

**Terms and Conditions for “Save & Shield” your business with AFFINGEM Campaign (“T&C”)**

1. The “Save & Shield” your business with AFFINGEM Campaign (“Campaign”) is organized by Affin Bank Berhad and Affin Islamic Bank Berhad (collectively referred to as the “Bank”). The Campaign is subject to the respective terms and conditions set out herein.
2. This Campaign will commence from **1 October 2023 until 30 September 2024** (both dates inclusive) (“Campaign Period”).
3. Eligibility
  - 3.1 This Campaign is open exclusively to all new-to-Bank or new-to-business current account and/or current account-i (“CA/-i”) AFFINGEM non-individual customers with fresh funds only.
  - 3.2 New-to-Bank is defined as the non-individual customer(s) who does not have any existing and/or prior accounts or a financial relationship with the Bank.
  - 3.3 New-to-business CA/-i is defined as the existing non-individual customer(s) who does not hold any CA/-i with the Bank. In any event, new-to-business CA/-i includes any non-individual customer(s) who had closed the business CA/-i for more than six (6) months.
  - 3.4 AFFINGEM non-individual customer is defined as an entity that has at least one (1) female director, shareholder or ultimate beneficial owner (“UBO”) who is a key person and manages the company. (hereinafter referred to as “Eligible Customer”)
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 have breached any other agreements with the Bank;
  - 4.2 Customer whose account(s) held with the Bank are delinquent or unsatisfactorily conducted as determined by the Bank during the Campaign Period;
  - 4.3 Customer who has ceased operations, is insolvent or has legal proceedings of any nature instituted against them; or  
Customer who participates in any other Group Enterprise Banking’s campaign offer with the same transaction used, as mentioned in Table 1 & 2 below and vice versa.
  - 4.4 Any other customer as the Bank may decide to exclude at its discretion, provided that valid reasons are present.

**Campaign Criteria**

5. This Campaign is only applicable to the following products/services: -

<b>CURRENT ACCOUNT – CONVENTIONAL (“CA”)</b>			
1	CACO.	CO. CURRENT A/C	No interest-bearing current account
2	CAEDGESE	AFFIN SMEDGE SECT	Current Account SME Sectorial Edition
3	CASMEDGE	AFFIN SMEDGE CA	Current Account SMEEdge (SME segment)
4	CASMESS1	CACO SMESSENTIAL 1	Current Account SME Essential package 1
5	CASMESS2	CACO SMESSENTIAL 2	Current Account SME Essential package 2
<b>CURRENT ACCOUNT – ISLAMIC (“CA-i”)</b>			
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

No	*Bancassurance Products
1	SMEasy Protect
2	SMElixir Protect
3	SMEnterprise Protect
4	SMEveryone Protect
5	BizElite Protect
6	Business Lifestyle
No	*Bancatakaful Product
1	AFFIN SureCover
2	Vantage Legacy-i

*\*Note: The Bancassurance and Bancatakaful are collectively referred to as Banca. The Banca Products also include any products approved by the management inclusive of all cases of self-closure and referral cases to Business Care Sales, SME – Wide Ancillary & Transaction (SWAT) Sales. Any credit life/family, motor, fire & all risk insurance/takaful are not applicable.*

6. To be eligible for the following Rewards, the Eligible Customer is required to meet criteria as per illustrated under Table 1 below:

**Table 1**

Campaign Criteria				
Category	CA/-i		Banca Products	Rewards
1	<ul style="list-style-type: none"> <li>The Eligible Customer requires to open any of CA/-i and place fresh funds of a minimum of RM10,000 within the Campaign Period; and</li> <li>The Eligible Customer must maintain minimum Month-End Balances of RM5,000 during the same calendar month OR the following calendar month</li> </ul>	AND	The Eligible Customer requires to sign up for/purchase one (1) or multiple Banca policy/certificates with the Bank with a total aggregated premium/contribution $\geq$ RM199 within sixty (60) days from the opening date of the new CA/-i.	AFFINGEM gift pack/gift vouchers worth RM100
2	<ul style="list-style-type: none"> <li>The Eligible Customer requires to open any of CA/-i and place fresh funds of a minimum of RM50,000 within the Campaign Period; and</li> <li>The Eligible Customer must maintain minimum Month-End Balances of RM25,000 during the - same calendar month OR the following calendar month</li> </ul>	AND	The Eligible Customer requires to sign up for/purchase one (1) or multiple Banca policy/certificates with the Bank with a total aggregated premium/contribution $\geq$ RM45 within sixty (60) days from the opening date of the new CA/-i.	AFFINGEM gift pack/gift vouchers worth RM100

Note:

- 1) The deposit must be made with fresh funds. "Fresh funds" refers to any monies or funds that are NOT sourced or transferred from any existing type of account(s) from the Bank's or in the form of the Bank's cheques, cashier's order, or demand drafts. Funds credited from loan/financing drawdown will NOT be included as fresh funds.
- 2) The fresh funds must be deposited into the CA/-i within thirty (30) days from the account opening date.
- 3) For Tawarruq SMEssential 2-i, SMEEdge-i and SMEEdge Sectorial Edition-i current accounts, the accounts are using the Shariah concept of Tawarruq or Commodity Murabahah.
- 4) Eligible Customer who has signed-up for/purchased any Bancatakaful products is highly encouraged to opt for Tawarruq SMEssential 2-i/ Tawarruq SMEEdge-i or Tawarruq SMEEdge SE-i current account.

Below is the illustration of result computation and Rewards eligibility:

**Table 2**

Customer	CA/-i opening date	RM10K Fresh Funds deposited into the CA/-i opened by the Eligible Customer date	RM50K Fresh Funds deposited into the CA/-i opened by the Eligible Customer date	The CA/-i Month-End Balance on 31 Oct 2023 (RM'000)	The CA/-i Month-End Balance on 30 Nov 2023 (RM'000)	Total Banca Submission & Production from 1 Oct 2023 to 30 Nov 2023 (RM)	Eligible (Y/N)
A	3 Oct 2023	10 Oct 2023		8.5	4.3	299	Y
B	9 Oct 2023	13 Oct 2023		4.5	7.2	1,000	Y
C	12 Oct 2023	23 Oct 2023		3.5	2.1	600	N
D	20 Oct 2023	24 Oct 2023		6.3	8.0	0	N
E	12 Oct 2023	Less than RM10K		4.3	2.6	199	N
F	5 Oct 2023		9 Oct 2023	48.3	15.2	45	Y
G	6 Oct 2023		23 Oct 2023	20.6	37.6	99	Y
H	16 Oct 2023		28 Oct 2023	13.3	10.2	199	N
I	5 Oct 2023		Less than RM50K	28.3	15.2	90	N
J	9 Oct 2023		27 Oct 2023	36.8	25.1	0	N

7. The CA/-i must be duly opened and active by 30 September 2024. Any account pending opening or inactive will not be considered for result computation.
8. The Eligible Customer is only entitled to receive one (1) Reward from the highest category, subject to availability.
9. The Banca proposal(s) must be submitted during the Campaign Period. The total premium/contribution of the Banca Product must be fully paid, and the policy(s) must be in-forced within sixty (60) days from the account opening date. Any pending premium/contribution will not be considered for result computation.
10. The Eligible Customer with paid premium/contribution of the Banca Product will be entitled for the Campaign Reward.

11. The Rewards will be sent to the Eligible Customer no later than six (6) months from the account opening date of CA/-i and upon fulfillment of this T&C.
12. In the event of conflict, this T&C should prevail over the contents of any other promotional materials advertising this Campaign.
13. Result would be disqualified if found to be invalid, cancelled, unreported, mis-sold, and non-compliant with the Bank's policies, regulations, or laws.
14. 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.
15. The CA/-i are protected by Perbadanan Insurans Deposit Malaysia (PIDM) up to RM250,000 for each depositor.
16. The interest/profit rate for the CA/-i, including the monies placed, are offered as per the Bank's prevailing board rate.
17. Notwithstanding the above, the Bank reserves the right to substitute the Rewards with other item(s) of equivalent value with prior notice to the Eligible Customers via any platform or medium which the Bank deems appropriate. The Reward is not transferrable to any other party or parties and not exchangeable for other goods or credit, whether in part or in full.

### **General Terms and Conditions**

18. By participating in this Campaign, the Eligible Customer(s) agrees to be bound by this T&C, including any amendments or variation made hereto.
19. The Generic Terms and Conditions applicable for all Deposit Accounts/Products/Services ("GTC") shall at all-time be applicable. The GTC are available at [AffinAlways.com](http://AffinAlways.com). In the event of any inconsistencies or discrepancies between the GTC and this T&C, this T&C shall prevail only insofar as they are relevant and applicable to this Campaign.
20. The Bank reserves the rights, to change, amend, and/or modify any terms of this 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). Any amendments, alteration, modification, change or variation to this T&C will be notified to the Eligible Customer(s) via [AffinAlways.com](http://AffinAlways.com) or through the Bank's branches.
21. The Bank shall not be responsible and/or liable nor shall it accept any form of liability arising or suffered by the Eligible Customer(s) resulting directly or indirectly from the Eligible Customers' participation in this Campaign or otherwise, unless such loss, damage or injury is caused by the Bank's fault, negligence or misconduct. Furthermore, the Bank shall not be liable for any default of its obligation under this 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, pandemic, epidemic or any event beyond the control of the Bank.
22. This Campaign ends on 30 September 2024. 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 giving twenty-one (21) days' prior notice via [AffinAlways.com](http://AffinAlways.com).
23. By participating in this Campaign, Eligible Customer(s) agrees to access the Bank's website via [AffinAlways.com](http://AffinAlways.com) at regular basis to view this T&C and ensure to be kept up-to-date on any changes or variations to this T&C.
24. This 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.

25. 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 this T&C.
26. This T&C shall be governed by and construed in accordance with the laws of Malaysia, and subject to the exclusive jurisdiction of the Malaysian Courts.
27. For the avoidance of doubt, any cancellation, termination, suspension or extension of 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 by the Eligible Customer(s) as a direct or indirect result of the act cancellation, termination, suspension or extension save and except such losses or damages caused by negligence, default or breach by the Bank.
28. The Bahasa Malaysia version of this T&C is also available at AffinAlways.com. If there is any inconsistency, conflict(s), ambiguity(ies) or discrepancy(ies) between the Bahasa Malaysia and English version or any language of this T&C, the English version will prevail. Notwithstanding the aforementioned, where request is made by the Eligible Customer and it is noted and acknowledged by the Bank in its records that the Bahasa Malaysia version of this T&C shall govern the operation of this Campaign, then the Bahasa Malaysia version of this T&C shall prevail.
29. In the event photographs are taken pursuant to this Campaign, such photographs may be used for internal or external publication.
30. The Eligible Customer(s) is reminded to read and understand the T&C. If there are any terms and conditions in this T&C that the Eligible Customer(s) does not understand, the Eligible Customer(s) is advised to seek independent advice and/or discuss further with the Bank's representative.

For any assistance and feedback related to this Campaign, Eligible Customer may contact the Bank at [smecare@affingroup.com](mailto:smecare@affingroup.com)

### Frequently Asked Questions (FAQ)

**1. What is the definition of AFFINGEM customer?**

*AFFINGEM customer is defined as entity (non-individual) who has a female director, shareholder or ultimate beneficial owner "UBO" who are a key person and manages the company.*

**2. Who is eligible for the Campaign?**

*Please refer to T&C, no. 3 & no. 4 for further details.*

**3. What are the Campaign Criteria?**

Campaign Criteria				
Category	CA/-i		Banca Products	Rewards
1	<ul style="list-style-type: none"> <li>The Eligible Customer requires to open any of CA/-i and place fresh funds of a minimum of RM10,000 within the Campaign Period; and</li> <li>The Eligible Customer must maintain minimum Month-End Balances of RM5,000 during the same calendar month OR the following calendar month</li> </ul>	AND	The Eligible Customer requires to sign up for/purchase one (1) or multiple Banca policy/certificates with the Bank with a total aggregated premium/contribution $\geq$ RM199 within sixty (60) days from the opening date of the new CA/-i.	AFFINGEM gift pack/gift vouchers worth RM100
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**4. Am I eligible for the AFFINGEM gift pack /gift vouchers if I place my money after thirty (30) calendar days from the CA/-i opening date?**

*Not eligible. Customer must open account within campaign period and place the deposit within thirty (30) calendar days from the CA/-i opening date.*

**5. What if I just opened the CA/-i without signing up any Banca product(s). Am I eligible for the rewards?**

*Not eligible. Customer must sign-up any Banca product with the total aggregated premium/contribution as stated in the campaign criteria table within sixty (60) days from the CA/-i opening date.*