

AFFIN Rewards Programme Terms and Conditions

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CARDMEMBER AGREEMENT

The terms and conditions herein (“AFFIN Rewards Programme Terms and Conditions or Terms and Conditions”) are in addition to and are to be read together with the AFFIN BANK and/or AFFIN ISLAMIC (“the Bank”) Credit/Debit Card Terms and Conditions, which govern the use of the Credit Cards/-i and Debit Cards issued by the Bank.

In the event of any discrepancy or inconsistency relating to the AFFIN Rewards Programme between AFFIN Rewards Programme Terms and Conditions and the Card Terms and Conditions, the AFFIN Rewards Programme Terms and Conditions shall prevail to the extent of such discrepancy or inconsistency only.

1. DEFINITION

Except where the context otherwise requires, or unless these AFFIN Rewards Programme Terms and Conditions otherwise provide, all words, names and expressions used or referred to in these AFFIN Rewards Programme Terms and Conditions shall have the same meaning as used in the Cards Terms and Conditions.

- 1.1 **“Bank”** means AFFIN BANK Berhad and/or AFFIN ISLAMIC Bank Berhad.
- 1.2 **“Card”** means the Visa/Mastercard® Credit and/or Debit card issued by the Bank.
- 1.3 **“Credit Card/-i”** means Visa/Mastercard® Credit Card/-i issued by the Bank excluding Cards that are currently not eligible for AFFIN Rewards Points due to the existing Card product feature.
- 1.4 **“Debit Card”** means Debit Card issued by the Bank.
- 1.5 **“Cardmember”** means the person to whom the Card is issued by the Bank and includes the Supplementary Cardmember where the context so requires which is eligible to participate in the AFFIN Rewards Programme.
- 1.6 **“Card Terms & Conditions”** means the terms and conditions applicable to the respective cards.
- 1.7 **“AFFIN Rewards Points”** means the points awarded to the Cardmember under the AFFIN Rewards Programme pursuant to these terms and conditions.
- 1.8 **“AFFIN Rewards Programme or Programme”** means a Rewards Programme organised by the

Bank in accordance with the AFFIN Rewards Programme terms and conditions as stipulated herein.

1.9 “**AFFIN Rewards Website**” means <https://rewards.affinbank.com.my>.

1.10 “**Redemption Item(s)**” means product, voucher or e-voucher available for redemption as listed on AFFIN Rewards promotional channels i.e. AFFIN Rewards Website.

2. ELIGIBILITY & PARTICIPATION

2.1 The following Cardmembers are eligible to participate in the AFFIN Rewards Programme (“Eligible Cardmembers”):

a) Principal Cardmember of any of the following:

- I. AFFIN Classic/-i;
- II. AFFIN Gold/-i;
- III. AFFIN BHPetrol Mastercard®;
- IV. AFFIN DUO Mastercard® Rewards;
- V. AFFIN DUO+ Mastercard;
- VI. AFFIN AVANCE / AVANCE Affiliate Card/-i;
- VII. AFFIN Platinum Mastercard®-i;
- VIII. AFFIN World Mastercard®/-i;
- IX. AFFIN INVIKTA Visa Infinite Card;
- X. AFFIN INVIKTA World Mastercard®/-i;
- XI. AFFIN UKM Alumni Card Premier World;
- XII. AFFIN UKM Alumni Card Mastercard®;
- XIII. AFFIN MPN Cards;
- XIV. AFFIN UiTM Credit Card/-i; and/or
- XV. AFFIN DIVENTIUM Visa Infinite Card/-i

2.2 The following Cardmembers (Principal and Supplementary) are NOT eligible to participate in this AFFIN Rewards Programme:

- I. AFFIN Basic/-i;
- II. AFFIN Visa Business Platinum/-i;
- III. Single Purpose Card;
- IV. AFFIN Debit Card/-i; and/or
- V. any other Card(s) issued by the Bank from time to time that are not eligible for AFFIN Rewards Points per Card Terms & Conditions.

2.3 For avoidance of doubt, Card accounts of Eligible Cardmembers per Clause 2.1 above must be valid, in good standing, not closed, cancelled or terminated either by the Bank or the Eligible Cardmembers themselves in order to participate in AFFIN Rewards Programme.

3. ACCUMULATION OF AFFIN REWARDS POINTS

3.1 Credit Card/-i

3.1.1 Eligible Cardmembers will be entitled to AFFIN Rewards Point(s) for every RM1.00 of retail or online transaction (local or international) charged to their Credit Card/-i in accordance with AFFIN Rewards Points entitlement per the respective Card product benefits/features. For avoidance of doubt, such transactions shall be made for the purpose of personal consumption only, i.e. non-business/non-commercial related consumption.

3.1.2 The following transactions will NOT earn AFFIN Rewards Points unless stated otherwise in the respective Card product benefits/features per the Card Terms & Conditions:

- a) Payments to Credit Card/-i account;

- b) Cash advance transactions;
- c) All transactions at petrol stations;
- d) All transactions related to utilities, government services or charities;
- e) Funding transactions or E-Wallet reloads;
- f) Monthly instalments i.e. 0% Easy Payment Plan (EPP), Cash-on-Call Instalment Plan (CIP), Balance Transfer Instalment Plan (BTiP) and Easy Instalment Plan (EiPlan);
- g) Disputed or fraud transactions;
- h) Fees and charges debited to Cardmember's account(s), i.e. annual fees, finance/profit charges, late payment charges and any other applicable fees and taxes; and/or
- i) Any other exclusions as notified from time to time with twenty-one (21) days' notice.

3.1.3 Eligible transaction(s) by Supplementary Cardmember(s) will be aggregated and considered as the Principal Cardmember's eligible transaction(s) for accumulation of AFFIN Rewards Points.

3.2 Debit Card

3.2.1 With effect from 18 March 2022, retail or online transactions made using Debit Cards are no longer entitled to AFFIN Rewards Points. AFFIN Rewards Points earned and accumulated prior to the discontinuation will be retained in the Card account and valid for three (3) years (36 months) from the date of issuance. Eligible Cardmembers can redeem AFFIN Rewards Points online via AFFIN Rewards Website before the expiry date.

3.3 Eligible Cardmembers will be notified of the accumulated AFFIN Rewards Points in the monthly statement of account. AFFIN Rewards Points balance can also be viewed via AFFIN Rewards Website.

3.4 The Bank shall not be liable for any delay caused by its establishments and/or merchants and/or the postal authorities in submitting the proof of spending incurred via the AFFIN Rewards Programme or for the non-receipt of such proof of spending with the Bank due to whatsoever reasons. Proof of sales draft is not a proof of eligible spending for the purpose of the AFFIN Rewards Programme. Only eligible spending as posted in the Eligible Cardmembers' monthly statement of account shall be deemed valid. The Bank shall not be liable for any failure, partial or total process and/or errors in the processing of any redemption form submitted by the Eligible Cardmembers unless such failure or error are caused by negligence, willful misconduct or fault of the Bank.

3.5 The Bank reserves the right:

- a) not to award AFFIN Rewards Points for transaction which the Bank deems to be purchase made for business and commercial purposes;
- b) to deduct or recompute any AFFIN Rewards Points awarded to the Eligible Cardmembers' Card account for the purpose of correcting any errors or inaccuracies in the allocation of the AFFIN Rewards Points; and/or
- c) to vary and change conversion rate by giving twenty-one (21) days prior notice provided via the Bank official website or any other channel(s) that the Bank may deem fit.

3.6 AFFIN Rewards Points earned by Eligible Cardmembers are valid for three (3) years from the calendar month.

3.7 The earned AFFIN Rewards Points have no monetary value and are not transferable to any person/entity or exchangeable with cash.

- 3.8 All AFFIN Rewards Points should be redeemed prior to the expiry date. Any unredeemed/unutilized AFFIN Rewards Points after the validity period will be revoked and any extension requests will not be entertained.
- 3.9 Notwithstanding Clause 3.8 above, Eligible Cardmembers must redeem their AFFIN Rewards Points before the closure, cancellation, or termination of their card/account for any reason whatsoever. AFFIN Rewards Points not redeemed or utilized prior to the account/card's closure will be forfeited, and no requests for extension will be considered.

4. REDEMPTION OF AFFIN REWARDS POINTS

- 4.1 Eligible Cardmembers may perform redemption online via AFFIN Rewards Website.
- 4.2 Request for redemption with insufficient AFFIN Rewards Points will be rejected.
- 4.3 In the case of a replacement Card issued, the accumulated AFFIN Rewards Points earned in the old Card account will be automatically transferred to the new Card account. As such, any redemption request by the Eligible Cardmembers will be acted upon issuance of the new Card.
- 4.4 The completed online redemption form must be submitted by Eligible Cardmembers and once accepted by Bank, the request for redemption STRICTLY CANNOT be revoked, cancelled, returned, or exchanged.
- 4.5 The Bank shall not entertain any Cardmember's request for cancellation of the redemption request or change of Redemption Item(s) if such cancellation/change request is not accepted by the Bank.
- 4.6 The Bank will not be liable for any death, injury, direct or consequential loss, theft or damage of any nature that the Cardmember may suffer arising when perform the redemption unless such loss or injury are caused by the Bank's fault, negligence or willful misconduct.
- 4.7 The Bank gives no representation or warranty on the quality of the Redemption Item(s) or their suitability for any purpose and will not be responsible for any dispute that may arise between the Eligible Cardmembers and the manufacturer or supplier. It will be direct arrangement/settlement between the Eligible Cardmembers and the supplier without any recourse to the Bank for any dispute in relation to quality or warranty of the Redemption Item(s) or any terms and conditions in respect thereof.
- 4.8 If the Redemption Item(s) is/are temporarily out of stock or discontinued, the Bank has the right to replace it with similar value item by giving notification to the Eligible Cardmembers.

5 DELIVERY OF REDEMPTION REQUEST

- 5.1 Request for redemption shall be processed within four (4) weeks upon receipt of the online redemption form on a first come, first served basis, while stocks last.
- 5.2 Eligible Cardmembers provide consent to the Bank to disclose his or her personal information to the Bank's appointed third-party agent or vendor for the purpose of deliver the Redemption

Item(s).

- 5.3 The Eligible Cardmembers' personal information such as name, delivery address and contact number will be furnished to the said agent or vendor and shall be used only in relation to and for purpose of processing and delivery of the redemption request.
- 5.4 Delivery of the Redemption Item(s) shall be made to the address furnished by the Eligible Cardmembers in the online redemption form and within Malaysia only. No delivery will be made to P.O Box addresses. The Bank reserves the right to charge a redirection fee from the Eligible Cardmembers who request for change of delivery address.
- 5.5 For redemption of e-voucher(s), a voucher code will be sent to the Eligible Cardmembers via WhatsApp or SMS to the mobile number specified in the online redemption form.
- 5.6 All vouchers redeemed are valid for use by the validity date specified on the voucher and subject to the manufacturer or supplier's terms and conditions. If the vouchers redeemed remain unused after the validity date stated on the voucher, the Bank will not extend the validity date and will not refund any AFFIN Rewards Points for the unused portion.
- 5.7 The Bank is not responsible for lost, stolen, unused or expired vouchers which have been received by Eligible Cardmembers.
- 5.8 The vouchers redeemed are not transferable, exchangeable for other rewards, refundable or exchangeable for cash or credit under any circumstances.
- 5.9 All charges for second and subsequent delivery attempt due to unsuccessful delivery by the courier agent will be borne by Eligible Cardmembers.
- 5.10 If the Eligible Cardmembers does not receive the Redemption item(s) within four (4) weeks from the date of receipt of the redemption order, it will be the Cardmember's responsibility to inform the Bank on the non-receipt of the redemption items. If no query is received after four (4) weeks from the redemption request, the Redemption Item(s) will be considered received and accepted in good order by the Eligible Cardmembers.

6 FIRST TIME LOGIN

- 6.1 Eligible Cardmembers are required to follow below instructions to perform first time login to the AFFIN Rewards Website:
 - 6.1.1 Visit the AFFIN Rewards Website at <https://rewards.affinbank.com.my>.
 - 6.1.2 Click on the First Time Login button on the top right of the website.
 - 6.1.3 Read and agree to the Terms & Conditions.
 - 6.1.4 Create your preferred username.
 - 6.1.5 Create your preferred password of minimum eight (8)-character with a combination of at least one (1) capital letter, one (1) small letter and one (1) number.
 - 6.1.6 Key in your twelve (12)-digit NRIC as registered with the Bank and your Date of Birth. Alternatively, key in your Passport No.
 - 6.1.7 Select and create your own answer from a selection of security questions from the drop-down menu. This security question will be prompted should you attempt to retrieve your forgotten password.

- 6.1.8 You will receive a One-Time code on your registered mobile phone number with the Bank.
- 6.1.9 Key in the One-Time Code and click on “Validate”.

7 GENERAL

- 7.1 Visual of Redemption Item(s) shown in advertisements and promotional materials are for illustration purposes only, including any accessories or decorative items featured together with the Redemption Item and shall not be included as part of the Redemption Item.
- 7.2 The Generic Terms and Conditions applicable for all deposit accounts/products/services (“Generic Terms and Conditions”) shall at all-time be applicable. The Generic Terms and Conditions are available at AffinAlways.com.
- 7.3 The Bank is not responsible for any conflict or indistinct features of the products or services provided under the AFFIN Rewards Programme by participating merchants or third-party operators, service providers or suppliers. It will be direct arrangement/settlement between the Eligible Cardmembers and participating merchants or third-party operators, service providers or suppliers without any recourse to the Bank for any dispute in relation to quality or warranty of the products or services or any terms and conditions in respect thereof.
- 7.4 The Cardmember must immediately inspect all Redemption Item(s) upon receipt. All Redemption Items, with the exception of damaged or defective goods, cannot be returned or exchanged for cash or credit.
- 7.5 If the Redemption Item(s) delivered by mail or courier appears to be damaged, the Cardmember is required to contact 03-7883 0298 for a replacement within seven (7) working days from the date of receipt. Any claims made after the seven (7) working days period will not be entertained. Redemption Item(s) with warranty that require fixing should be sent directly to the manufacturer or supplier by the Cardmember.
- 7.6 If the Redemption Item(s) delivered by mail or courier is erroneous or inconsistent, the Cardmember is required to contact the Bank Contact Centre at 03-8230 2222 or 03-8230 2323 (for AFFIN Premium Cards) for rectification within seven (7) working days from the date of receipt. Any claims made after the seven (7) working days will not be entertained. However, the Bank shall have the right to retract or recover any Redemption Item(s) that erroneously or inconsistently delivered to the Eligible Cardmembers whether in quantity, type or any other form of error within six (6) months by way of notice or contact via call.
- 7.7 If the Redemption Item has been used or utilized, the Bank reserves the right to deduct the AFFIN Rewards Points from the Card account or debit the Card account in Ringgit Malaysia equivalent to the value of the Redemption Item at the time of claim should there be insufficient points in the Card account.
- 7.8 Issuance of certificate/voucher does not constitute the reservation of services, benefits or products. The Cardmember is responsible for making the reservation or confirmation with the participating establishments/merchants. The Bank shall not be liable to the Cardmember for any defect, partial deficient or non-performance of the certificates/vouchers by the participating establishments/merchants concerned. No replacement for any lost or stolen certificates/voucher or items will be made either by the Bank or the participating establishments under any circumstances.

- 7.9 The Bank reserves the right to amend, cancel, suspend, withdraw or terminate the AFFIN Rewards Programme Terms and Conditions in whole or in part, or any part thereof by giving twenty one (21) days prior notice. Such notice may be published by the Bank via website at AffinAlways.com, AFFIN Rewards Website and/or through any other mode of communication as determined by the Bank. Cardmembers are encouraged to access AFFIN Rewards Website to view the Terms and Conditions as a way of keeping updated on any changes or variations to the same.
- 7.10 The Eligible Cardmembers hereby consent and authorise the Bank to disclose, share and process his or her personal information/data with its strategic partners, participating merchants or third-party operators, service providers or suppliers for the purpose of providing the services or fulfillment under this AFFIN Rewards Programme.
- 7.11 The Bank's decision on all matters relating to the AFFIN Rewards Programme shall be final, conclusive and binding. No further correspondence, appeals, protests or attempts to dispute the same shall be entertained in any event.
- 7.12 The Bank, at its discretion may withdraw, cancel or suspend the Programme by giving prior notice via its website.
- 7.13 For the avoidance of doubt, any alteration, shortening, cancellation, suspension or termination of the Programme by the Bank shall not entitle the Cardmember or any other third-party to any claim or compensation against the Bank for any losses and/or damages suffered or incurred as a direct or indirect result of said act of alteration, shortening, cancellation, suspension or termination of Programme by the Bank unless such loss or damages are caused by the Bank's fault, negligence or willful misconduct.
- 7.14 By participating in this AFFIN Rewards Programme, Cardmembers agree to be bound by the Terms and Conditions herein set forth including any amendment thereto.
- 7.15 The Bank shall not be responsible or held liable in any manner whatsoever in respect of technical failures of any kind whatsoever, intervention, interruptions and/or electronic or human error in the administration and/or processing of the transaction performed via AFFIN Rewards Programme website, provided the same is not caused by the Bank nor the determination of the customers' eligibility for the Programme.
- 7.16 The Bank shall not be responsible and/or liable nor shall it accept any form of liability whatsoever nature and howsoever arising or suffered by Eligible Cardmembers resulting directly or indirectly from the Eligible Cardmembers' participation in the Programme except losses caused by negligence, default or breach by the Bank. Furthermore, the Bank shall not be liable for any default of its obligation under the Programme 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.
- 7.17 By participating in this AFFIN Rewards Programme, Cardmembers agree and consent to their personal data being collected, processed and used by the Bank in accordance with the Bank's Privacy Notice, which may be viewed on the Bank's website at AffinAlways.com ("the Bank Privacy Notice").
- 7.18 For any assistance, Cardmember may contact the Bank through:
- 7.18.1 Call Centre at 03-8230 2222 or 03-8230 2323 (for AFFIN Premium Cards); or
- 7.18.2 email to yourvoice@affingroup.com
- 7.19 These Terms and Conditions shall be governed by the Laws of Malaysia and any matters relating to

the same shall be subject to the exclusive jurisdiction of the Courts of Malaysia.

- 7.20 The Eligible Cardmembers are hereby reminded to read and understand this Terms and Conditions. In the event there are any Terms and Conditions that the Eligible Cardmembers do not understand, the Eligible Cardmembers are hereby advised to discuss further with the Bank's staff, representative or agent.