AFFIN ISLAMIC

Terms and Conditions for
12-MONTH eTERM INVESTMENT AFFIN (eTIA) WITH 4.15% INDICATIVE PROFIT RATE CAMPAIGN

IMPORTANT/DISCLAIMER
THIS IS AN INVESTMENT ACCOUNT PRODUCT THAT IS TIED TO THE PERFORMANCE OF THE UNDERLYING ASSETS AND IS NOT A DEPOSIT PRODUCT.

This **12-Month eTerm Investment AFFIN (eTIA) With 4.15% Indicative Profit Rate Campaign** (**"Campaign"**) is organised by Affin Islamic Bank Berhad (**"the Bank"**) and shall commence on 30 November 2026 until 15 December 2026 (both dates inclusive), or such other dates as determined by the Bank from time to time (**"Campaign Period"**). The terms and conditions below shall govern this Campaign ("T&C").

Definition

a. **"AFFIN Employees"** refers to employees of the Bank, including Affin Bank Berhad.

b. **"CASA"** refers to Current Account and/or Savings Account opened and maintained with Affin Bank Berhad.

c. **"CASA-i"** refers to Current Account-i and/or Savings Account-i opened and maintained with the Bank.

d. **"Existing-to-Bank"** or **"ETB"** refers to an individual customer who has an existing account and/or financial relationship with the Bank.

e. **"New-to-Bank"** or **"NTB"** refers to an individual customer who does not have any existing account and/or financial relationship with the Bank.

f. **"eTIA"** refers to Term Investment AFFIN opened via ibanking.affinalways.com Internet Banking or AffinAlwaysX Mobile Banking app and maintained with the Bank.

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Eligibility

1. This Campaign is new and existing individual customers of the Bank who open and maintain eTIA during the Campaign Period and satisfy the criteria and minimum investment amount set out under the Campaign Mechanism ("Eligible Customer(s)") - including permanent and contract of AFFIN Employees. For the avoidance of doubt, no preferential rate for AFFIN Employees.

2. The following persons are NOT eligible to participate in this Campaign:

   2.1 Customers who have committed, or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any facilities granted by the Bank; or
   2.2 Customers who have been adjudicated bankrupt (whether pursuant to a petition by the Bank, or other financial institutions, or by any third party) or who are subject to any bankruptcy proceedings at any time prior to or during the Campaign Period); or
   2.3 Customers whose accounts are delinquent or conducted in an unsatisfactory manner, as determined by the Bank during the Campaign Period; or
   2.4 Non-individual customers, i.e., sole-proprietorships, partnerships, corporate entities, associations, clubs, schools and/or societies.

Campaign Mechanism

3. To participate in this Campaign, Eligible Customer(s) must open and maintain eTIA with the minimum investment amount required during the Campaign Period.

4. All placement(s) must be made through the following channel:

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Channel	Details
Placement via ibanking.affinalways.com Internet Banking or AffinAlwaysX Mobile Banking app	All placement(s) must be made through fund transfers from existing CASA/-i maintained with the Bank.

5. Eligible Customer(s) will be entitled to the Campaign Indicative Profit Rate as stated in Table 1 below:

Table 1: Campaign Indicative Profit Rate

Tenure (Months)	Minimum Investment Amount per Certificate	Maximum Investment Amount per Certificate	Profit Sharing Ratio ("PSR") (%)		*Campaign Indicative Profit Rate (p.a.)
			Investor	Bank	
12	RM5,000	RM200,000	69.75	30.25	4.15%

***IMPORTANT:**

1) **The actual profit rate may vary based on the actual performance of the investment.**
2) **Should there be an Overnight Policy Rate ("OPR") change, the Campaign Indicative Profit Rate may be revised with immediate effect upon issued notice by the Bank via Bank's website at AffinAlways.com.**
3) **Campaign Indicative Profit Rate is the estimated profit rate that may be granted to the Eligible Customer(s) based on PSR as shown in Table 1 above during the Campaign Period.**

6. The Eligible Customer(s) will receive a copy of the investment slip, which will contain all the necessary details upon completion of the placement.

7. Upon maturity, e TIA shall be automatically renewed for the same tenure as the initial placement, at the Bank's prevailing board rate as published on AffinAlways.com.

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8. Subject to the Specific Terms & Conditions Applicable for Term Investment AFFIN, the Bank is entitled to increase the PSR in favor of the Eligible Customer(s) during the Campaign Period or investment tenure. The Bank shall notify Eligible Customers of this change either by posting it on the Bank's website at AffinAlways.com or through written notice to the Eligible Customer(s). If the Eligible Customer(s) is not agreeable to such revision, they shall notify the Bank in writing of the same within twenty-one (21) working days of the notification. Eligible Customer(s) who wish to end their relationship with the Bank can do so by closing their eTIA.

9. The Campaign Indicative Profit Rate is only applicable for one (1) cycle on eTIA placement for the respective Tenure and the Minimum Investment Amount made during the Campaign Period. Thereafter, any renewals shall be subject to the prevailing indicative board rate applicable at the time of renewal, as published on AffinAlways.com.

10. Partial withdrawal during the Campaign Period is not allowed.

11. The Eligible Customer(s)' eTIA must be linked to the Eligible Customer(s)' CASA/-i for the purpose of facilitating profit payment and withdrawal of the eTIA ("Designated CASA/-i"). Profits will be paid upon maturity of the placement and credited into Eligible Customer's Designated CASA/-i, in accordance with PSR. For the avoidance of doubt, the Bank reserves the right to determine which of the Eligible Customer(s)' CASA/-i can be selected as the Designated CASA/-i if the Eligible Customer(s) has more than one CASA/-i maintained with the Bank.

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GENERAL TERMS AND CONDITIONS

12. By participating in this Campaign, the Eligible Customer(s) agrees to be bound by these T&C, including any amendments or variations made hereto.

13. This Campaign is subject to these T&C, the Generic Terms and Conditions applicable for all Deposit Accounts/ Products/ Services ("GTC") and Specific Terms & Conditions ("STC") applicable for Term Investment AFFIN. In the event of any inconsistencies or discrepancies between the GTC, STC and these T&C, these T&C shall prevail only insofar as they are relevant and applicable to this Campaign.

14. This Campaign ends on 15 December 2026. However, the Bank reserves the right to withdraw, cancel, suspend, or terminate this Campaign earlier than the Campaign Period or to extend the Campaign beyond this Campaign Period by publishing prior notice via AffinAlways.com.

15. The Bank reserves the rights to change, amend and/or modify any terms of these T&C, stipulated herein, wholly or in part from time to time, by giving twenty-one (21) calendar days' prior notice to the Eligible Customer(s). Such notice will be posted through AffinAlways.com and/or the Bank's branches.

16. The Bank will not be held responsible or liable for:

    (a) any actions, claims, losses, damages, costs, charges, and expenses which the Eligible Customer(s) may suffer, sustain or incur by his/her participation in this Campaign except where such actions, claims or losses are directly caused by the Bank; and

    (b) any default of its obligations under this Campaign due to any force majeure event, which includes but is not limited to acts of God, war, riot, lockout, industrial action, fire, flood, drought, storm, pandemic, epidemic or any event beyond the control of the Bank.

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17. By participating in this Campaign, the Eligible Customer(s) agrees to regularly access the Bank's website at AffinAlways.com to view these T&C and stay updated on any changes or variations.

18. These T&C including any amendments, deletions, or additions, shall prevail over any provisions or representations contained in any other promotional materials advertising this Campaign, only insofar as they are relevant and applicable to the Campaign.

19. The Eligible Customer(s) hereby confirms that he/ she has read, understood and agreed to be bound by the Privacy Notice of the Bank, which is available at the Bank's branches or on the Bank's website at AffinAlways.com. Unless the Eligible Customer(s) expressly opt-out by contacting any of the Bank's branches, the Bank shall be at liberty to market the products of its Group (as defined in the Privacy Notice) or those of its associate/sister companies to the Eligible Customer(s). For the avoidance of doubt, the Eligible Customer(s) agrees that the said Privacy Notice shall be deemed to be incorporated by reference into these T&C.

20. These T&C shall be governed by and construed in accordance with the laws of Malaysia, subject to the exclusive jurisdiction of the Malaysian Courts.

21. Any cancellation, termination, suspension or extension to this Campaign or the Campaign Period shall not entitle the Eligible Customer(s) to any claims or compensations against the Bank for any and all losses or damages suffered or incurred as a direct or indirect result, except where such losses or damages caused by the Bank's negligence, default or breach.

22. The Bahasa Malaysia version of these T&C is available at AffinAlways.com. If there is any inconsistency, conflict, ambiguity or discrepancy between the Bahasa Malaysia and English versions, the English version will prevail. However, if the Eligible Customer(s) requests and the Bank acknowledges in its records that the Bahasa Malaysia version shall govern the operation of this Campaign, then the Bahasa Malaysia version shall prevail.

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23. If photographs are taken pursuant to this Campaign, they may be used for the Bank's internal or external publication. If the Eligible Customer(s) is under the age of eighteen (18) years old, the parent or legal guardian must own the copyright of the image and warrant to the Bank that all relevant consents of third persons contained in the image have been obtained with respect to its use and publication.

24. The Bank's decisions on all matters related to this Campaign shall be final, conclusive, and binding on all Eligible Customer(s). No further correspondence or appeals to dispute the same will be entertained.

25. The Eligible Customer(s) is reminded to read and understand these T&C. If there are any terms in these T&C that the Eligible Customer(s) does not understand, they should seek independent advice and/or clarify with the Bank's representative.

26. CASA/-i is protected by PIDM up to RM250,000 for each depositor. eTIA is not protected by PIDM. Affin Islamic Bank Berhad is a member of PIDM.

WARNING

THE RETURNS ON THIS INVESTMENT ACCOUNT WILL BE AFFECTED BY THE PERFORMANCE OF THE UNDERLYING ASSETS. THE PRINCIPAL AND RETURNS ARE NOT GUARANTEED, AND CUSTOMERS RISK EARNING NO RETURNS AT ALL. IF THE INVESTMENT IS REDEEMED EARLY, CUSTOMERS MAY SUFFER LOSSES IN PART OR OF THE ENTIRE PRINCIPAL SUM INVESTED.

THIS INVESTMENT ACCOUNT IS NOT PROTECTED BY PERBADANAN INSURANS DEPOSIT MALAYSIA (PIDM).

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