

Frequently Asked Questions (FAQ)
AFFIN Cards Acquisition & Usage 2021 Campaign

1. What is the Campaign about?

AFFIN Cards Acquisition & Usage 2021 Campaign (“Campaign”) is organised by Affin Bank Berhad and Affin Islamic Bank Berhad (“the Bank”). All Cardmembers need to do is spend with AFFIN Cards, earn entries and stand a chance to win Prizes.

2. When is the Campaign Period?

The Campaign will commence from 1 April to 31 July 2021.

3. Who is eligible to participate in this Campaign?

The Campaign is open to all new and existing Cardmembers of AFFIN BANK/AFFIN ISLAMIC Credit Card/Credit Card-i and Visa Debit Card/Debit Card-i.

4. Who is NOT eligible to participate in this Campaign?

- 1) Cardmembers of Mastercard/Visa Basic and Visa Business Platinum;
- 2) Cardmembers who are 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 or at the time of winner selection, subject to the Bank’s discretion; and
- 3) Cardmembers who have committed any fraudulent or wrongful acts in relation to his/her Credit Card account at any facility of service granted by the Bank.

5. Can AFFIN staff participate in this Campaign?

Yes, AFFIN staff are eligible to participate in this Campaign and stand to win the Monthly Prize but not eligible to the Monthly Cashback Prize.

6. What are the Campaign Prizes?

There are two (2) type of prizes under the Campaign as follow:

1) Monthly Cashback Prizes for New Credit Cardmembers

Spend Period	Monthly Cashback Prizes	No. of Winners
1 – 30 April 2021	RM888	30
1 – 31 May 2021	RM888	30
1 – 30 June 2021	RM888	30
1 – 31 July 2021	RM888	30

2) Monthly Prizes for All Cardmembers

Spend Period	Monthly Prizes	No. of Winners
1 – 30 April 2021	Microsoft Surface Go 2	10
1 – 31 May 2021	Sony Playstation 5	10
1 – 30 June 2021	KitchenAid Food Chopper & Toaster	10
1 – 31 July 2021	Dyson Voucher worth RM2,000	10

7. **How to qualify to win for the Prizes?**

Monthly Cashback Prize

New Credit Cardmembers must spend a minimum Qualified Retail Spend of RM100 within 45 days from the credit card approved date (applicable to credit card application submitted during the Campaign Period) to stand to win the Monthly Cashback Prizes.

Monthly Prize

Cardmembers must spend according to the Qualified Retail Spend in Clause 8 and earn entries to stand to win Monthly Prize.

8. **How to earn entry for the Campaign?**

Cardmembers just need to spend with AFFIN Cards to earn Campaign Entries as per below:

Qualifying Retail Spend		Campaign Entry(ies)
New & Existing Credit Cardmembers	Every RM500 spend via AFFIN Easy Payment Plan (EPP)	10
	Every RM100 spend on other retail transaction	1
Debit Cardmembers	Every 10 retail transactions (any amount) monthly	1

Scenario 1 : 1 Principal Credit Card + Easy Payment Plan (EPP)

Transaction Date	Card Type	Transaction	Qualified Retail Spend (RM)	Entries
1-30 April 2020	Principal Visa Signature Card	Shopee (Retail)	150	
		SenHeng (EPP)	4590	
		Uniqlo (Retail)	220	
Total Credit Card EPP Spend			4590	90 ¹
Total Credit Card Retail Spend			370	3 ²
			TOTAL	93

¹10 Qualifying Entries for every RM500 spend via AFFIN Easy Payment Plan (EPP)

²1 Qualifying Entry for every RM100 other retail spend AFFIN Credit Card

Scenario 2 : 1 Principal Credit Card + 1 Supplementary Credit Card

Transaction Date	Card Type	Transaction	Qualified Retail Spend (RM)	Qualifying Entries
1- 30 June 2021	Principal World Mastercard Card	Lazada (Retail)	350	
		Mac City (EPP)	4999	
	Supplementary Mastercard Duo Card	Harvey Norman (EPP)	2500	
Total Credit Card EPP Spend			7499	140 ¹
Total Credit Card Retail Spend			350	3 ²
			TOTAL	143

¹10 Qualifying Entries for every RM500 spend via AFFIN Easy Payment Plan (EPP)

²1 Qualifying Entry for every RM100 other retail spend with AFFIN Credit Card

9. What is the “Qualified Retail Spend” for this Campaign?

Qualified Retail Spend for this Campaign will be local, online and/or overseas retail spend charged to any of the Eligible Cardmember’s AFFIN Cards during the Campaign Period.

10. What are NOT considered as Qualified Retail Spend/ Qualified Category Spend for this Campaign?

The following shall NOT be considered as Qualified Retail Spend for this Campaign

- i. Unlawful transaction e.g. illegal online betting, gambling or gaming transactions etc ;
- ii. Cash withdrawal, cash advance, balance transfer
- iii. Monthly instalments for any instalment payment facilities by the Bank;
- iv. Fees and charges e.g. profit payment, interest payment, annual fee, cash withdrawal fee, compensation charges of late payment / Ta’widh etc ;
- v. Outstanding balance payment; and
- vi. Refunds, void/reversed, disputed, unauthorized or fraudulent transactions

11. What if the Cardmember has multiple Principal AFFIN Credit Cards?

The total Campaign Entries earned from all the Qualified Retail Spend made with the Credit Cards under the Principal Cardmember’s account will be combined.

12. Can Supplementary Cardmember participate in this Campaign?

Qualified Retail Spend by Supplementary Cardmember(s) will be aggregated and considered as the Principal Cardmember’s total Qualified Retail Spend.

13. How are winners being selected?

Winners will be selected through a computerised random selection based on Campaign Entries that have been recorded during the Campaign Period.

14. How many Prizes that a Cardmember will be eligible to win under this Campaign?

Each Eligible Cardmember is eligible to win only one (1) Monthly Cashback Prize and one (1) Monthly Prize in each month throughout the Campaign Period.

15. Can the Prize be exchanged for cash or other products?

No, Prizes are strictly non-transferable or non-exchangeable, in cash or kind in part or in full. The Bank reserves the right to substitute the Prizes with similar value for whatsoever reason.

16. Who can be contacted for any enquiries related to this Campaign?

For any assistance and/or feedback related to the Campaign, Cardmember may contact AFFIN BANK/AFFIN ISLAMIC Contact Centre at 03-8230 2222 and/or 03-8230 2323 (for AFFIN INVIKTA Visa Infinite, World Mastercard and Visa Signature).

17. Where can Cardmembers get more information or full terms and conditions of this Campaign?

Cardmembers may refer to www.affinonline.com or www.affinislamic.com.my for more information and full terms and conditions of the Campaign.