

**Terms and Conditions for
AFFIN Google Pay “Tap. Pay. Go.” Campaign**

This **AFFIN Google Pay “Tap. Pay. Go.” Campaign (“Campaign”)** is organised by Affin Bank Berhad and Affin Islamic Bank Berhad (collectively referred to as **“the Bank”**). This Campaign is subject to the terms and conditions set out below (**“T&C”**).

1. Definition

- 1.1. 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 (Registration No. 197501003274/ 25046-T);
 - 1.1.2. **“AFFIN Islamic”** shall mean AFFIN Islamic Bank Berhad (Registration No. 200501027372/ 709506-V);
 - 1.1.3. **“AFFIN Card(s)”** refers to any Visa and Mastercard credit card or credit card-i issued by the Bank;
 - 1.1.4. **“Cardmember(s)”** refers to the holder of valid AFFIN Card(s);
 - 1.1.5. **“Visa”** and **“Mastercard”** refer to international payment networks that facilitate and process transactions between financial institutions, merchants, and cardholders. The credit card or credit card-i bearing the Visa or Mastercard brand is issued by the Bank in partnership with the respective payment network.

2. Campaign Period

This Campaign is valid from **2 December 2025 until 28 February 2026**, both dates are inclusive, or such other dates as determined by the Bank from time to time (**“Campaign Period”**).

3. Eligibility

- 3.1. This Campaign is open to all new and existing Cardmember(s) who hold a valid AFFIN Card(s) and whose accounts are in good standing during the Campaign Period.
- 3.2. Cardmember(s) must install the Google Pay app (**“Google Pay”**) on a compatible Android device and link their AFFIN Card(s) to Google Pay. To add an AFFIN Card, Cardmember(s) may follow the steps provided at <https://www.affinalways.com/googlepay>
- 3.3. The following Cardmember(s) are **NOT** eligible to participate in this Campaign:
 - 3.3.1. Cardmember(s) whose AFFIN Card(s) account held with the Bank have been closed, suspended or terminated, or who have breached any other agreements with the Bank;
 - 3.3.2. Cardmember(s) that have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any facilities granted by the Bank during the Campaign Period or at the time of fulfilment of prize(s);
 - 3.3.3. Cardmember(s) whose AFFIN Card(s) account held with the Bank are in delinquent or unsatisfactorily conducted, as determined by the Bank during the Campaign Period;
 - 3.3.4. Cardmember(s) against whom the legal proceedings of any nature have been instituted;
- 3.4. Any other Cardmember(s) the Bank may decide to exclude at its discretion, provided that valid and reasonable grounds are present. For the avoidance of doubt, employees of the Bank are eligible to participate in this Campaign.
- 3.5. Cardmember(s) who fulfil the abovementioned criteria under this Clause are hereinafter referred to as (**“Eligible Cardmember(s)”**).

4. Spend Criteria

- 4.1. For the purpose of this Campaign, **Eligible Spend** refers to all retail transactions made using Google Pay, including both offline and online purchases.
- 4.2. The following shall NOT be considered as Eligible Spend:
 - a) Payments made to AFFIN Card(s) account;

- b) Cash advance transactions;
 - c) Funding transactions or E-Wallet reloads;
 - d) Monthly instalments i.e. 0% Easy Payment Plan (EPP), Cash-on-Call Instalment Plan (CIP), Balance Transfer Instalment Plan (BTiP) and Fixed Payment Plan (FPP);
 - e) Unlawful transactions, such as illegal online betting, gambling or gaming transactions;
 - f) Refunds and void, reversed, disputed, unauthorized or fraudulent transactions;
 - g) Any balance carried over from previous billing cycles into the current month's statement; and
 - h) Any other transaction types or exclusions as notified by the Bank from time to time with twenty-one (21) days' prior notice.
- 4.3.** All foreign currency transactions will be converted to Ringgit Malaysia (RM) using the prevailing exchange rate set by the Bank at the time of processing, inclusive of any applicable foreign exchange spread.
- 4.4.** All Eligible Spend transactions made by supplementary Cardmember(s) shall be deemed as transactions of the principal Cardmember(s). These transactions will be consolidated and attributed to the principal Cardmember(s) for the purpose of determining eligibility and prize qualification.

5. Campaign Structure

This Campaign comprises of two (2) categories of prizes ("**Prize(s)**").

5.1. **Category A: Lucky Draw**

5.1.1. Prize and Entry Mechanics

- Eligible Cardmember(s) who perform Eligible Spend during the Campaign Period will earn entries for a chance to win one (1) unit of Google Pixel 10.
- Entries are awarded based on Eligible Spend as shown in Table 1 below.

Entry Criteria	Entries Awarded
Every Thirty Ringgit Malaysia (RM30) of Eligible Spend in a single Google Pay transaction during the Campaign Period	1

Table 1

- For the avoidance of doubt, entries are calculated based on Eligible Spend as shown in Table 2 below:

No	Activity	Eligible Spend Amount (RM)	Entries Awarded		
			November 2025	December 2025	January 2026
1	RM40 was spent on 15 th November 2025 in one Google Pay transaction	30	1		
2	A total of RM300 was spent on 23 rd November 2025. Only one transaction of RM100 met the minimum spending requirement of RM30 in a single Google Pay transaction	90	3		
3	A cumulative of RM120 was spent on 1 st December 2025; and each transaction did not meet the minimum spending requirement of RM30 in a single Google Pay transaction	0		0	

4	RM80 was spent on 24 th December 2025 in one Google Pay transaction	60		2	
5	A total of RM1,200 was spent on 1 st January 2026 in one Google Pay transaction	1,200			40
6	A cumulative of RM200 was spent on 25 January 2026; and each transaction did not meet the minimum spending requirement of RM30 in a single Google Pay transaction	0			0
Total Entries Earned			4	2	40
			46		

Table 2

5.2. Category B: Monthly Cashback

5.2.1. Prize and Entry Mechanics

Eligible Cardmember(s) who perform their first Eligible Spend using Google Pay during the Campaign Period will receive 100% cashback, capped at RM10 per Eligible Cardmember. The total cashback payout for this campaign is limited to RM20,000, allocated monthly as shown in Table 3 below.

Month	Total Cashback Payout
November 2025	RM6,666
December 2025	RM6,667
January 2026	RM6,667

Table 3

6 Winner Selection

For the purposes of this T&C, the winners from Category A and Category B shall be collectively referred to as “**Winner(s)**”.

6.1. Category A

- 6.1.1. The winner selection will be conducted via a randomised draw by the Bank (“Shortlisted Winner”) based on the recorded and awarded entries of the Eligible Cardmember(s).
- 6.1.2. To qualify as a Winner, each Shortlisted Winner must correctly answer one (1) quiz question relating to this Campaign administered during the call.
- 6.1.3. The Shortlisted Winner will be contacted via phone call or email using the contact details (mobile number or email address) registered with the Bank within twenty (20) weeks following the conclusion of the Campaign Period. During the communication, the Shortlisted Winner may be required to verify their identity.
- 6.1.4. All communications may take place between Monday to Friday, 8:00 AM to 5:00 PM (excluding Public Holidays). In the event the Shortlisted Winner(s) requests the Bank to return the call at a later time, the maximum time frame that the Shortlisted Winner may request for is one (1) hour later.
- 6.1.5. The Bank reserves the right to record these telephone conversations.

6.2. Category B

- 6.2.1. The winner selection for Category B shall be determined on a first-come, first-served basis based on the timestamp of Eligible Spend transactions performed by the Eligible Cardmember(s).
- 6.2.2. Each Eligible Cardmember can only win one (1) cashback during the Campaign Period.

7. Prize Fulfilment and Delivery

- 7.1** For the avoidance of doubt, the Bank reserves the right to appoint a third party for the purposes of prize delivery and fulfilment.
- 7.2** By participating in this Campaign, the Eligible Cardmember(s) agrees to provide accurate and updated personal information including name, delivery address, contact number and email address for the purpose of prize fulfilment.
- 7.3** The Winners expressly consents to the disclosure of his or her personal details (to the extent necessary for hereinafter mentioned purpose), including but not limited to name, delivery address, and contact number, to the Bank's appointed vendor or service provider solely for the purpose of Prize fulfilment and delivery.
- 7.4** All Prizes are non-transferable, non-refundable, and cannot be exchanged for cash, whether in part or in full. In the event the original Prize(s) is unavailable or cannot be fulfilled due to circumstances beyond the Bank's control, the Bank reserves the right to substitute any Prize(s) with another item of similar nature and equivalent value with prior notification to the Winners.
- 7.5** Where applicable, all terms relating to the conditions, usage, and warranties of the Prize shall be subject to the terms and conditions imposed by the Prize provider. For the avoidance of doubt, the Bank shall not be held liable or responsible for any such terms and conditions, and any disputes relating to the Prize shall be resolved directly between the Winner and the Prize provider, except where such issues arise due to the Bank's fault, negligence, or wilful misconduct.
- 7.6** Category A
- 7.6.1** The Bank and/or its appointed vendor or service provider may deliver the Prize via courier service to the Winner's delivery address. The Bank shall not entertain any request from the Winner to deliver the Prize to any third party's address.
- 7.6.2** It is the obligation of the Winner(s) to inform the Bank in the event of non-receipt of the Prizes within **10** days after receipt of the Winner(s) notification, failing which the Winner(s) shall be deemed to have received the Prizes and any appeal/request for the reimbursement of the Prizes thereafter shall not be entertained.
- 7.7** Category B
- 7.7.1** Prize will be credited into the Winner(s)'s AFFIN Card account within sixty (60) days after the Campaign Period. At the time of awarding the Prize, all AFFIN Card account(s) of the Eligible Cardmembers must not be delinquent, and/or invalid or cancelled. Otherwise, such Eligible Cardmembers shall be disqualified from receiving the Prize.

8. Disqualification and Replacement

- 8.1.** The AFFIN Card account must be current, subsisting, and in good standing to be eligible for the Prizes. If the Eligible Cardmember cancels the AFFIN Card prior to the fulfilment of the Prizes or during the Campaign Period, his/her participation in this Campaign becomes null and void with immediate effect, and the Prizes will be forfeited.
- 8.2.** The Bank also reserves the right to disqualify any Eligible Cardmember(s) from receiving the Prizes if:
- 8.2.1.** The Eligible Cardmember(s) is found to have breached any of the terms and conditions set forth herein;
- 8.2.2.** The Eligible Cardmember(s) is found to have committed, or is suspected of committing any fraudulent, unlawful or wrongful acts in relation to the AFFIN Card(s) and/or any transactions made thereof; or
- 8.2.3.** The Eligible Cardmember(s) fails to respond to the Bank's notification after three (3) attempts, do not respond and decline the Prizes when contacted, fail to provide the correct answer to the question during the call or unable to verify their identification.
- 8.3.** In the event of disqualification, the Bank reserves the right to select another Winner(s) from the pool of remaining Eligible Cardmember(s).
- 8.4.** The Bank reserves the right to forfeit the Prize if the relevant Eligible Spend transactions are not met due to any reversal of retail transactions.

- 8.5. The Bank shall not be responsible or liable for any error, omission, or delay in posting retail transactions to the Eligible Card account including delays on the part of the merchant, unless the same is due to the Bank's fault, negligence, or default.

9. General Terms and Conditions

- 9.1. By participating in this Campaign, the Eligible Cardmember(s) agrees to be bound by these T&C, including any amendments or variations made hereto.
- 9.2. This Campaign is subject to these T&C and the "AFFIN BANK Credit Card/-i Terms & Conditions". In the event of any inconsistencies or discrepancies between the "AFFIN BANK Credit Card/-i Terms & Conditions" and these T&C, these T&C shall prevail only insofar as they are relevant and applicable to this Campaign.
- 9.3. This Campaign ends on 31 January 2026. However, the Bank reserves the rights to change, amend and/or modify any terms of these T&C including the Campaign, wholly or in part, from time to time, by giving twenty-one (21) calendar days' prior notice to the Eligible Cardmember(s). Such notice will be posted through AffinAlways.com and/or the Bank's branches.
- 9.4. The Bank will not be held responsible or liable for:
- 9.4.1. any actions, claims, losses, damages, costs, charges, and expenses which the Eligible Cardmember 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
 - 9.4.2. 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.
- 9.5. By participating in this Campaign, the Eligible Cardmember(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.
- 9.6. 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.
- 9.7. The Eligible Cardmember(s) confirms that he/she has read, understood, and agreed to be bound by the Bank's Privacy Notice, available at the Bank's branches or on the Bank's website at AffinAlways.com. Unless the Eligible Cardmember(s) expressly opts out by contacting any of the Bank's branches, the Bank may market the products of AFFIN Group (as defined in the Privacy Notice) or those of its associate/affiliate companies to the Eligible Cardmember(s). For the avoidance of doubt, the Eligible Cardmember(s) agrees that the said Privacy Notice shall be deemed to be incorporated by reference into these T&C.
- 9.8. 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.
- 9.9. Any cancellation, termination, suspension or extension to this Campaign or the Campaign Period shall not entitle the Eligible Cardmember(s) to any claims or compensation against the Bank for any losses or damages suffered or incurred as a direct or indirect result, except where such losses or damages sustained are caused by the Bank's negligence, default or breach.
- 9.10. 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 Cardmember(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.
- 9.11. 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.
- 9.12. The Bank's decisions on all matters related to this Campaign shall be final, conclusive, and binding on all Eligible Cardmember(s). No further correspondence or appeals to dispute the same will be entertained.

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