

Retail Internet Banking (RIB) eFixed Deposit (eFD) Campaign

Terms and Conditions

- Affin Bank Berhad (“AFFINBANK”) Retail Internet Banking (RIB) eFixed Deposit (eFD) Campaign (“the Campaign”) commences on 13 August to 27 August 2020 or ends upon reaching the Campaign Cap Amount, whichever comes first (“Campaign Period”). **However, this campaign will be extended from 28 August to 10 September 2020.** All placements must be made within the Campaign Period. Any extension thereafter will be decided at the discretion of Affin Bank Berhad and Affin Islamic Bank Berhad (hereinafter collectively referred as “AFFIN Bank Group”).
- This Campaign is open to all new RIB eFD placements by new and existing individual Customers, including employees of AFFIN Bank Group (“Customer”). However, there will be no preferential rate for employees of AFFIN Bank Group.
- For the purpose of this Campaign, all eFD placement (s) of deposits must be made through the following channel:

Channel	Details
RIB affinonline.com website	All placement(s) of eFD must be made through fund transfers from existing Current Account Saving Account (CASA)/ Current Account Saving Account-i (CASA-i) maintained with the Bank.

CAMPAIGN DETAILS

- To participate in Campaign, the placement amount criteria for eligible RIB eFD placements are as follows:

Channel	Minimum Placement Amount For Each Certificate	Maximum Placement Amount For Each Certificate
RIB affinonline.com	RM10,000	RM200,000

- The promotional rate for eFD placement under this Campaign is as follows:

eFD Tenure	Promotional Rate per annum (p.a.)	Interest Payment
3 months	2.40%	Upon maturity
5 months	2.50%	Upon maturity
6 months	2.48%	Upon maturity

- For Early Payment (Premature Withdrawal), no interest shall be paid to the Customer.
- Should there be Overnight Policy Rate (OPR) changes, the promotional rate may be revised. The revision of rate may impact any of the promotional interest rates for new creation of eFD account made by Customer under this Campaign.



GENERAL TERMS

8. The Generic Terms and Conditions applicable for all deposit accounts/products/services (“Generic Terms and Conditions”) shall be applicable at all-times. The Generic Terms and Conditions are available at www.affinonline.com
9. AFFIN Bank Group reserves the rights, upon giving reasonable notice, to amend, delete and/or add to any of these terms and conditions (“Terms and Conditions”) by giving prior notice to Customer. The Customer agrees that continued participation in the Campaign shall constitute their acceptance of these Terms and Conditions. The Customer agrees to access the Bank’s 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. These Terms and Conditions, including any amendments, deletions or additions, shall prevail over any provisions or representations contained in any other promotional materials advertising this Campaign.
11. By participating in this Campaign, Customer agrees to be bound by these Terms and Conditions.
12. The Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia.
13. This Campaign ends on 27 August 2020. However, AFFIN Bank Group reserves the right to cease the Campaign once the Campaign has reached the Campaign Cap Amount even if it is before the Campaign end date. Any extensions thereafter will be decided at the discretion of AFFIN Bank Group.
14. The Customer hereby confirms that he/she has read, understood and agreed to be bound by the Group Privacy Notice of the Bank and the clauses herein, as may relate to the processing of his/her personal information. Unless the Customer(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 Customer(s). For avoidance of doubt, the Customer agrees that the said Group Privacy Notice shall be deemed to be incorporated by reference into this Terms and Conditions.
15. Please refer to Group Privacy Notice available by walk-in at any AFFINISLAMIC/AFFINBANK offices or branches or on the website at www.affinonline.com
16. The Bahasa Malaysia version of the terms and conditions is available at www.affinonline.com
17. AFFIN Bank Group shall not be responsible and/or liable nor shall it accept any form of liability whatsoever nature and howsoever arising or suffered by Customers resulting directly or indirectly from the Customers’ participation in the Campaign or otherwise unless directly caused by the Bank’s negligence, default or fraud. 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.
18. The Customer is hereby reminded to read and understand these Terms and Conditions. In the event there are any Terms and Conditions that the Customer does not understand, the Customer is hereby advised to discuss further with the Bank’s staff, representative or agent.



Protected by Perbadanan Insurans Deposit Malaysia up to RM250,000 for each depositor.