

Terms and Conditions

AFFIN Cards Acquisition & Usage 2021 Campaign

1.0 Definition

- 1.1 The **AFFIN Cards Acquisition & Usage 2021 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, Visa Debit Card/Debit 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, Debit Card or Debit 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 is open to Cardmembers who meet the criteria below:
- 3.1.1 All New and Existing Principal Credit Cardmembers and Debit Cardmembers;
 - 3.1.2 Hold a valid AFFIN Card and whose account is in good standing during the Campaign Period and at the time of winner selection.
(hereinafter referred to as “Eligible Cardmember” or “Cardmember”)
- 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 Credit 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 and stand to win but not eligible to the Monthly Cash Back Prizes.

4.0 Campaign Mechanics & Prizes

- 4.1 Monthly Cash Back Prizes for New Credit Cardmembers
- 4.1.1 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 Cash Back Prizes as per following:

Spend Period	Monthly Cash Back 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

4.2 Monthly Prizes for all Cardmembers

4.2.1 Eligible Cardmembers must perform “Qualified Retail Spend” using their 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

4.2.2 Eligible Cardmembers stand to win Monthly Prizes as per below:

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

4.3 Qualified Retail Spend shall include local, online and/or overseas retail transactions charged to any of the Eligible Cardmember’s AFFIN Cards during the Campaign Period. For the avoidance of doubt, EPP shall be treated as Qualified Retail Spend based on the full transaction amount and overseas transactions shall be converted to Ringgit Malaysia (RM) based on the Bank’s prevailing exchange rate.

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

4.5 The following shall NOT be considered as Qualified Retail Spend:

- 4.5.1 Unlawful transactions e.g. illegal online betting, gambling or gaming transactions etc;
- 4.5.2 Cash withdrawal, cash advance, balance transfer;
- 4.5.3 Monthly instalments for any instalment payment facilities by the Bank;
- 4.5.4 Fees and charges e.g. profit payment, interest payment, annual fee, cash withdrawal fee, compensation charges of late payment/Ta’widh, etc;
- 4.5.5 Outstanding balance payments, and
- 4.5.6 Refund, void/reversed, disputed, unauthorized or fraudulent transactions.

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

- 4.7 Prizes are given on an “As-Is” basis, which are strictly non-exchangeable, in cash or kind in part or in full. The Bank reserves the right to substitute the Prize(s) with other item(s) of similar value for whatsoever reason.
- 4.8 The Bank will not provide any replacement or substitute of any Prize if the Winner rejects the Prize and/or request for alternative option(s).
- 4.9 Picture(s) of the Prize(s) shown in any advertisement, promotional and other materials relating to the Campaign is/are solely for illustration purposes only.

5.0 Winner Selection and Prize Fulfilment

- 5.1 Based on Campaign Entries recorded and allocated, Eligible Cardmembers shall be shortlisted by a computerized random selection for the respective Prize categories.
- 5.2 The shortlisted Eligible Cardmembers will be contacted by the Bank’s representative at the contact number(s) registered or recorded in the Bank’s system at any time during office hours to answer one (1) question.
- 5.3 The shortlisted Eligible Cardmember will be deemed as Winner if he/she is able to answer the question correctly. Otherwise, the next Eligible Cardmember in sequence will be shortlisted and contacted to answer the question.
- 5.4 In the event the shortlisted Eligible Cardmember is not contactable after three (3) attempts on the same day for whatsoever reason(s) and/or the shortlisted Eligible Cardmember wish to withdraw from the Campaign upon being contacted by the Bank’s representative, he/she shall be disqualified from the Campaign.
- 5.5 In the event the Eligible Cardmember terminates the Credit and/or Debit 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.
- 5.6 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.
- 5.7 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.
- 5.8 Monthly Cash Back Prizes will be credited to the Winners AFFIN Cards’ accounts in a form of cashback within two (2) weeks from the winner announcement; while the distribution method for Monthly Prizes will be determined by the Bank.
- 5.9 Winners may be required to attend a Prize Giving Ceremony or other public events at a location to be confirmed by the Bank, as and when required at their own costs and expenses. The Bank reserves the exclusive right to publish or display the names and photographs of the Winners in the media, marketing or advertising materials or AFFIN BANK/AFFIN ISLAMIC website for publicity purposes of this Campaign.

- 5.10 The Bank's decisions on all matters related to the Campaign and Prizes shall be final, conclusive and binding on all Eligible Cardmember. No further correspondence and/or appeal to dispute the same will be entertained.

6.0 Adherence to the Campaign Terms and Conditions

- 6.1 All Eligible Cardmembers shall be required to adhere to the Campaign Terms and Conditions.
- 6.2 All Terms and Conditions stipulated herein are governed by and construed in accordance to the laws of Malaysia and parties are subject to the exclusive jurisdiction of the Courts of Malaysia.
- 6.3 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 Cardmembers resulting directly or indirectly from the Eligible Cardmembers' 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, outbreak of disease, pandemic, fire, flood, drought, storm or any event beyond the control of the Bank.
- 6.4 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.
- 6.5 By participating with this campaign, Eligible Cardmember agrees 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.
- 6.6 The Bank reserves the right to change, amend and/or modify any of Terms and Conditions stipulated herein from time to time and such changes/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.
- 6.7 The Bank reserves the right to cease this Campaign once it has reached its required capping even if it is before the Campaign end date. Any extensions thereafter will be decided at the discretion of the Bank.
- 6.8 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).
- 6.9 Please refer to our Group Policy Notice available by walk-in at any AFFIN Bank offices or branches or on the website at www.affinonline.com and www.affinislamic.com.my.
- 6.10 The Eligible Cardmember 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.

- 6.11 In the event photographs are taken pursuant to the Campaign, such photographs may be used for internal or external publication.
- 6.12 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).
- 6.13 The Bahasa Malaysia version of the Terms and Conditions is available at www.affinonline.com and www.affinislamic.com.my.
- 6.14 The Eligible Cardmember is hereby reminded to read and understand the Terms and Conditions in this document. In the event there are any Terms and Conditions in this document that the Eligible Cardmember does not understand, the Eligible Cardmember is advised to discuss further with the Bank's representative.