancelled or terminated at any time during the Campaign Period, subject to the Bank discretion; and

3.2.3 Cardmember who has committed any fraudulent or wrongful acts in relation to his/her AFFIN Card account or any facility of service granted by the Bank.

Note: *Newly approved and activated card refers to principal or supplementary Card(s) which has/have been approved and activated during the Campaign Period.

4. Qualifying Conditions

4.1 Eligible Cardmembers may accumulate entries for the Campaign as summarized below (Qualifying Criteria”):

- 4.1.1 Newly approved AFFIN Card with any retail transaction amount within Campaign Period will gain ten (10) entries;
- 4.1.2 Every RM100 purchase made on local retail transaction in a single receipt will gain one (1) entry, subsequent RM100 retail transaction will gain one (1) entry;
- 4.1.3 Every RM100 purchase made on online transaction in a single receipt will gain five (5) entries, subsequent RM100 online transaction will gain five (5) entries;
- 4.1.4 Every approved EPP plan with minimum amount of RM500 will gain five (5) entries per plan; and
- 4.1.5 Every approved BTiP plan with minimum amount of RM3,000 will gain five (5) entries per plan.

4.2 Qualifying Criteria are illustrated as below:

Category	Eligible Transaction	**Number of Entry	Example
New card approve with any retail transaction	Any Amount	10	Transaction RM3,000, Entries earned = 40 entries (10 entries for new card approve + 30 entries for retail transaction)
Local retail transaction	Every RM100 spend in a single receipt	1	Transaction RM3,000, Entries earned = 30 entries
Online transaction		5	Transaction RM3,000, Entries earned = 150 entries
EPP	Every approved EPP plan	5	Transaction RM3,000, Entries earned = 35 entries (5 entries for EPP + 30 entries for retail transaction)
BTiP	Every approved BTiP plan	5	Transaction RM3,000, Entries earned = 5 entries

Note: ** Number of entry(ies) for supplementary Cardmember whose AFFIN Card account is the same with its principal AFFIN Card account will be aggregated under the principal AFFIN Card account. Number of entry(ies) for supplementary Cardmember whose AFFIN Card account is different from its principal AFFIN Card account will be calculated separately.

4.3 Retail transactions shall mean transactions other than cash withdrawals (non-cash transactions).

4.4 Retail transaction for the purpose of this Campaign shall include purchase transaction at electronic point-of-sale terminal, Easy Payment Plan (EPP), mail order or telephone order and recurring transaction(s) charged to the AFFIN Card account.

4.5 Retail transaction(s) made in foreign currency will be converted to Ringgit Malaysia (RM).

4.6 The following shall **NOT** be considered as a retail transaction for the purpose of this Campaign:

- 4.6.1 Unlawful transactions e.g. illegal online betting, gambling or gaming transactions etc.;
- 4.6.2 Cash withdrawal, cash advance, balance transfer;
- 4.6.3 Monthly instalments for any instalment payment facilities by the Bank e.g. EPP, etc;
- 4.6.4 Fees and charges e.g. profit payment, interest payment, annual fee, cash withdrawal fee, compensation charges for late payment (Ta'widh), etc.;
- 4.6.5 Outstanding balance payment; and
- 4.6.6 Void or reversed transaction, refunds, disputed, unauthorized, or fraudulent transaction.

5. Winners and Winners Selection

- 5.1 To determine lucky Winners, Eligible Cardmembers will be randomly selected based on the accumulated entries earned during the Campaign Period. The first lucky Eligible Cardmembers will be randomly selected as the lucky Winner
- 5.2 Supplementary Cardmembers with different AFFIN Card account from its principal Card account is eligible to be one of the lucky Winners.
- 5.3 Supplementary with same AFFIN Card account from its principal Card account will **NOT** be eligible to be one of the lucky Winners. For the purpose of this section, only principal Card account is eligible to be one of the lucky Winners.
- 5.4 Eligible Cardmembers shall only be entitled to win a maximum of one (1) 'Weekly Cash Prize' and one (1) 'Monthly Cash Prize' throughout the Campaign Period.
- 5.5 Eligible Cardmembers who are entitled for the 'Weekly and Monthly Cash Prize' will also be eligible to win the 'Grand Prize' and vice versa.
- 5.6 The Bank reserves the right, provided that the Bank has obtained the Winners consent to:
 - 5.6.1 Disclose details and particulars of the Winners to third party for purposes of delivering the Prize(s); and
 - 5.6.2 Use, publish and display the names, photographs taken or other information of the Winners for current and future advertising and publicity purposes without any compensation paid.

6. Prize

6.1 Cardmembers will stand a chance to win following prizes ("Prize"):

PRIZE CATEGORY	PRIZE
9 Winners x Grand Prize	Vespa S125
3 Winners x Monthly Cash Prize	RM1,000
3 Winners x Weekly Cash Prize	RM500

6.2 For the grand prize, the Bank allocates two (2) winners for Debit Cardmembers and seven (7) winners for Credit Cardmembers.

- 6.3 The Bank reserves the right to substitute the Prize with similar value at any time without prior notice for any reason whatsoever.
- 6.4 Prize cannot be transferred, exchanged or redeemed for cash or any other item in part or in whole.

7. Fulfillment of Prize

- 7.1 The Winners will be announced via website at www.affinonline.com and www.affinislamic.com.my within sixty (60) days after the Campaign ends. Notwithstanding the foregoing, the Bank reserves the right to use any other method or medium the Bank deem fit at its sole and absolute discretion for the purpose of announcing the Winners.
- 7.2 All Prizes for the Campaign will be given within thirty (30) days after the announcement of the Winners.
- 7.3 For the Monthly and Weekly Cash Prize, the prize shall be credited into the Winners credit card account or current/saving account within thirty (30) days after the announcement of the Winners.

8. Prize Redemption

- 8.1 Winners hereby acknowledge and agree that the Bank is not liable for all warranty and/or liability in connection with the awarded Prize(s) and/or the Campaign. Winners shall assume full liability and responsibility in case of any liability, mishap, injury, loss, damage, claim or accident (including personal injury and/or death) resulting from their participation in the Campaign, redemption and/or usage of the Prize(s). The Bank shall not be held responsible for any loss, damage or injury (including death) in any manner whatsoever suffered by the Winners.
- 8.2 The Bank will notify the winners will on the manner and timeline which for prize collection and redemption and such other terms as may be stipulated by the Bank. Notwithstanding the foregoing, the Bank reserves the right to use any method or medium the Bank deems fit at its sole and absolute discretion for the purpose of announcing the winners.
- 8.3 All costs and expenses incurred in collecting and redeeming the Prize are the sole responsibility of and shall be borne by the Winners. In connection with the claiming or redeeming of the Prize, the Bank shall be entitled to request proof from each Winner of him/her being a Cardmember and valid identification in order for that Winners to redeem the Prize, failing which the Bank reserves the right to disqualify that Winners and forfeit the Prize awarded to that Winner.

9. Adherence to the Campaign Terms & Conditions

- 9.1 All Eligible Cardmembers shall be required to adhere to the Campaign Terms and Conditions.
- 9.2 All Terms and Conditions stipulated herein are governed by and construed in accordance to the laws of Malaysia and any legal disputes shall be commenced and heard in courts in Kuala Lumpur.
- 9.3 The Eligible Cardmember has read and understood all the Terms and Conditions specified herein. The Bank may change, amend and/or modify any of Terms and Conditions stipulated herein from time to time and any changes will be announced with at least twenty one (21) days on the Bank website at www.affinonline.com and www.affinislamic.com.my

- 9.4 Please refer to our Group Privacy Notice available by walk-in at any Affin Bank Berhad Group offices or branches or on the website at www.affinonline.com and www.affinislamic.com.my.
- 9.5 The Cardmember shall comply with the provisions of the Islamic Financial Services Act, 2013, the Foreign Exchange Administration Rules issued by Bank Negara Malaysia and regulations, notices and guidelines thereto and shall arrange, coordinate, manage and obtain all the necessary consents, licences, approvals or authorisations required in connection with the execution, performance, validity or enforceability of the Transaction Documents.
- 9.6 For any assistance, feedback and/or complaints related to this Campaign, Cardmember may contact the Bank at following channels:
- Dedicated number for AFFINBANK and AFFIN ISLAMIC World Mastercard at 03-8230 2323;
 - Contact Centre at 03-8230 2222; or
 - E-mail to cardservices@affinbank.com.my
- 9.7 The Bahasa Malaysia version of the terms and conditions is available at www.affinonline.com and www.affinislamic.com.my