

Terms and Conditions AFFIN Cards Shop & Pay Less Campaign

1.0 Definition

- 1.1 The **AFFIN Cards Shop & Pay Less 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 set out herein. The following words and expression shall have the following meaning, unless the context otherwise requires:
- 1.1.1 “**AFFIN BANK**” shall mean Affin Bank Berhad [197501003274 (25046-T)]
 - 1.1.2 “**AFFIN ISLAMIC**” shall mean Affin Islamic Bank Berhad [200501027372 (709506-V)]
 - 1.1.3 “**AFFIN Card(s)**” refers to Credit Card/Credit Card-I issued by the Bank except for AFFIN BANK/AFFIN ISLAMIC Visa Business Platinum, Mastercard Basic and Visa Basic.
 - 1.1.4 “**Cardmember(s)**” refers to holder of Credit Card/Credit Card-i issued by the Bank per Clause 1.1.3

2.0 Campaign Period

- 2.1 The Campaign is valid from **1 April to 31 July 2021** both dates inclusive, or such other period(s) as may be determined by the Bank (“Campaign Period”) from time to time.

3.0 Eligibility

- 3.1 The Campaign open to all new and existing Principal Cardmembers who hold a valid AFFIN Card and the card account is in good standing during the Campaign Period and at the time of winner selection (“Eligible Cardmembers”).
- 3.2 The following person are NOT eligible to participate in the Campaign:
- 3.2.1 Cardmembers of Mastercard/Visa Basic and Visa Business Platinum;
 - 3.2.2 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
 - 3.2.3 Cardmembers who have committed any fraudulent or wrongful acts in relation to his/her AFFIN Card account at any facility of service granted by the Bank.
- 3.3 For the avoidance of doubt, employees of the Bank are eligible participate in the Campaign.

4.0 Campaign Mechanics

- 4.1 Eligible Cardmembers are entitled to “Campaign Entries” for every “Qualified EPP Transaction” using their AFFIN Cards as per below:

| Qualified EPP Transaction | Campaign Entry |
|--|----------------|
| Every single purchase of RM1,000 and above via AFFIN Easy Payment Plan (EPP) | 1 |

- 4.2 The following shall NOT be considered as Qualified EPP Transaction:
- 4.2.1 Non-EPP purchases;
 - 4.2.2 EPP purchases of less than RM1,000 in a single transaction;

- 4.2.3 Monthly EPP instalments; and
- 4.2.4 Refunds, void, reversed, disputed, unauthorised or fraudulent transaction.

4.3 Qualified EPP Transaction(s) by Supplementary Cardmember(s) under the same Eligible Cardmember shall be computed and treated as the Eligible Cardmember’s total Qualified EPP Transaction(s).

4.4 Under the Campaign, there will be three (3) winners for each calendar month (“Monthly Winners”) who will entitle to “Instalment Waiver” as follows:

| Instalment Waiver | Monthly Winners |
|--|-----------------|
| Monthly EPP instalment waiver for 3 months; capped at RM300 per month and RM900 for 3 months | 3 |

4.5 Based on Campaign Entries recorded and allocated for each calendar month, Eligible Cardmembers shall be selected by a computerized random selection and deemed as Monthly Winners.

4.6 Each Eligible Cardmember is eligible to win once only throughout the Campaign Period.

4.7 In the event the Eligible Cardmember terminates the AFFIN Card account during the Campaign Period or at the time of winner selection, the Bank reserves the right to disqualify the Eligible Cardmember from the Campaign.

4.8 The Bank reserves the right to select the next Eligible Cardmember per the selection sequence to substitute any Eligible Cardmember who may be ineligible or disqualified for any reason whatsoever.

4.9 Monthly Winners will be notified by telephone and/or e-mail and/or any other method(s) deemed suitable by the Bank and announcement will be made on the Bank’s website within sixteen (16) weeks from the end of the Campaign Period.

4.10 Instalment Waiver will be credited to Monthly Winners’ AFFIN Card accounts in a form of credit within two (2) weeks from the winner announcement, which is strictly non-exchangeable, in cash or kind in part or in full.

4.11 The Bank at any time at its own discretion reserves the right to forfeit the Instalment Waiver in the event where the reversal of Qualified EPP Transaction or cancellation or termination of the Monthly Winner’s AFFIN Card or non-compliance or breach of these Terms and Conditions stated herein, Cardmember Agreement and/or EPP Terms and Conditions.

4.12 The Bank’s decisions on all matters related to the Campaign shall be final, conclusive and binding on all Eligible Cardmembers. No further correspondence and/or appeal to dispute the same will be entertained.

5.0 Adherence to the Campaign Terms and Conditions

5.1 Eligible Cardmember(s) shall be required to adhere to the Campaign Terms and Conditions and EPP Terms and Conditions.

- 5.2 All Terms and Conditions stipulated herein are governed by and construed in accordance to the laws of Malaysia and legal disputes shall be commenced and heard in courts in Kuala Lumpur.
- 5.3 The Bank shall not be responsible and/or liable nor shall it accept any form of liability whatsoever nature and howsoever arising or suffered by Eligible Cardmember(s) resulting directly or indirectly from the Eligible Cardmember(s)' participation in the Campaign or otherwise save and except losses caused by negligence, default or breach by the Bank. Furthermore, the Bank shall not be liable for any default of its obligation under the Campaign due to any force majeure event which include but not limited to act of God, war, riot, lockout, industrial action, fire, flood, drought, storm or any event beyond the control of the Bank.
- 5.4 The Bank, at its discretion may withdraw, cancel or suspend the Campaign earlier than the Campaign Period or extend the Campaign beyond the Campaign Period subject to the availability of funds by giving twenty-one (21) days prior notice via its website.
- 5.5 By participating with this campaign, Eligible Cardmember(s) agree to access the Bank's website at www.affinbank.com.my or www.affinislamic.com.my on regular basis to view the terms and conditions and to ensure that they are kept-up-to-date with any changes or variations made to the terms and conditions.
- 5.6 The Bank reserves the right to change, amend and/or modify any of Terms and Conditions stipulated herein from time to time and such charges/amendments/modifications will be announced with at least twenty-one (21) calendar days on the Bank's website at www.affinonline.com and www.affinislamic.com.my.
- 5.7 By participating in the Campaign and by submitting personal details, Eligible Cardmember(s) agree and consent to the processing of the Eligible Cardmember(s) personal data by the Bank and the Bank hereby agrees to collect it and use it for the purpose of the Campaign. Unless the Eligible Cardmember(s) expressly opt-out by contacting any of our branches, the Bank shall be at liberty to market the products of its Group or that of its associate/sister companies to the Eligible Cardmember(s).
- 5.8 Please refer to our Group Policy Notice available by walk-in at any AFFIN BANK/AFFIN ISLAMIC offices or branches or on the website at www.affinonline.com and www.affinislamic.com.my
- 5.9 Eligible Cardmember(s) shall comply with the provisions of the Financial Services Act 2013, 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 necessary consents, licenses, approvals or authorisations required in connection with the execution, performance, validity or enforceability of the Transaction Documents.
- 5.10 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).
- 5.11 The Bahasa Malaysia version of the Terms and Conditions is available at www.affinonline.com and www.affinislamic.com.my