

Terms & Conditions

Power Up Your Business with AFFIN Campaign 2023 (Customer Category)

1. The Power Up Your Business with AFFIN Campaign 2023 ("Campaign") is organised by Affin Bank Berhad and Affin Islamic Bank Berhad (collectively referred as the "Bank"). The Campaign is subject to the respective terms and conditions (T&C) set out herein.
2. The Campaign will run from **1 June 2023 until 31 December 2023** (both dates inclusive) ("Campaign Period").
3. **Eligibility ("Eligible Customers")**
 - 3.1 This Campaign is open to all New-to-Business (NTB) Current Account/-i and Existing-to-Bank (ETB) Current Account/-i customers who have fulfilled the pre-set criteria of which currently active.
 - 3.2 New-to-Business (NTB) Current/-i Account customers are defined as customers who have onboarded with the Bank within the Campaign Period.
 - 3.3 Existing-to-Bank Current Account/-i customers are defined as customers who were onboarded with the Bank before the Campaign Period and currently active.
 - 3.4 This Campaign is also open to all existing and new AFFINMAX customers who subscribe to the transaction package only.
 - 3.5 New AFFINMAX customers are defined as customers who have onboarded with the Bank within the Campaign Period.
 - 3.6 Existing AFFINMAX customers are defined as customers who were onboarded with the Bank before the Campaign Period.
4. The following customer shall NOT be eligible for this Campaign:
 - 4.1 Customer whose account(s) held with the Bank have been suspended or terminated within the Campaign Period or who has breached any other agreements with the Bank;
 - 4.2 Customer whose account(s) held with the Bank that are deemed to be delinquent or unsatisfactorily conducted at the Bank's discretion;
 - 4.3 Customer whose account(s) is currently dormant/ inactive;
 - 4.4 Customer who has ceased operations, is insolvent, or has legal proceedings of any nature instituted against them; or
 - 4.5 Any other customer that the Bank may decide to exclude at its discretion with valid reasons.
5. The following are the eligible types of current account/-i (excluding current account/-i with overdraft or cash line facilities):

No	CURRENT ACCOUNT - CONVENTIONAL		
1	CACO.	CO. CURRENT A/C	No interest-bearing current account
2	CAEDGEPP	SMEEdge Prm Prf	Current Account SME segment Premium Preferred
3	CAEDGEPS	SMEEdge Prm Std	Current Account SME segment Premium Standard
4	CAEDGESE	AFFIN SMEDGE SECT	Current Account SME Sectorial Edition
5	CASMEDGE	AFFIN SMEDGE CA	Current Account SMEEdge (SME segment)
6	CASMEDGESP	AFFIN SMEDGE SP	Current Account SMEEdge (SME segment) for Sole Proprietor
7	CASMESS1	CACO SMESSENTIAL 1	Current Account SME Essential package 1
8	CASMESS2	CACO SMESSENTIAL 2	Current Account SME Essential package 2
No	CURRENT ACCOUNT - ISLAMIC		
1	CASMEDGEIT	AFFINSMEDGE CAi TWRQ	Tawarruq Based Current Account SMEEdge-i (SME segment)
2	CASMES2IT	SME ESSENTIAL 2 TWRQ	SME Essential package 2 based on Tawarruq concept
3	CAEDGESEIT	AFFIN SECT-I TWRQ	Current Account SME Sectorial Edition Tawarruq concept

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4	CAEDGEPS-I	SMEDGE PRM STD-I	Current Account SME segment Premium Standard
5	CAEDGEPS2-I	SMEDGE PRM PRF-I	Current Account SME segment Premium Preferred

Note:

For Islamic, only Current Account-i under Shariah concept of Tawarruq is eligible for the Campaign.

Campaign Mechanics

6. To be eligible for the rewards, the Eligible Customer is required to meet both Criteria 1 and 2 as illustrated in the Table below ("Campaign Criteria") with a minimum threshold of **300 points**:

Criteria 1: Current Account-i

Current Account-i*	Points
For every new account opened ¹	50
For every RM1,000 growth from the baseline ²	10

Note:

¹Applicable only for new-to-bank customer and capped at 50 points per customer during campaign period.

²The baseline:

- For monthly campaign winner's category, the baseline will be the month-end-balance of the previous month.
- For overall campaign winner's category, the baseline for ETB customers (onboarded prior before Campaign Period) is 31 May 2023, month-end-balance. The baseline for NTB customers (onboarded within Campaign Period) is set at RM0.

Criteria 2: AFFINMAX

Subscribe & transact using AFFINMAX

No	Transaction	Points
1	Subscribe to AFFINMAX (Transaction Package)	50
2	Complete the First Time Login	10
3	Make Payment / Transact using DuitNow / IBG / Bulk Payment / RENTAS / Bill Payment / JomPAY / FPX	10
4	Perform Payroll / Autopay	100

Note:

The points will be awarded on the number of transactions created / transacted in AFFINMAX.

OR

Subscribe to our collection services:

No	Product	Points
1	DuitNow QR Merchant / Virtual Account / E-Trade	50
2	JomPAY / Direct Debit / Host to Host	100

Note:

The points will be awarded the same month a customer successfully becomes our merchant for any collection product and the points will only be awarded on a one-time basis only.

Rewards

7. The rewards will be given to the Eligible Customers with the highest total accumulated points for both Current Account/-i and AFFINMAX at the company level.

Monthly Campaign Winners x 7 rounds		Overall Campaign Winners x 1 round	
Cash/Petrol Vouchers worth		Cash Vouchers worth	
1 st	RM1,000	1 st	RM15,000
2 nd	RM850	2 nd	RM10,000
3 rd	RM650	3 rd	RM8,000
4 th – 33 rd	RM150 each	4 th	RM5,000
		5 th	RM3,000
		6 th – 15 th	RM1,000 each

Note:

Customer is only entitled to a one-time monthly reward throughout the campaign period.

8. The Eligible Customer that meets the Campaign Criteria will receive the rewards no later than three (3) months after the campaign winners' announcement.
9. In the event of conflict, this T&C prevail over the contents of any other promotional materials advertising this Campaign.
10. The Bank does not assume any responsibility for the products and services offered by the merchants under this Campaign. The responsibility for the products and services shall be provided solely by the merchants, under such terms and conditions as determined by the merchants. Any dispute arising from the products and services shall be resolved with the relevant merchants.
11. The Bank reserves the right to recall and/or cancel the rewards and/or the announcement made if found to be invalid, cancelled, unreported, mis-sold and non-compliance with the Bank's policies, regulations or laws.
12. The Bank's decisions on all matters related to the Campaign and the rewards shall be final, conclusive and binding on all Eligible Customers. No further correspondence and/or appeal to dispute the same will be entertained.
13. The Bank reserves the right to cease the Campaign for whatever reasons even if it is before the Campaign end date with prior notice. Any extensions thereafter will be decided by the Bank.
14. The Bank reserves the right to substitute the rewards with rewards of equivalent value with prior notice. All rewards are non-transferable, refundable nor exchangeable for cash or credit at any kind.

General Terms

1. The Generic Terms and Conditions applicable for all Deposit Accounts/Products/Services ("Generic Terms and Conditions") shall at all-times be applicable. The Generic Terms and Conditions are available at AffinAlways.com. In the event of any inconsistencies or discrepancies between the Generic Terms and Conditions and this T&C, this T&C shall prevail only in so far as they are relevant and applicable to this Campaign.
2. The Bank reserves the rights to amend, delete and/or add to any terms of this T&C by giving twenty-one (21) days prior notice. The Eligible Customer agrees that their continued participation in the Campaign shall constitute their acceptance of this T&C. The Eligible Customer may request a copy of this T&C from their respective Bank's representative for any updates, changes or variation to this T&C.
3. All T&C stipulated herein shall be governed by and construed in accordance with the laws of Malaysia.

4. This Campaign ends on 31 December 2023. However, the Bank reserves the right to withdraw, cancel, suspend, extend or terminate the Campaign earlier in whole or in part with prior notice.
5. For the avoidance of doubt, cancellation, termination, suspension or extension of the Campaign Period shall not entitle the Eligible Customer to any claims or compensations against the Bank for any losses or damages suffered or incurred by the Eligible Customer as a direct or indirect result of the cancellation, termination, suspension or extension save and except where such losses or damages are caused by the Bank's negligence, default or breach.
6. The Bahasa Malaysia version of this T&C will be made available upon request. If there is any inconsistency(ies), conflict(s), ambiguity(ies) or discrepancy(ies) between the Bahasa Malaysia and English version or other language version of this T&C, the English version of this T&C shall prevail.
7. By participating in this Campaign, the Eligible Customer agrees that he/she has read, understands and agrees to be bound by the Bank's Privacy Notice which is available at the Bank's branches or on the website at [AffinAlways.com](https://www.affinalways.com). Unless the Eligible Customer expressly opts out by contacting any of the Bank's branches, the Bank is at liberty to market the products and services offered by its Group (as defined in the Privacy Notice) or that of its associate and related companies to the Eligible Customer. For the avoidance of doubt, the Eligible Customer agrees that the Privacy Notice is incorporated by reference into this T&C.
8. The Bank shall not be responsible and/or liable nor shall it accept any form of liability of whatsoever nature and howsoever arising or suffered by the Eligible Customer(s) resulting directly or indirectly from the Eligible Customers' participation in the Campaign or otherwise unless such loss, damage or injury is caused by the Bank's fault, negligence or misconduct. The Bank shall also not be liable for any default of its obligation under the Campaign due to any force majeure event which includes but not limited to acts of God, war, riot, lockout, industrial action, fire, flood, drought, storm, pandemic, epidemic or any event beyond the Bank's control.
9. In the event photographs are taken pursuant to the Campaign, the Eligible Customer agrees that such photographs (if the Eligible Customers is within such photographs) may be used for internal or external publication.
10. By participating in this Campaign, the Eligible Customer acknowledges and agrees that the Eligible Customer has fully read, understood and voluntarily participate this Campaign and agrees to abide by its T&C. The Eligible Customer further acknowledges that he/she has been advised to seek independent advice and will discuss with the Bank's representative if there are terms and conditions herein that he/she does not understand before participating this Campaign.